

# PROBLEMS IN ADMINISTRATION OF PUBLIC WELFARE PROGRAMS

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HEARINGS  
BEFORE THE  
SUBCOMMITTEE ON FISCAL POLICY  
OF THE  
JOINT ECONOMIC COMMITTEE  
CONGRESS OF THE UNITED STATES  
NINETY-SECOND CONGRESS  
SECOND SESSION

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PART 3

JUNE 6, 7, AND 8, 1972

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# PROBLEMS IN ADMINISTRATION OF PUBLIC WELFARE PROGRAMS

TUESDAY, JUNE 6, 1972

CONGRESS OF THE UNITED STATES,  
SUBCOMMITTEE ON FISCAL POLICY  
OF THE JOINT ECONOMIC COMMITTEE,  
*Washington, D.C.*

The subcommittee met, pursuant to notice, at 10 a.m., in room 318, Old Post Office Building, Atlanta, Ga., Hon. Martha W. Griffiths (chairman of the subcommittee) presiding.

Present: Representatives Griffiths and Blackburn.

Also present: Alair A. Townsend, technical director; James R. Storey, staff economist; Sharon S. Galm, staff counsel; Patricia Kelly, legislative assistant to Representative Griffiths; Leslie J. Bander, minority economist; and Drew V. Tidwell, legislative assistant to Representative Blackburn.

Chairman GRIFFITHS. We are going to begin these hearings. I am sorry that Mrs. Vickers is not here yet, but we will start.

## OPENING STATEMENT OF CHAIRMAN GRIFFITHS

Chairman GRIFFITHS. This morning the Subcommittee on Fiscal Policy of the Joint Economic Committee begins 3 days of hearings on the administration of public welfare programs in the city of Atlanta and the State of Georgia. These hearings are a continuation of similar sessions already held with State and local officials in New York and Detroit.

These hearings are a part of a 2-year, comprehensive review of all public welfare programs. This study is examining public assistance, the social insurance programs, veterans' programs, and food, health, and housing programs, focusing on how these programs actually work together in combination to meet the need recognized in our society for such assistance.

These programs affect over 60 million persons and cost \$100 billion a year, and yet, for years we have examined these programs one by one. But both the Congress and the executive branch are becoming increasingly aware of the fact that we can no longer afford to legislate and administer the programs in a piecemeal fashion when so many of the programs affect the same persons. Thus, we must leave Washington and go where the programs have their impact to take a hard look at how welfare programs work at the point where they deal first-hand with recipients.

The purpose of these hearings is to learn more about the rules and regulations under which programs are administered at the local and State levels, and the actual administrative procedures which are followed. The Congress has enacted some very complex programs, one after another, with too little regard for whether they are administratively feasible at reasonable cost. Thus, our witnesses are drawn from people who have some responsibility for program administration.

Since members of congressional committees dealing with these programs rarely visit local areas, we have to be able to tell them how the Federal rules are implemented at the local level. Certainly there is agreement that the current programs are inequitable, and that many needy persons do not get the type and amount of aid necessary. Certainly there is agreement that most recipients are honestly in need of assistance. What is not generally understood, I believe, is whether or not these programs—in their current structure—can be made more administrable, and just what it will cost to achieve greater effectiveness and efficiency of operation.

We must try to ascertain if it is possible to simplify and streamline the administration of these programs without first simplifying the eligibility requirements and benefit conditions.

Any program, no matter how well administered, can have instances of fraud, ineligibility, and error. So we expect to learn that some workers have encountered some fraud and made some errors themselves. The real question, however, is at what cost, given this complexity, can the system be run so that a balance is achieved between administrative control and fairness to the recipient. And, can anyone accurately and fairly administer a system with so many items to check, so many conditions for eligibility, and so many overlapping programs?

This is why we are here, and we will proceed now to our witnesses. In order to allow more time for discussion, we will submit their testimony into the record at this point rather than have them read. Our witnesses this morning are: Barbara Ann Brady, caseworker, Fulton County Department of Family and Children Services; Jack E. Meadows, caseworker, Fulton County Department of Family and Children Services; Carol L. Robinson, casework aide, Fulton County Department of Family and Children Services; Doretha Spencer, caseworker, Fulton County Department of Family and Children Services; and Nancy F. Vickers, intake eligibility caseworker, Fulton County Department of Family and Children Services.

I am happy to be joined this morning by Representative Blackburn of Georgia.

We will extend your statements in the record, but we would like each of you to just briefly give us the highlights that you would most like us to take from your statements. Will that be all right?

Representative BLACKBURN. Certainly. I'd just like to greet the chairman of our committee, welcoming you to Atlanta, as well as the staff. We are very proud of our part of the country, and I think that we can make a contribution to the committee's activities.

I personally want to publicly express my gratitude to the chairman for initiating these hearings because to me the whole welfare problem is so fragmented; for example, I'm on the Housing Subcommittee of

the Banking and Currency Committee, and we have enacted social welfare programs in our housing program. We've public housing, we've interest supplement payments for homeownership; we've got a variety of programs and yet we are not coordinating our efforts with the efforts of the Ways and Means Committee, or the Labor and Education Committee, or perhaps the Agriculture Committee with its surplus food communities program. There is a whole variety of programs and no one has ever really taken the time to look at them in toto.

I think that the chairman is to be congratulated on her efforts to try to bring some order out of the chaos that now exists.

And, again, welcome to Atlanta.

Chairman GRIFFITHS. Thank you very much. We are already very impressed and everyone has been most helpful and most cooperative.

Would you like to begin, Mrs. Robinson, and just state briefly the highlights of your testimony?

**STATEMENT OF CAROL L. ROBINSON, CASEWORK AIDE, FULTON COUNTY DEPARTMENT OF FAMILY AND CHILDREN SERVICES**

Mrs. ROBINSON. I think the most important thing—

Chairman GRIFFITHS. Would you use that microphone please?

Mrs. ROBINSON. I think the most important thing that I mentioned in the written statement as far as dealing with our clients and the rules and regulations is the fact that the grants are so low in relationship to the needs that our clients have. The amount of money is not sufficient for the demands that we put on them to remain eligible, like the work requirements and things of this nature. Also, there is an inequity in the rules. A great deal of the rules are enforced on individual levels so far as the caseworkers and casework aids are concerned. It's more or less up to the individual's interpretation as to how he carries out these rules, as to how it applies to each individual client.

Also, these rules and regulations are constantly changing. It makes it confusing to the client as well as to the people who are trying to administer these rules and regulations.

Another thing is the large caseloads, the number of clients we are having to service and the amount of work we have to do for each of our clients. It makes it very difficult to follow the rules and regulations to a T. Because there are so many cases, it is impossible to follow through each one to the absolute letter of the rule.

I think that's about all.

(The prepared statement of Mrs. Robinson follows:)

**PREPARED STATEMENT OF CAROL L. ROBINSON**

One of the primary responsibilities of eligibility workers, like myself, is redetermining the eligibility of our clients—on an annual basis for recipients of Aid to the Aged, Blind or Disabled (AABD), and on a semi-annual basis for recipients of Aid to Families with Dependent Children. We are also responsible for taking action on any changes that occur between these redeterminations that would affect the amount or disposition of the checks (i.e., changes of address, changes in the number of persons in the household and/or grant, changes in income, etc.).

In redetermining the eligibility of AABD recipients, we are only required to have a Form 160, Declaration of Need, completed. No personal contact is required, although often these clients call and request the worker's assistance in com-

pleting the form. Verification of any income they may have is necessary only if the worker has reason to doubt the validity of the client's statement. The most common discrepancy is in the amount of Social Security benefits reported. Often our clients, particularly the OAA recipients, get confused as to the current amount of their benefits. In such cases, the worker can usually refer to the most recent Form 332, State Office Notice of OASDI Benefits, Claim Number, and Account Number, in the case record for the current amount.

Redetermining the eligibility of AFDC recipients is a totally different matter. A personal contact with the client is mandatory. This contact may be made at the welfare office, at the recipient's home, his place of employment, or wherever. If the client moves to another county during the redetermination, the personal contact is made by a worker in the other county.

All AFDC income must be verified. Wages may be verified by seeing recent pay check stubs or by securing written or verbal verification from the recipient's employer. Child support is usually verified by Form 85, Verification of Court Orders, Warrants, if support is paid through the Adult Probation Office; by seeing the check or money order the client receives; by written or verbal verification from the person who is paying the support; or, by written or verbal verification from "someone who is in a position to know" the amount of child support being received by the client (i.e., Housing Authority, a relative or friend who delivers the payment to the client, etc.). Verification of Social Security benefits is obtained by seeing the check or award-letter, or by sending Form 1610, Social Security—Public Assistance Agency Information Request and Report, to the Social Security Office requesting the amount of the benefits. Any other income is verified through the source, if at all possible. As a last resort in verifying any type of income, we take a written statement from the client as to the amount she receives. This statement must be signed in the presence of the worker.

Once the necessary information is secured, and verified if necessary, all cases have a new budget worked to determine the amount of the grant. The basic budgetary allowance, which is determined by the number of persons included in the grant in relation to the number of persons in the household, is ascertained by consulting a chart furnished by the State.

For instance, the monthly basic budgetary allowance for an AABD recipient living in a household with two other people would be:

Food .....	\$42. 00
Clothing .....	4. 75
Medicine chest and incidentals.....	7. 00
Heating .....	1. 80
Cooking .....	1. 30
Lights .....	. 50
Water .....	1. 00
Transportation .....	5. 00
Shelter .....	15. 33
<b>Total .....</b>	<b>78. 78</b>

A Recipient of Aid to the Blind may have up to an additional \$12 included in his budget to purchase food for a seeing eye dog. An allowance of up to \$100 (\$140 if meals must be furnished) may be added to an AABD recipient's budget if he has to hire someone to provide personal care for himself. The maximum monthly grant an AABD recipient can receive is \$91.

The monthly basic budgetary allowance of an AFDC mother with one child who lives in a household with one other person is:

Food .....	\$82. 06
Clothing .....	13. 60
Medicine chest and incidentals.....	11. 50
Heating .....	4. 00
Cooking .....	2. 90
Lights .....	1. 00
Water .....	2. 00
Shelter .....	30. 66
<b>Total .....</b>	<b>147. 72</b>

The maximum monthly grant for them would be \$79.

After the basic budgetary allowance is determined, the net income of the recipient must be computed. AABD recipients get a special exemption of five dollars on

their total income. On earned income of OAA and AD recipients, the first \$20 and half of the next \$60 is exempted. For AB recipients the first \$85 and one half of the earned income of AFDC recipients is the first \$30 and one third of the remainder. In addition, all recipients receive a work expense exemption on earned income.

In compliance with a recent court order, we are no longer giving a *flat* work expense allowance but are computing this allowance on an as paid basis for any work related expenses "which are reasonably attributed to the earning of income." This would include any *mandatory* payroll deductions such as social security, federal and state withholding taxes, any transportation costs the client incurs going to and from work, lunch costs, child care costs, and any other expenses the client must assume "as a prerequisite for employment and/or as a condition of continuing employment."

The exempted income and work expense allowance are totalled and subtracted from the recipient's gross monthly income to arrive at his net monthly income. This net monthly income is then deducted from the basic budget allowance to determine the deficit (or surplus) amount. If a deficit occurs, a second chart is consulted to determine the grant amount for that deficit amount. If there is any change in the grant amount, the client is notified by letter. If the client disagrees with the action taken on his case, he has fifteen days in which to notify the agency that he would like to appeal.

Another responsibility of eligibility workers is compiling medical and social data reports for AFDC incapacity decisions and AD disability reviews. This involved interviewing the client, writing up a report on his incapacity or disability, setting up a medical appointment if necessary, and submitting these completed reports to the State Medical Review Team in AD cases, or making a decision ourselves on AFDC incapacities.

At the office where I work, each eligibility worker averages about 50-60 redeterminations (about 80% AFDC), between 25 and 35 special reviews, and approximately five medical-socials per month. This may not seem like a great deal of work, but the synopsis of our duties I've given does not begin to relate the numerous responsibilities delegated to eligibility workers, nor does it give a full account of the volume of work that is involved in executing these duties and responsibilities. The eligibility section is grossly understaffed and eligibility workers are underpaid in relation to their responsibilities. With the separation of eligibility and services, even more responsibility is being placed on eligibility workers.

Although the separation and the new procedures that go along with it have not become fully operational here yet, there are a few observations I would like to make. I believe that assigning caseloads to eligibility workers rather than service workers will be advantageous. Eligibility workers usually have more frequent contact with the recipients and the majority of the matters recipient's call their workers about pertain to eligibility. By contacting the eligibility worker directly a lot of unnecessary "channeling" will be eliminated.

An important outgrowth of the separation of services and eligibility is the much needed structuring of services. This structuring, I feel, will be beneficial to both the service workers, who will now have definite guidelines to follow, and to the client, who will now be assured of getting a response to his request for services. One suggestion I have that I believe might improve the quality and effectiveness of services is to have service workers "specialize" in certain areas. For example, one worker might handle requests from women over 35 years old for job training and education. This worker would be familiar with all training programs, community schools, and any other resources available to these clients. Another worker might handle requests for family care services such as budgeting, food purchasing, etc. I feel by having workers concentrate on certain areas they might have a better chance of giving the client the best possible assistance with his particular problem. This might alleviate the problem of most service workers being a "jack-of-all-trades but master of none." I believe our clients deserve better.

I'd like to consider our clients for a moment. I'm sure, rather, I know the primary concern and complaint our clients have is that the grants are too low. And I agree. An AABD recipient, living alone, with no other income would receive \$1092 per year. An AFDC mother with one child who live by themselves, and have no other income would receive \$948 per year. An AFDC mother with four or *more* children would receive \$2208 per year if she has no other income and she and her children live alone.

Although the low grants are the major complaints of our clients, there are other problems. The current welfare regulations tend to be punitive, inequitably applied, sometimes unrealistic, and often dehumanizing. We tell a client that in order to remain eligible for assistance she must lose 30 pounds. So we give her a few dollars and a card that entitles her to 50 pounds of flour, peanut butter, rice, cheese, beans, corn meal, butter and grits! Or we tell a recipient that she must either be in job training, working, or at least looking for work to remain eligible. This client may have a fourth grade education. She can't get into WIN because she has a hangnail on her toe or one of her kids has a cold. VR won't accept her because she doesn't have a disability. (A fourth grade education in today's job market not a disability?) Even if this client wants to find a job, by the time she pays rent and utilities, buys food and clothing, I'm sure there's not much left for job hunting expenses. I'm sure double binds like these weigh heavily on our clients.

Another major problem with our system is that it often leads to the disintegration of families. An unemployed male cannot get help for his family as long as he is considered able to work and his wife able to care for their children. Rather than see them starve, he leaves. I think families should be helped before the father is forced to leave (for the mother is forced to commit fraud by saying he left when actually he is still around.) Unemployed males should be able to receive assistance for their families without deserting them. Counseling and job training should be made available to them because once they leave the chances of them ever returning are slim.

There are a few comments and suggestions that other eligibility workers have expressed that I feel merit inclusion:

Promotional opportunities within the continuing eligibility sector. The present system promotes casework aides to either services or intake which means, with the exception of those who are ineligible for promotion, there is a constant turnover in eligibility.

Constant changes in policy are confusing to both clients and staff.

Too much emphasis on AFDC and not enough on ABD (i.e., more adult protective services are needed.)

There is a misuse of staff.

Internal failure to communicate policy and inconsistency in interpretation of same agencywide.

Conflict between stress on services and punitive nature of AFDC eligibility requirements.

Not enough staff to handle work resulting in a high rate of error.

Chairman GRIFFITHS. Thank you, Mrs. Robinson.

Mr. Meadows.

#### **STATEMENT OF JACK E. MEADOWS, CASEWORKER, FULTON COUNTY DEPARTMENT OF FAMILY AND CHILDREN SERVICES**

Mr. MEADOWS. I think one of the most important things in my testimony, along with Mrs. Robinson, is the amount of the grant our recipients may receive. In fact, one of the most difficult jobs I have, being an intake worker, is interviewing someone who is over 65 that worked practically all of their lives, paid in social security, and now that they have retired they find out that they are getting \$115 a month total income. Perhaps the place they worked did not provide a company pension for them and social security is all they can get. And if they have as much as \$111 a month total income, I have to tell them that as far as the State of Georgia is concerned they have enough money to live on. "I'm sorry, but there is nothing we can do for you." We can't even offer medical assistance, because in order to be eligible for medical assistance, medicaid, a person must be eligible for a welfare check. So if we are not able to raise the amount of the grant they can receive, I think it would be very beneficial if we could at least provide some sort of medical coverage to supplement the medicare that they get.

From the clients I have talked with, medicare will cover a good deal of their hospitalization expense, but so many persons over 65 have great private doctor expenses, going to the doctor for treatment and not being actually hospitalized. If there is a way they could be reimbursed through medicare most of them evidently are not aware of it, because that is one of the biggest complaints that I have. I tell them, "Well, you have enough money to get by on as far as the State is concerned if you get \$111 social security." And they say, "But I have to take medicine for my high blood pressure and for my heart condition, for my diabetes, and I have a \$35 a month drug bill. Doesn't that affect the situation?" I have to tell them, "No, I'm sorry, it does not. The rule says \$111 a month, and that's it."

Also, another area that concerns me is the working poor, particularly in AFDC families where children are concerned, and the father is in the home and is underemployed—maybe not even getting the minimum wage. And the mother is required in the home, not able to work maybe because of the number or the age of the children. And there is just nothing at all that we can do for them. Although recently, with this separation of services from eligibility, hopefully we will be able to help them in the area of services even if they are not eligible for money payment.

But these two areas are the greatest concern to me. The amount that our recipients can receive and the working poor not being eligible for any assistance from us.

(The prepared statement of Mr. Meadows follows:)

PREPARED STATEMENT OF JACK E. MEADOWS

As an Intake worker with the Fulton County Department of Family and Children Services, Atlanta, Georgia, my responsibility is to determine the initial eligibility of applicants for public assistance. My training for this position consisted of a six week staff development course. At the time a person is hired, he does not know whether he will go into eligibility or services, so the staff development course must prepare the new worker for both areas of responsibility. There is quite a large bulk of material to be digested during this six week period. Most new workers in my staff development group, including myself, had no prior knowledge of casework procedures or laws governing public assistance. However, I do feel that an adequate job was done in preparing us for our new positions. We were familiarized with laws and policies governing public assistance and the manuals in which they are contained. We were familiarized with the forms used for determining eligibility for public assistance and with other community agencies and resources available to our applicants and recipients. Of course our training was continued by our individual supervisors when we were placed on the job.

The laws and regulations governing public assistance in Georgia are extremely complex. The ones pertaining to eligibility and services, as far as casework staff are concerned, are contained in a three part State Public Assistance Manual. The manual under goes constant revision through Manual Transmittals. These manual updates occur when there is a change of law or policy relating to Public Assistance.

As far as I am concerned, the laws governing the amount of assistance a person is entitled to receive are absurd. I will use as an example the Georgia State Department of Family and Children Services Standards for Assistance Budgets, Aged, Blind, and Disabled Programs. For one person living alone, the maximum amounts are: Food, \$42.00; Clothing, \$4.75; Medicines and Incidentals, \$7.00; Heating \$4.20; Cooking Fuel, \$2.80; Lights, \$1.50; Water, \$300; Transportation \$5.00; and Shelter, \$40.00. In other words the State Legislature is saying that an Aged, Blind, or Disabled person can live on \$110.25 per month! I doubt that anyone in the State of Georgia has ever received an electrical bill of \$1.50 or less for a month's service or has been able to find a livable dwelling for \$40.00 a month. The only way a person could possibly survive on this

amount of money would be to live in public housing, eat nothing but Surplus Foods, never become ill and require medicines not covered by Medicaid, and get all his clothing and household items from charitable organizations. Unfortunately, there is not enough public housing available, Surplus Foods are not adequate and do not take into consideration special diets needed by many aged and disabled persons. But to make matters worse, the maximum grant is only \$91.00 per month. Even if a person receives no other income, he cannot receive the \$110.25 that the State says he needs to survive!

As far as my workload is concerned, Intake workers do not have caseloads as such, I feel that it is manageable. An efficient Intake worker should be able to handle an average of fifty applications a month and do an adequate job. The average number of applications taken per worker per month at my office is about forty-five (45) to fifty (50).

The basic form used to determine eligibility is the Declaration of Need—form 160. When properly completed, this form tells the Intake worker the composition of the household, information concerning the whereabouts of the father in AFDC cases, any income the applicant has, and any reserves or resources the applicant may possess. There is also a section to indicate casework services desired by the applicant. As far as verification is concerned, our policy is to accept the applicant's word unless we have some reason to doubt the information given. If we have reason to doubt certain information, we verify it by whatever means are available, such as seeing birth records, etc. The only exception is that all income of AFDC applicants must be verified by seeing paycheck stubs, talking with employers, seeing Social Security checks, etc.

I feel that one of the most serious failures of this agency has been the necessity of an applicant being eligible for a direct money payment before he was eligible for services. I am happy to see that this is changing. The problem now is in the logistics of divorcing eligibility from services after all the years of being tied together. Personally, I feel that the two functions, to be completely separated, need to be handled by two separate agencies. One solution would be for the Federal Government to assume the responsibility for determining eligibility for money payments. Perhaps this could be done by an expanded Social Security Administration. This would relieve some of the financial burden on the state as well as standardizing payments and eligibility rules. Services could then be handled by persons with specialized training in casework procedures.

When a person applied for a money payment and requested services also, he could be given the location of the service agency and it would be his responsibility to follow through. No paper work would need to change hands. The service agency could set up their own procedures for handling these individuals. In the case of mandatory services, such as employment or child support in AFDC, a mandatory referral could be made. In this case an exchange would be needed between the two agencies to make sure the referral was carried out. We are currently doing this on AD cases when a condition of eligibility is that they cooperate with Vocational Rehabilitation. Mandatory referrals for public assistance eligibility could be handled in the same manner.

All in all I feel that the changes we are now experiencing in public assistance are a step in the right direction. Much more needs to be done in the area of the working poor and in assuring that the aged, blind, and disabled recipients have sufficient income to purchase the basic necessities for a decent life.

Chairman GRIFFITHS. Thank you Mr. Meadows. Miss Brady.

#### **STATEMENT OF BARBARA ANN BRADY, CASEWORKER II, FULTON COUNTY DEPARTMENT OF FAMILY AND CHILDREN SERVICES**

Miss BRADY. This is probably going to be repetitious but I think those of us who have been a caseworker for any length of time have come across the same problems.

Like Mr. Meadows and Mrs. Robinson, the amount of the grants concerns me most. Payments are simply too small. No matter how large a family is, the most that we can offer and authorize is \$184. This can be for a mother with 10 or 11 children. It's extremely difficult to help people find a better way of life—housing, jobs, clothing, or anything like that on a grant we both know is too small.

I find I spend a lot of time saying, "I understand your problem and I wish I could do something about it." But, when money is the problem, there is no way I can get more for them.

Again, the regulations are inequitable, particularly in regard to aid to families with dependent children. Rules are very discriminatory against a husband. If there is a father in the family and he is unemployed or underemployed but not totally disabled, we cannot authorize assistance for that family. I think this leads very directly to the break-up of homes—that is, when a man who has a job but is not supporting his family finally has to realize that the kindest thing he can do for them is to abandon them so that they can at least draw welfare, because that will give them a regular check and will give them medicaid, plus either food stamps or donated commodities. Maybe the best he could do for them was construction work on Saturdays.

I am also concerned about the separation of services and financial eligibility. In theory I think it's good, but the part that is giving me a problem is that the service workers are not familiar with eligibility rules. It is not included as a part of staff development in the comprehensive way it should be. In the whole welfare question, I think that helping a client who is poverty stricken remain eligible for financial assistance until he can be self-supporting is the greatest service that can be rendered. I don't see how service and eligibility can be completely separated when money is the big question.

Also, I think caseloads are too large. With a caseload that is more than one worker can handle, the emergencies are the things that end up being dealt with. That can be a lost check, an evicted family, something like that. Thus, the clients who are able to verbalize their need for help on a first-come, first-served basis are helped.

I think additional staff and smaller caseloads would result in improved service and fewer eligibility errors. This gets into the question of fraud, which seems to concern most of the people in the country.

As I said earlier, I think the grants need to be raised, and I don't see that the voting public is ever going to let the legislators raise the grants until a public relations campaign can do something about the rotten reputation welfare has. With news commentators or newspapers, the best way that they can get a listening audience is to get on the air or get in print and go on and on about "the lazy welfare bums" or the "mother who keeps having one child after another simply to raise her grant." Well, this is false, and I think that this whole image needs to be changed.

Since I have been here, I have had approximately three different caseloads. Among all those people, I have come across I think two cases of fraud which were fraud by the books. In reality, the people did not know they were breaking the rules.

I think if this downgraded image of the welfare recipient is done away with, and instead a realistic picture is portrayed, the public would want to help these citizens in the United States who can't help themselves. I think they would be willing to allow legislation to spend a little extra money that is needed to help these people become self-sufficient and not merely exist.

Thank you very much.

(The prepared statement of Miss Brady follows:)

## PREPARED STATEMENT OF BARBARA ANN BRADY

At the present time, I am on a temporary assignment with the Special Projects Division where I am working with the Homemakers, the WIN Program, a proposed Eviction Project, and some of the Model Cities functions. As a "floater", I do not have an individual caseload, but do come into contact with clients (present, potential, and former) in all the categories of Public Assistance.

In the Homemakers Department, my job is to serve as the Home Services Supervisor's alternate and assistant. This entails screening and assigning the requests for a homemaker, making home visits to discuss the service in detail with the client, and keeping in touch with both the homemaker and the client for the duration of the service.

With the WIN Program, my assignment has been to assist the Supervisor who is the liaison between the WIN teams and the district offices. In an attempt to promote more and better referrals to WIN, we have been traveling to the various district offices to hold question and answer sessions with service workers and supervisors. We have been soliciting suggestions and complaints which can be used to iron out some of the red tape involved in helping an eligible client become enrolled in the program. In general, we have made ourselves available—either in person or by telephone—to answer questions and expedite referrals. One of our particular services has been to hold group meetings for clients who are interested in some type of training and/or employment. At these meetings, WIN is explained in detail, as are the regulations on child care, medicals, etc. This group approach has gotten a favorable response from worker and client alike. It is a time saver for the worker, and for the informality of the setting makes clients feel freer to ask questions and express their feelings, pro and con.

In conjunction with the Homemaker and WIN Programs, I attend Model Cities meetings and other community meetings whenever either of these two programs are involved.

The proposed Eviction Project is being developed in response to community needs as determined by the Research Center of the Community Council of the Atlanta Area, Inc. The hardships encountered as a result of eviction rank among one of the most pressing unmet needs, as revealed by this study which began in the fall of 1969. Statistics obtained in Fulton County for a two-year period show that approximately 20,000 dispossessionary warrants are filed each year, and that these warrants result in about 1,000 actual evictions. After discussion with various agencies, officials, and potential sponsors, it was decided that Fulton County's Department of Family and Children Services was the best agency to administer the project. Since this agency agreed to be responsible for implementing and operating the project, I have been assisting the Director of Special Projects in developing it to the point where it will meet Title IV-A guidelines, the approval of the original developing committee, and be workable within the framework of our rules and regulations. In addition we are assessing needed services, soliciting cooperation from other public and private agencies, and trying to keep the entire operation within a \$100,400.00 budget. A tentative implementation date was set for 7-1-72. At this time I don't know how close we will come to meeting that deadline—assuming that the final draft is accepted for IV-A funding.

Before my present assignment, I was a service worker in a regular district office. Prior to that (before the separation of services and financial assistance) I had a caseload of clients (both AFDC and AABD) who were being serviced jointly by Family and Children Services and Vocational Rehabilitation.

In general, I feel caseloads are too large for both the service and the eligibility staff. I think the frustration of seeing what needs to be done but not having time to do it is one of the primary causes of the large staff turnover. The constant turnover is, in turn, hard on the client who hesitates to form a relationship with the caseworker because experience has taught that this worker probably won't be here too long. Based on my own experience with a caseload, the magnitude of the job too often left time only for emergency services to those clients who were able to verbalize their needs. Among the most frequent requests were the following: help in *finding* and moving to housing which would be better and cheaper, assistance in obtaining clothing and additional food, transportation to and from medical appointments, help in finding a doctor who would accept medicaid payments, assistance in legal matters, help in finding training and employment, and above all, some advice on how to manage on an income that we both knew was totally inadequate. In addition, there were constant questions about how to apply for

Social Security, Veteran's benefits, and public housing. One of the most pressing emergencies was when a client's check was lost or stolen. Since he usually got the next month's check before the missing one was replaced, I had to help him figure out how to last until then. This usually meant interceding with the landlord, and trying to scrape up emergency money and food from private agencies in town.

With the exception of a six-weeks' staff development session when I came to the agency, almost all my training has been on-the-job. My educational background consists of a bachelor's degree from a liberal arts college. I learned about the majority of community resources from other more experienced caseworkers and from the clients themselves.

Like most people who plan to stay in the field, I would like to see certain changes. I believe the first necessity is raising the direct money payments and allowing more exemptions for earned income. It's very difficult, if not impossible, to help a client break out of the welfare cycle when he is just barely managing to exist. People who are poorly fed, poorly sheltered, and poorly clothed *have* to be concerned with immediately basic needs. I wonder how motivated some of us would be if we didn't know where the next meal was coming from.

Secondly, I feel AFDC regulations should consider the under-employed and unemployable man as well as the man who is disabled. A man who cannot support his family shouldn't have to feel that the best thing he can do for his wife and children is to abandon them so they can at least draw welfare.

Regarding the separation of services and financial eligibility, I feel that every service worker needs to be thoroughly aware of eligibility rules and requirements. Helping a poverty-stricken person remain eligible for assistance until he or she can be self-supporting is the most important service there is!

As I mentioned earlier, I think caseloads are too large. More staff and smaller caseloads would result in improved services and fewer eligibility errors.

Finally, I think the whole area of welfare needs one of the best public relations campaigns that has ever been waged. Legislation can never make life better for the poor until we can erase the old stereotype of the "lazy welfare recipient".

One measure of a country's progress is its ability to care for those who can't care for themselves. Unless the voting public agrees with this, it will be impossible to help millions of citizens attain a decent standard of living.

Chairman GRIFFITHS. Thank you very much, Miss Brady.  
Miss Spencer?

#### **STATEMENT OF DORETHA SPENCER, CASEWORKER I, FULTON COUNTY DEPARTMENT OF FAMILY AND CHILDREN SERVICES**

MISS SPENCER. Like Miss Brady, I think this is going to be somewhat repetitious.

As she stated, just being a case worker we all run into basically the same types of problems. I am an intake caseworker like Mr. Meadows, and my job is basically eligibility and I know very little about services. I have been in eligibility for about 2 years, which is the length of time that I have been with this agency, and I have done eligibility work all this time.

I have talked basically in my paper about the rules and regulations since I feel that they are causing the downfall of the welfare system.

To begin, I talked mostly about the AFDC family, which is the largest category that I deal with. My first criticism is that we run the able-bodied AFDC fathers out of the home. These are families that are not able to receive assistance because the father is in the home. They are underemployed, as we said before, underpaid, and in order for the family to survive the father has to leave the home. And now we are spending just about 50 percent of our time trying to find these fathers whom we have run out of the homes. We're spending 50 percent of our time trying to find them to make them support the same

family that they had to leave because they could not support the family on the amount of money which they were earning. Some of them may not be working at all. But this is what we are doing.

I think that we are discriminatory when it comes to the point of certification of a mother who is working and the father is out of the home. She is making a small income and is not allowed the work-incentive exemption, of \$30 and a third of her gross income I feel that a working mother who is trying to help her family is penalized when she comes in and she is ineligible if she is not making such a meager amount as to make her eligible for assistance without the benefit of the work-incentive exemption. Without the \$30 and a third deduction, we work the initial budget giving only direct work related expenses. If a mother is eligible without the \$30 and a third, then she is eligible for assistance. I feel that is discriminatory because the mothers who are not working and are not trying to help their families can come in and get on assistance just because they say they don't have any income. Thank you.

(The prepared statement of Miss Spencer follows:)

PREPARED STATEMENT OF DORETHA SPENCER

I serve in the capacity of Intake Caseworker in a branch office of Public Assistance Division of the Fulton County Department of Family and Children Services located at 906 Gordon St., S.W. Atlanta, Georgia. In this position I am responsible for holding initial interviews and taking applications on all applicants for Public Assistance, General Assistance, (County Emergency Funds) and Social Services. I process the Public Assistance and General Assistance applications and transfer the applications for services to the proper service worker. Until recently I was also responsible for delivering emergency services to the applicants in my caseload as long as the applications were pending action. With the separation of services and eligibility, I am classified as an eligibility worker and have the primary responsibility of making investigations and determining which applicants are eligible for money payments.

Our basic application form #160 is so designed that we are supposed to be able to determine one's eligibility for direct money payment by reviewing information on the completed form. However, I feel that it is inadequate in that it is not geared for those applicants with limited educational ability. As a result much of the worker's time is spent trying to obtain information from the client which the client did not understand was being asked on the form.

The size of my caseload fluctuates depending on various factors but primarily depending upon the seasons and the area or neighborhood in which I am working. It is larger during special holidays such as Christmas and Easter, the beginning of the school year and the winter months. Normally, I handle an average of 40 applications per month. I feel that this is moderate and I am managing adequately.

I did not have any department sponsored training for my position but my previous position was also eligibility in nature and that helped to make the transfer from one position to the other much simpler. However, the agency does have a staff development class which basically gives an overview of the nature of service and eligibility positions. It is not very extensive and consequently, not very adequate. I feel that we should have separate training programs for service and eligibility workers and they should be as extensive as necessary.

In my two years of service in Public Welfare my observations and experiences have led me to conclude that the system in its present situation has defeated itself. I attribute the failure to (1) the laws, regulations, and administration of the system and (2) to the very limited opportunities available to welfare recipients for improving their condition.

I see no hope but to start from the bottom and rebuild the system for we have allowed things to get too far out of hand to hope that a few changes here and there will make the system work. We must start with our laws and regulations because that is where the trouble begins. Many of them are outdated, unrealistic and discriminatory and have assisted in the continuous inflating of Welfare rolls.

Our laws and regulations break up many AFDC homes, encourage unwed

mothers not to marry, gives them public assistance and protects them from being cut off when they should and in some instances could be helping themselves. We are helping to make public assistance a way of life for generation after generation for many families. Invariably, it is those who are in need and are trying to help themselves who are denied assistance. Many of those whom we can reach and can possibly help to pull them out of their ruts, we turn our backs on. Those whom we will never reach or really help, we continue to play games with them.

At this point I shall briefly discuss some of the laws and regulations that have prompted our system to failure and where possible give recommendations for change and improvement.

In requiring that an able bodied, natural father is absent from the home before a mother and her children are eligible for assistance is obviously breaking up many homes and is doing more detriment than good for the family. Most of the fathers have little or no education and are not able to find jobs that pay enough to support their families. So, in order for their families to survive they have to leave home so that they can get public assistance. We run them off and then waste fifty per cent of our time trying to find them and make them support the same family they couldn't take care of while present in the home. On the other hand, if the father is a step-parent the children can receive assistance. I fail to see the difference. A man is in the home and some portion or maybe all of the family's income is public assistance.

I suggest that AFDC families be allowed to receive assistance with the fathers present in the home. Assistance payments should be determined on the basis of need. The fathers should be required to work at all times unless incapacitated and the mothers should be required to work when the youngest child is old enough to be placed in a nursery.

In making this change we must also be ready to offer jobs to our clients. This brings us to another of our present problems. We are requiring mothers to work when we know very well what the job market is like. Most of the available jobs are menial and pay so little that many clients feel that they fare better by sitting at home and depending upon public assistance. On the other hand there are those who feel that every little bit helps and they are willing to try to help themselves but still need our assistance to make ends meet. These people are often penalized if they apply for assistance while working. At the point of intake we do what is called a trial budget when earned income is involved.

In this budget we omit certain exemptions that are given at all other times. If an applicant is eligible without the deductions, then he receives assistance. If ineligible without them, he receives no assistance. This is ridiculously discriminatory against applicants who have obviously tried to make it without assistance for if the same applicant is unemployed when she applies for assistance and goes to work immediately after being certified she gets all of the exemptions and in most cases continues to be eligible for assistance. It is inconvenient for one to have to resign from a job just to get assistance and then return to the difficult task of finding another job.

Another very serious problem in our system is fraud. Again, our relaxed laws and discriminatory regulations prompt it and when we discover fraud cases we never do anything to discourage further practice. I have never heard of one client being prosecuted for fraud. When we discover them we write reports and submit them to Administrative Authorities. That is the end. We never hear any more about it. Sometimes a client's grant is terminated and sometimes they plead ignorance and all is well. I feel that more thorough investigations should be made at the point of intake because most applicants are quite aware that our regulations are much more relaxed than they have been and they feel that it is very easy to get on welfare. They know that we take their word about almost everything without proof or further investigation. Recently we began to verify income of all AFDC families but then most of them claim not to have income when applying for assistance. I recommend that we do more investigating and less paper work. To assist us with out-of-town and out-of-state investigations we should have wats lines installed between every Welfare agency in the country. There is a tremendous breakdown in communication and cooperation. This causes some families to suffer when the certification of their applications are delayed for months and months due to our inability to verify that a family is no longer receiving assistance from another county.

In AABD categories, specifically the AD category, I feel that there should be some other way of giving temporary assistance without going through the regular AD application for permanent and total disability. We take the complete

application on every applicant who claims disability even when they make it very clear that they only want temporary assistance. So we waste a great deal of time processing applications on applicants with gunshot wounds in the leg, sprained ankles or headaches and dizzy spells. It seems that we could use the time and money that we spend writing reports and paying for medical examinations to give them the temporary assistance that they need. I also feel that some provision should be made for the State Medical Review Team to see applicants who apply for permanent assistance. Many clients are hostile towards workers when they are denied assistance although we explain that we do not make the decision as to whether they are permanently and totally disabled, we feel the hostility. We also realize that the physician's report is most important, the social data is also necessary and plays a very important part. Words can't possibly express all about one's condition.

Realizing that many applicants will not be permanently and totally disabled as defined by state law, they may be too old or too disabled to be hired or to meet competitive labor demands. Because of this, I feel that the age requirement for the OAA category should be lowered at least by five years. When a person is 60 years old and disabled to work but not eligible for AD he is left in the cold with nothing.

A problem to all categories is the amount of allowable reserves. The maximum is \$800 for singles and \$1,600 for a couple. With the tremendous increase in burial expenses, this seems to be quite unfair. Most families cannot afford life insurance on their meager income and assistance grants.

These are only a few of many laws and regulations that I feel should be changed in order to move toward a more workable welfare system. In addition to these changes we must make a very sincere effort to avoid so many frequent changes in policies. This high rate of change and instability creates a working atmosphere of confusion and uncertainty which ultimately keeps the percentage of error steady on the rise.

I don't have any serious criticism about the manual, but I think that its arrangement is rather complex. It takes an awfully long time to learn how to find specific material in a moment's time. In addition, we get so many manual transmittals with so many changes that it's impossible to stay on top of everything. In addition to the recommendations that I have mentioned I feel that the following suggestions should also be given some thought and consideration.

1. Staff should always be given more voice in determining policy and change because we deal directly with the people and know more about their needs and attitudes and how change affects them.

2. We need to eliminate some of our administrative positions and put our trained social workers in the communities with the people and their problems. We are wasting education and training to high paying positions which serve little or no purpose.

3. Some consideration should be given to instituting a medical program for people other than Public Assistance eligibles and those 65 and over. Many applicants state that they could stretch their small income much further if they didn't have to worry about their high medical expenses.

4. There should be no special degree of relationship to children for anyone who wishes to receive assistance for any child that he has cared for and supported for long periods of time. Foster parents are not related to the children for whom they receive assistance and I fail to see a logical difference.

5. The general public needs to be educated as to the difference between public assistance and other types of assistance.

Chairman GRIFFITHS. Could that lady quit her job, get on assistance and then go back to work?

Miss SPENCER. Right, that's just about what she would have to do to get assistance. I would like to say a little about the forms.

Our basic form for the application is the No. 160, and I don't think that the form is explicit enough. I think it causes problems because so many of the clients are undereducated and they don't understand the questions that we're asking. Consequently, we spend most of our time filling out the forms for them because they can't read and write. We have to fill the forms out for them and explain step by step what everything means. I think if the forms were more explicit and they

understood the questions that we were asking, they would be able to give the proper information.

I would also like to talk about allowable reserves. We have a set figure of about \$800 for allowable reserves. I don't know how long this has been on the books, but I don't think it is in keeping with the times, because everything is more expensive now. The \$800 is supposed to be for funerals, emergencies, and this type thing, but nobody can get a decent burial for \$800 anymore. Furthermore, one serious emergency could completely exhaust \$800, leaving a client with nothing.

Another point I discussed is the age requirement for old-age assistance. I feel that the age requirement should be dropped back maybe 5, 6, or 7 years. We have a lot of clients who come in to apply for aid to the disabled, and this has been our hardest program in Fulton County. It's very difficult to get accepted for permanent and total disability. And a lot of people are not able to work and are in such poor condition that nobody will hire them. They can't get assistance and so they are just left out in the cold. There is nowhere for them to go if they are not 65 years old and do not qualify for old-age assistance. I feel that we should have some type of program to help them until they meet the old-age assistance requirements. So I recommend that we drop the age requirement back or give some type of temporary assistance to them until they are able to meet the age requirement.

Representative BLACKBURN. What is that age now?

Miss SPENCER. It's 65.

Representative BLACKBURN. You feel it should be dropped back to 57 or 60?

Miss SPENCER. At least 55 or 60, because although we have a golden age employment office, I don't think that it is helpful to many of our people who are 60.

Chairman GRIFFITHS. Sounds good.

Miss SPENCER. Yes; it sounds good, but we haven't gotten many results, at least I haven't.

Well, I want to comment a little on my caseload. In the past it's been pretty rough, but I think things are getting better now. I am an intake worker and my caseload fluctuates. It depends on the seasons. For instance, Christmas and Easter and when it's time for school we have many more people coming in to apply. But just in the regular season like now, in the summertime, I think it's rather moderate. And I think I handle my caseload adequately. I handle about 35 to 40 applications per month. But I think we are properly staffed at my particular branch office.

One further comment or suggestion is that something should be done to inform the general public of the difference between welfare assistance and other types of assistance, particularly the older people. Many of them come in to apply for public assistance because they feel they are entitled to it because they have worked and paid taxes all of their lives. I don't think they really understand what public assistance is. When they come in, if they are 65 and over, they say, "Well, John Doe told me I should come down and get my old-age pension." They don't understand that they have to be eligible or in financial need according to our standards in order to be eligible for payment.

I think those were the basic things that I discussed in my narrative.

Chairman GRIFFITHS. Thank you, Miss Spencer. Mrs. Vickers?

**STATEMENT OF NANCY F. VICKERS, CASEWORKER I, FULTON  
COUNTY DEPARTMENT OF FAMILY AND CHILDREN SERVICES**

Mrs. VICKERS. I certainly agree with everything that the other workers have said. I don't think I can state any of these things any more clearly than they already have. But I would like to say that I did mention in my statement also the method we have of determining the grant amounts in AFDC when there is a working mother involved. I think this is very inequitable, especially since it might tend to encourage deceit or unemployment at least until after the mother is already on the welfare rolls.

Another rule that I pointed out which I feel is unfair is the rule having to do with determining corrective payments when a mistake is made by the worker in certifying an application. Ordinarily a corrective payment for the amount that the client would have gotten is made to the client. But, unless this mistake is caught within 2 months after certification, it's just not done. We are not allowed to authorize a corrective payment. This seems unfair since our redeterminations of eligibility are only routinely done at 6- and 12-month intervals, so it's almost impossible to catch any mistakes within 2 months after certification.

Also, a comment about the several changes in procedure that have come about lately and have been coming about ever since I first started, or ever since welfare started, I suppose. I think it would definitely be a good idea, I know this is done in some cases, to have pilot projects to try out any new system and any new procedure before it is implemented statewide. In just about any new system there are different things that have to be worked out before they can actually be put into practice. It might look good on paper the way it is originally set out to be, but in practice sometimes these things don't work as well and there have to be changes made. It puts the workers and the clients under a great deal of pressure and often causes a good bit of misunderstanding.

Another thing I mentioned in my statement is the difficulty many intake workers have in obtaining medical information from private doctors. I think several of us are intake workers and we have 60 days to complete an application for aid to the disabled (AD) and 30 days to complete an application for AFDC. Many times in AFDC and in AD we have to call on private doctors to give us medical information on these clients, and they often take an unreasonable length of time to get this medical information back to us. Our clients are already in need. If they weren't they would not be coming to us. And when they have to wait 2 or 3 months to get a check, this just makes their situation even worse, and if they are sick and don't have any way to get medical treatment or the money to pay for it, naturally, they just become sicker. I feel that in some of these forms that we send to the doctors authorizing payment for examinations, perhaps a statement should be included that unless they return the forms within a reasonable length of time the money payment for the examination would not be authorized. Thank you.

(The prepared statement of Mrs. Vickers follows:)

## PREPARED STATEMENT OF NANCY F. VICKERS

As an intake worker it is my responsibility to determine eligibility for General Assistance, Public Assistance and/or services and to either certify or deny these applications. Once eligibility is established, the case is transferred to an eligibility worker and/or a service worker. I am often the client's first contact with the agency, therefore I have the additional responsibility of presenting the agency to the client and of making sure he knows what the agency expects of him and what he should expect from the agency.

Most new workers begin their career with the agency with 6 weeks of staff development, during which time they learn casework techniques and agency regulations and procedures. This training is supplemented by visits and meetings with other aspects of the agency (donated commodities unit, WIN unit) and with other interrelated agencies (VR, Atlanta Evaluation Center, Labor Department).

As an intake worker, I do not have a definite or stable caseload. My caseload fluctuates from month to month. Since several intake workers have recently been added to our staff, I've found that my caseload has become quite manageable. I take an average of 30-35 applications per month. Some of these applications can be disposed of in a matter of minutes; others may take weeks or even months.

Each application begins with a personal interview in which the applicant, with the worker's help, fills out the declaration form (the 160-AABD or the 160-C). Information requested on this form includes basic identifying data (name, address, date of birth, social security number) information pertaining to household composition, reasons for parental deprivation (in AFDC), names and addresses of medical treatment sources, shelter and utility arrangements, and sources and amounts of income. The applicant's signature on this form indicates that the information he has given is true to the best of his knowledge and that he agrees to notify the agency of any changes in his circumstances which may affect his eligibility.

The applicant indicates his need for any of the services provided by the agency on the interim 160 or Request for Services. If he has an immediate need for services, he is referred to a service worker at this point.

Three basic requirements must be met in AFDC. (1) There must be a dependent child under 18 in the home, (2) the family must be in need according to the financial standards set by the state, and (3) there must be parental deprivation caused by the desertion, divorce, death, imprisonment or incapacity of one or both parents. In AFDC, all income in the household is verified, either by a pay stub or statement from the employer or agency providing the income, or by a statement from the adult probation office or absent parent who contributes child support. If parental deprivation is caused by an incapacity of one or both parents, medical information is obtained from a physician and the caseworker makes a decision as to the extent of this incapacity based on the doctor's report and social data obtained from the applicant.

Information pertaining to the whereabouts, place of employment, and social security number of the absent parent is also obtained, if possible in an effort to seek child support.

To be eligible for AD or AB the applicant must be in need according to the financial standards set by the state and he must be determined permanently and totally disabled by the State Medical Review Team. In order for the Review Team to make a decision, the intake worker must obtain and submit medical information from the applicant's physician and social data obtained from the applicant. Income is not verified unless there is reason for doubt.

Eligibility for OAA is based on age (65) and need. There is again no verification unless there is reason for doubt.

There have been numerous changes in agency procedures and regulations since I began my career with the agency in July, 1969. In some cases there have been pilot projects in a few counties to determine how workable a new system is before it is actually implemented state-wide. In any new system there are "bugs" to be worked out, especially since those who legislate these changes are not involved in working face-to-face with the client, filling out the forms, or actually putting these changes into practice. Therefore, pilot projects are indispensable as far as determining the effectiveness of any new system or procedure and should be carried out before any new system goes into effect. Many workers feel that they are involved in a system of trial and error. Certain procedures, often having been changed several times, are now the same as they were three or four years ago. Perhaps there would not be the need for so many changes if the workers were

allowed to present their opinions as to the workability of any new procedure and I definitely feel that this hearing is a step in the right direction.

There are two agency regulations which I feel are especially unreasonable. The first is the method of determining financial eligibility for an employed AFDC applicant as opposed to a person who already receives AFDC. Only certain work expenses can be deducted from an applicant's income before this income is applied toward her family's needs. However, to determine continued eligibility for a recipient of AFDC, these work expenses plus \$30.00 and one-third of the remainder of her income are deducted before applying the income to the needs. This encourages unemployment or even deceit at least until the applicant is already receiving assistance.

The second regulation I would like to mention has to do with corrective payments. If the worker makes a mistake in determining the client's needs and the client does not receive the full amount for which he is eligible, the agency can authorize a corrective payment to be made to the client. However, if the mistake is not discovered within two months from the date of certification, no corrective payment is authorized. Redeterminations of eligibility are only routinely made at six and twelve month intervals, therefore it is almost impossible for the worker to discover errors within two months from certification.

Another problem I have had to deal with as an intake worker is the delay caused by many private physicians who fail to return the medical information on AFDC and AD applicants in a reasonable amount of time. We are allotted 30 days in which to dispose of an AFDC application and 60 days for an AD application. We are authorized to pay up to \$20.00 for a medical examination. Many applications are pending beyond the agency's standard of promptness simply because of the physician's delay in sending the medical information to us. This creates an unnecessary hardship for the client who has immediate needs to be met. In conclusion, there are four recommendations I would like to make:

(1) Pilot projects should be set up to determine the workability of any new procedure before it is implemented throughout the agency.

(2) The same deductions should be used in the initial determinations of eligibility in AFDC as are used in redeterminations of eligibility.

(3) Corrective payments should, if necessary, be authorized as late as 6 months in AFDC or 12 months in AABD after the date of certification.

(4) Private physicians should be informed before the medical examination is authorized that payment will be withheld unless the agency receives the requested information within a reasonable length of time.

Thank you for giving me the opportunity to appear at this hearing. I hope my testimony will prove to be beneficial.

Chairman GRIFFITHS. Thank you very much. I would like to say to all of you that the thing that has impressed me, not only here but in New York and Detroit too, is that the farther you get from Washington and HEW, the more commonsense everybody has who is connected with this thing. It's very refreshing to hear people talk who seem to know what they are talking about every day.

Your statements were really excellent, and I am delighted.

Mr. Blackburn, would you like to begin the questioning?

Representative BLACKBURN. Well, I'd like to express my own appreciation for the witnesses having prepared their testimony and having come before us today. I agree there is a great deal of time that has gone into preparation of these statements and I think you each should be congratulated on them.

I particularly was impressed with your statement, Miss Spencer. I think you really made some valid observations here.

I notice in your recommendations you say:

We need to eliminate some of our administrative positions and put our trained social workers in the communities with the people and their problems. We are wasting education and training to high paying positions which serve little or no purpose.

In effect, you are saying that the administrative agency is getting a little fat at the top, aren't you?

MISS SPENCER. Yes. More or less.

Representative BLACKBURN. I don't know if there is any standard means of administrative personnel for the number of people being served. Are we looking into any statistics on that?

Chairman GRIFFITHS. Yes; we'll be glad to have her tell us.

Representative BLACKBURN. Maybe we can draw a profile across the country, and if we find that some agencies have got as many caseworkers as they have recipients, we'll know that something is out of line there. Fire the caseworkers and hire the recipients; that will eliminate two problems. Not the caseworkers, you understand, I'm talking about the higher bureaucrats.

I notice here you mention the problem of fraud and you make the statement you have never heard of one client being prosecuted for fraud. Is this even in instances where the fraud is recognizable as being planned and deliberate?

MISS SPENCER. Yes. I have known of several fraud cases that have been written up and submitted to our administrative department, but I've never heard of anyone being prosecuted. I discussed this with my supervisor who has been with the agency for about 6 years, and she tells me that she knows of only one client who has been prosecuted for fraud. Therefore, I feel that very little is being done to punish clients who are deliberately fraudulent.

Representative BLACKBURN. What this would do, it seems to me, is put a premium on fraud. If anyone can perpetrate a fraud, and if they can get away with it with no fear of retribution at the end when discovery takes place, I think an incentive for fraud is created. This bothers me and I think this is something the committee is going to have to look into. I would certainly urge any of the personnel who are with us today who are involved in the administration of these programs to give this matter more attention, because it is the sort of thing that creates a public disgust with welfare in general. And I think every one of the witnesses has observed that with the public image of welfare being what it is today, you are not going to increase the benefits. Probabilities are that they may be made more difficult to obtain. So I think realistically those who are administering the program should begin taking some action to decrease fraud.

You mention that most applicants are quite aware that our regulations are much more relaxed than they have been, and they feel it is very easy to get on welfare. Do any of the rest of you have any observations on that? How about you, Mrs. Robinson?

Mrs. ROBINSON. Would you restate your question, please?

Representative BLACKBURN. Most applicants are quite aware that our regulations are more relaxed than they have been. Do you agree with that statement, that the people you are dealing with feel that the regulations are not as stringent now as they were at one time?

Mrs. ROBINSON. I haven't come across that, per se. I think that the general mannerisms of the clients would convey this type of thing. I mean, a lot of them are not so concerned with, like when it comes time for redetermination we send them a form and ask them to come in or call. You might not hear from them until you have tried to contact them three or four times. I think that this type of thing might bring across the idea that they think the rules are not as stringent. A lot of the clients I've seen, though, have not been on welfare long enough

to have been familiar with things in the past as compared with the way they are now. A lot of clients that I see are in their teens, maybe they have a child, 2, 3, 4 or 5 years old and have not been on welfare that long. So I would not say that they necessarily have that feeling. Some of the older clients seem to have an attitude like that, for instance, with the work requirements—the regulations that a mother with a child 3 years old or older must either be in a training program or seeking employment unless there is a physical reason why she cannot do so. And for the clients who don't fall into any of these categories, nothing happens to them because the rules also state that we can't close this case on this basis unless there is a specific job that this client has refused to take. And with caseloads the way they are, it's impossible for a caseworker to go out and find a job for her clients.

Representative BLACKBURN. You are just dependent on the welfare recipients' word that they have not been offered a job and you have to accept that?

Mrs. ROBINSON. Right.

Representative BLACKBURN. I wonder if any of you have any thoughts as to improving the methods of locating fathers who have abandoned their children. And let me make this observation. I agree with your general thought that the man-in-the-home rule is a hardship, and it should be mitigated in some way because it does tend to break up the family unit, and I think that's a very bad thing for not only the family but for society in general. I would like to see the family unit preserved. But I also have a firm belief in individual responsibilities, individual actions, and if a man has seen fit to father a child, I think he ought to see fit to support it, or do the best he can to support it. Now, what can we do in the way of implementing our Government machinery to help locate fathers who have dallied and then fled the scene?

Mrs. SPENCER. Well, I was going to comment on that in my paper but I discussed it with someone and I was told that there is a law that is going to give us the privilege of getting addresses from the Internal Revenue Service. But I also think something else that would help would be for us to be able to call or send some type of form to the social security office for that information, because if the fathers are working that office will have their place of employment and that will at least help us to locate some of the fathers.

Representative BLACKBURN. You mentioned something I was just thinking of and that is if the father leaves Atlanta, say, and goes to Birmingham and works, he may have a right substantial income over there and yet the mother can say she doesn't know where he is and then she is eligible, and the father is escaping his obligation. I would think that maybe we could make some changes in the law.

Do you have any observation on that, Mr. Meadows?

Mr. MEADOWS. Well, I think I did read just recently that we are going to start cooperating, or rather Internal Revenue Service will begin cooperating with us, as far as using tax record information to find absent fathers. I think one problem of doing it through social security is getting the father's social security number. If we have any idea, since the mother might say, "Well, he left and has gone to Birmingham," we can use the Birmingham social security office. But, when you don't have any idea at all where the father might be, I think it would not be

very feasible in trying to do it through social security because I understand most of the records are kept on the local level. There would not be any central file we could go to. And another problem is we don't have social security numbers on most of the fathers. The wives just simply don't know them. I couldn't tell you my wife's social security number.

Representative BLACKBURN. We need to require that lovers exchange social security numbers in the future.

Chairman GRIFFITHS. I've been pressing the Ways and Means Committee for about 7 years to require that every child at birth be given a social security number and that that number be put on the birth certificate along with his thumb print; and that the social security numbers of the parents be placed there too. This, I think, will be enormously helpful. The Federal Government is really doing in everybody by not having those social security numbers as an absolute identification. The real truth in the case of the father who went to Birmingham is that even if you had his original social security number, he can get a new one by just writing in. You don't even have to be human to get a social security number, they passed them out to dogs in some cases. So they are wrong. The Social Security Administration is really wrong in this.

Mr. MEADOWS. We are now, just recently, starting to get social security numbers for every person who is going to receive welfare, not just the mothers but the children also. Yesterday I filled out an application for a social security card for a 3-week-old baby. So we will start getting numbers for these people. Hopefully, everyone who receives public assistance will have a social security number.

Chairman GRIFFITHS. At the present time if you have a child born in your family and you give that child \$100 and put it in a bank account in its name, you have got to get a social security number for the child. Or, if you give a child a bond or a stock, the child must have a number. The only people who don't have to have social security numbers are the people who are getting checks from the Federal Government or the State government. We are really doing in ourselves, in my opinion.

Go on.

Representative BLACKBURN. I'm wondering about this. Is it possible there are some duplications of welfare recipients; is it possible that, say, a child may be living with grandparents in Atlanta and the mother may be living in Savannah? Is it possible that the mother can be receiving benefits and the grandparents can be receiving benefits for the same children?

Miss SPENCER. That's quite possible.

Representative BLACKBURN. You mentioned a social security number, but say you fill out a social security number of the child in Atlanta, for the grandparents, and the mother goes to Savannah and applies, and she has got the birth certificate and she can bring the baby in with her for that visit; it would still be possible, wouldn't it, for the same child to have two social security numbers perhaps?

Mr. MEADOWS. I'm sure it would be.

Representative BLACKBURN. Is there any device that we can arrange, I mean aside from punishing the mother if she commits a fraud of this sort, which I think would be a pretty clear fraud? Can you make any suggestions as to how we might prevent this? How frequently do you think this happens; does this happen in 1 percent of the cases, or

2, or do you have any thoughts at all? Does anybody care to hazard a guess?

(No response.)

Chairman GRIFFITHS. Mr. Meadows, do you have any ideas on it? Miss Spencer?

Mr. MEADOWS. I haven't come across any of those cases myself. I wouldn't have any idea what percentage it might be. I wouldn't have any statistics or data available to make a generalization and say 1 or 2 percent, or any percent. But personally, I have not found such a situation. But that is not to say that it does not exist, because we don't always see the children when the mother or grandmother are certified, and that would not prohibit the mother from bringing the child in, in Atlanta and then sending him to Savannah to go in with the grandmother. Just right off the top of my head, I can't think of any way that could absolutely be stopped or be made impossible to happen.

Representative BLACKBURN. How about between Atlanta and De Kalb County, say?

Mr. MEADOWS. There too, I think there would be no difference there than in Savannah. One of our requirements when a person does apply for public assistance, if they have been in Fulton County for fewer than 6 months, is that we do write to either the State or the county that they moved from. Of course, in Georgia it would be to the county where they lived previously. If they were out of State we would write out of State for verification that they are no longer receiving benefits from that State or that county. So if someone just moved from De Kalb to Fulton County and admitted that they had been in Fulton County less than 6 months, we don't really verify the length of residence that strictly anymore because there is no residence requirement for public assistance. Someone might come in and tell me they've been in Fulton County for 6 years. If I didn't have any reason to doubt her giving that information I would not necessarily verify it. But if the person does say, "Well, I've only been in Fulton County for 3 months, I moved from such-and-such a place in De Kalb County," in that instance I pick up the phone and call De Kalb County. It's close enough for a local call, but if it were another county I would verify it.

Representative BLACKBURN. I'd like for some others to comment on whether they think that there is some frequency of duplication of benefits for the same child, for example.

Chairman GRIFFITHS. Mrs. Robinson?

Mrs. ROBINSON. I think I have heard of about three such cases in the last couple of weeks. In a situation where the child was with the grandmother and the mother was receiving assistance. But the difficult part is when we do our routine investigations we don't necessarily have to go to the home to see the client. The client can come to the office. But even if we did go to the home the children may or may not be there. If there are children there they may or may not be the children of the person we are interviewing. There is no way that we can really be sure. We can't take fingerprints or anything to make sure that this child is actually the child of the recipient that we are interviewing.

Chairman GRIFFITHS. What about the situation where the grandmother has the children in Atlanta, and the truth is that the mother has a \$9,000 a year job at Ford in Detroit and maybe the father does, too. Is that a possibility, too? You can't check that out, can you?

Mrs. ROBINSON. The only information we get is the whereabouts of the parents, if the grandmother knows. Sometimes she doesn't know where her daughter or son is. There is no requirement and no way we can trace them down unless the grandmother gives us the information that the parents are working in another city and are able to support the children.

Representative BLACKBURN. All of you have commented that in preparing your applications for your clients you have to take the word of the client in such matters as to whether there is a father available and working somewhere and able to support the child, unless there is reason to doubt. Now, what circumstances generally arise to cause you to believe there is reason to doubt the honesty of the client? Have you, any of you, ever doubted the honesty of the client? Maybe I should ask that. Mrs. Vickers?

Mrs. VICKERS. Just about the only reason we would have to doubt is perhaps if this person had received welfare before and we have information in the case record, and perhaps she had committed some type of fraudulent action before and had been found out. And she may now be trying to get away with the same thing. We would probably investigate that if there is any indication in the record from the past application. Another way we have, our clients are pretty good about checking up on each other and calling us and letting us know if there is something amiss.

Representative BLACKBURN. Why is that, what is the incentive for having one client blowing the whistle on another one?

Mrs. VICKERS. It could be someone who is applying and found to be ineligible and they call up and say, "Mrs. Brown lives down the street and her husband lives there and they are both working, and they have two Cadillacs out in the yard," and so on and so on. Often these are just quack calls, but they are usually investigated unless we know there is just no reason at all to believe that the caller is on the level.

Representative BLACKBURN. What about you, Miss Spencer, have you run across any cases of the same child being claimed by two different people perhaps?

Miss SPENCER. Only one, but I think we prevented the duplication of assistance. The mother left the father here in Atlanta. She took their children. The father came in to apply for assistance for the children and wanted us to help him get the children back. The mother was in Florida receiving public assistance. Well, it took quite a few weeks to clear the problem up because there is a terrible communications breakdown from agency to agency and town to town. Therefore, it's always just one person's word against the other. In this case the father was saying that he had the children a part of the time. The mother was saying that she had the children with her all of the time. Well, somebody was obviously lying. But, anyway, we didn't give him any assistance because we finally came up with the fact that the children were in Florida with the mother and the father finally admitted that they were there.

Representative BLACKBURN. The mother then was receiving assistance in Florida?

Miss SPENCER. Yes. The father had some of the children originally. The mother left with one or two of the children but she was receiving

assistance for all of the children in Florida. However, she finally came back and got all of them.

Chairman GRIFFITHS. I see.

Representative BLACKBURN. Miss Brady, I see you have been very sadly neglected here. I'd like to have some observations from you on the matters we have been discussing.

Miss BRADY. In one of the instances I had where fraud was concerned the father was receiving a check for the entire family. He had kicked his wife out of the house, left the two children with his mother-in-law, and then had gone to live with his girlfriend who was getting welfare. She was supporting him on her welfare check. So I made arrangements with the grandmother to have the check terminated in his name and reinstated in her name. In the meantime, I was also trying to get in touch with him to find out just what he had to say about the situation. But he died.

Representative BLACKBURN. You mean the father?

Miss BRADY. The father died before we found him. He was totally disabled in order to get a check in the name of the family.

Chairman GRIFFITHS. Otherwise he could not have gotten the check anyway. If he were just unemployed or underemployed he would not have been eligible.

Representative BLACKBURN. How do you define illegitimacy and what is age of illegitimacy among your dependent children?

Miss BRADY. I can't quote any statistics on it. I define illegitimacy as a child born of parents out of wedlock.

Representative BLACKBURN. I'm wondering, how do you determine that? If a mother has five or six children, for example, if she answers, "Yes, unmarried," do you also ask, "Well, are all the children fathered by the same man," or do you just assume that because she is married—

Miss BRADY. No, I would ask the mother. We get each child's name and birth date and the father's name. And then I say, "Are you or have you ever been married to the father of this child," and then I take her word for it.

Representative BLACKBURN. What is the incidence of illegitimacy using your definition, do you have any estimates on that?

Miss BRADY. I really would feel ill at ease quoting a figure I don't know. I would like to step back for just a minute to the issue you were bringing up about locating the absent fathers. I agree that this needs to be done, and we need to let parenthood be a two-way responsibility. But while we are doing this I think we have to have some means to protect the confidentiality while we are looking for the father, or else we might end up breaking up a lot of happily married families. We're assuming that the father is footloose and fancy-free, and in many cases he is married and is supporting a family. I think this needs to be taken into consideration when we're asking him to support his other children. I think it should be done in a way that does not break up a family unit.

Representative BLACKBURN. I certainly agree with your statement there that we don't want to be breaking up families that are otherwise well matched. But when you say, I believe the words you said, in many instances the father is married and supporting a family, and apparently happily so.

Miss BRADY. I can't say in many, in some.

Representative BLACKBURN. Apparently though it is not an infrequent occurrence?

Miss BRADY. Correct.

Representative BLACKBURN. So then the question about the ultimate illegitimacy could be a substantial question if someone studied the records.

Miss BRADY. Yes.

Representative BLACKBURN. By that I mean more than 1 or 2 percent.

Miss BRADY. I think it would definitely be more than 1 or 2 percent.

Representative BLACKBURN. Well, are we encouraging illegitimacy through our welfare laws?

Miss BRADY. Could you clarify that just a little?

Representative BLACKBURN. Well, I mean because we are not as diligent as we should be in tracking down the fathers, and we do allow the mothers to receive some payment for children where otherwise they would receive nothing if they had no children. Are we creating a financial incentive to permit illegitimacy where otherwise it might not occur?

Miss BRADY. The money a mother gets for a child is certainly not an incentive to have another child. You know, one mother and one child can get \$79.00 a month, and that's no moneymaking deal.

Representative BLACKBURN. If she is living with her parents anyway and getting nothing, \$79 a month is more than she was getting before.

Miss BRADY. Somebody is supporting the child though, and I don't think \$79 a month is going too far toward doing it. I don't think anybody is making money in a situation like that.

Representative BLACKBURN. Do you think that many of your aid-to-dependent-children mothers are aware of birth control devices, or they wouldn't want to be bothered anyway?

Miss BRADY. No; most of the ones that I have talked with have been more than happy, they have been thrilled to know that there is some way that they can prevent further unwanted births. I think it needs to be more widespread, but I think we are definitely making progress in that direction. I have had many mothers who have been responsible for looking for some type of birth control.

Chairman GRIFFITHS. I would like to ask you now, how are your welfare offices set up, Mr. Meadows; would you explain how the functions are divided?

Mr. MEADOWS. Well, we have three basic kinds of units that you will find in each of our branch offices. That is not to say there are only three different units or types of units in our agency. But these three basic units are found in each office. And that would be intake, which is what I do. We see the people when they first come into the office to apply for assistance and we determine the initial eligibility. Then we have the service workers, the service unit. This is under a separate supervisor and the units are not mixed. I should say normally that you just would not have intake workers and service workers sitting side by side in their units.

Chairman GRIFFITHS. Do you have an individual office?

Mr. MEADOWS. No, I don't, I have a room. I guess from about the corner of that podium maybe back to this table and over to the wall, and there are eight of us in there. There are eight desks.

Chairman GRIFFITHS. Is there any type of privacy for the person coming in making application?

Mr. MEADOWS. We do have interview rooms where we interview the clients individually. A small enclosed room.

Chairman GRIFFITHS. It's actually a closed room?

Mr. MEADOWS. Right. You can hear from one room to the other because the walls don't go all the way to the ceiling, they are open top offices. But there is, I think, adequate privacy. But one of the complaints I would have as far as my office goes is eight workers in such a small area. We sit with three desks pushed together, sharing a common telephone for the three of us. It's just hard to concentrate on getting the work done. I'm not saying there is a lot of idle conversation that goes on, there is not because we all have more than enough work to do to keep us busy. But just in the normal course of business, calling your clients on the telephone to ask information, verify information, we are constantly bothering each other because of the lack of space.

Chairman GRIFFITHS. Once an application is accepted, are your responsibilities for that case closed?

Mr. MEADOWS. Yes. As soon as I determine whether or not the person is eligible and I certify the case, our responsibility ends.

Chairman GRIFFITHS. How many applications do you handle on an average day?

Mr. MEADOWS. Well, it would be hard to say by the day. I think our monthly average would be about 40.

Chairman GRIFFITHS. Forty. Miss Spencer, how many do you handle a month?

Miss SPENCER. About 40.

Chairman GRIFFITHS. And you, Mrs. Robinson?

Mrs. ROBINSON. I'm an eligibility worker.

Chairman GRIFFITHS. How are your cases assigned?

Mr. MEADOWS. Well, in my office, I suppose this varies from office to office, we have eight intake workers and we are assigned 3 days a week to take applications. One day a week is called our office day where we are not bothered by applicants coming in for applications.

Chairman GRIFFITHS. But on the day you are supposed to take applications, it is whoever comes in, is that it?

Mr. MEADOWS. Well, there are four of us, four of the eight are on intake a certain day. Our names are just put on a piece of paper. The first name gets the first application and on down the list all that day.

Chairman GRIFFITHS. Is this true with you, too, Miss Spencer; is this the way it's done in the office where you work?

Miss SPENCER. Yes, except we don't have as many intake workers, and we are on intake almost every other day or every 2 days. We have two workers on per day.

Chairman GRIFFITHS. I see. And you, Mrs. Vickers?

Mrs. VICKERS. There is a little difference. We have one visiting day and we are on intake 4 days a week. We have 1 day to visit and do office work.

Chairman GRIFFITHS. Do you handle applications for all categories of public assistance?

Mrs. VICKERS. Yes; I do.

Chairman GRIFFITHS. For general assistance?

Mrs. VICKERS. Yes.

Chairman GRIFFITHS. For medicaid?

Mrs. VICKERS. Yes.

Chairman GRIFFITHS. For commodities for people on public assistance?

Mrs. VICKERS. Yes.

Chairman GRIFFITHS. Do you, too?

Miss SPENCER. Yes.

Chairman GRIFFITHS. And you?

Mr. MEADOWS. Yes.

Chairman GRIFFITHS. Who has the responsibility for making the final determination as to whether or not someone is eligible, do you?

Miss SPENCER. I do.

Chairman GRIFFITHS. Each of you?

Mr. MEADOWS. Yes. We determine whether or not they are eligible, and, of course, this goes through the supervisor's office and she checks it.

Chairman GRIFFITHS. All right. If they are eligible for general assistance, then what else are they eligible for? If they are eligible for ADC, what else are they eligible for?

Miss SPENCER. Medicaid coverage and commodities.

Chairman GRIFFITHS. Under what circumstances and for what categories can you take applications by mail or by telephone?

Mr. MEADOWS. Normally what happens in the case of a telephone application, a person will call in and say, "I want to make an application for welfare and I am not able to come into the office." This would be assigned to one of the intake workers and a home visit would be made. We have 1 day a week when we go out to see people who say they can't come in.

Chairman GRIFFITHS. I see. Under what circumstances and for what categories are personal interviews with the applicants required? That would be all of them, is that right? You have to have personal interviews.

Miss SPENCER. Yes.

Chairman GRIFFITHS. Let's say a woman comes in to apply for ADC, she has three children, her husband has deserted her and she has no income. Is this form No. 160 the thing you fill out?

Miss SPENCER. Yes.

Chairman GRIFFITHS. How many of these people can fill this out for themselves?

Miss SPENCER. Not very many.

Chairman GRIFFITHS. You have to fill it out for them?

Miss SPENCER. Yes.

Chairman GRIFFITHS. It's not really a simple form, in my opinion.

Mrs. VICKERS. No.

Chairman GRIFFITHS. What, if any, are the mandatory items which you have to verify on ADC? Do you have to verify income, or that the husband has deserted, or that she has the children, or what?

Mrs. VICKERS. Just income.

Chairman GRIFFITHS. Just income, is that it? How do you verify income.

Mrs. VICKERS. By seeing a pay stub or by calling their employer. Or, if the income is from child support, we can call the probation officer that it comes through or the absent parent.

Chairman GRIFFITHS. If she doesn't have an employer, if she says, "I have no employer," what do you do?

Miss SPENCER. There is nothing we can do.

Chairman GRIFFITHS. That's the end of that. Mrs. Robinson, do you have something you want to say?

Mrs. ROBINSON. About verification?

Chairman GRIFFITHS. Yes.

Mrs. ROBINSON. I guess it would be included under income. If they are working we have to verify any work-related expenses that they have that they would like to claim as a deduction. This would include things like any mandatory deductions from their paycheck stub. Say for instance, if they pay union dues, we're supposed to verify the fact that they are working in a closed shop. This is the only time that union dues are considered mandatory. If they say they have to buy uniforms for their position, we have to verify the fact that they do, indeed, have to buy these uniforms. It's not on that form 160.

Chairman GRIFFITHS. Do you have to verify every item regarding income under No. 12 on form 160—social security, veterans pension, railroad retirement, other pensions, salary or wages; do you have to verify all that?

Mrs. ROBINSON. If they claim it.

Chairman GRIFFITHS. If they claim any of it?

Mrs. ROBINSON. Yes.

Chairman GRIFFITHS. Contributions from others and court payments all that has to be verified?

Miss SPENCER. Yes.

Chairman GRIFFITHS. Now, what if you should get the woman into public housing, do you take that into consideration in the grant or not?

Miss SPENCER. Not any more. There was a time when low rent, in public housing affected grants but it doesn't anymore. We can't really get them in public housing anyway. The only thing we can do is refer them to AHA to make their application and advise them of the long waiting list.

Chairman GRIFFITHS. She has three children, how much money do you give her, how much money does she get?

Miss SPENCER. The maximum is \$149.

Chairman GRIFFITHS. If she has no income at all, she gets \$149. What does she get in the way of commodities?

Miss SPENCER. Whatever is being given during that month.

Chairman GRIFFITHS. I see. Isn't this given in bulk?

Miss SPENCER. Yes; it is.

Chairman GRIFFITHS. I seem to remember one reason I voted for food stamps was that you could have a little 80-pound woman who is eligible for commodities taking three streetcars or three buses across town, and when she arrived she was handed 80 pounds of rice in one sack.

Miss SPENCER. A lot of times they have to pay people to pick it up, and that's additional money that they don't really have.

Chairman GRIFFITHS. At any rate, she gets some commodities. Is there a free school lunch program in Atlanta, and are her children eligible for free school lunches?

Miss SPENCER. I'd say most of them are.

Chairman GRIFFITHS. Are all children eligible for free school lunches in Atlanta or just welfare children?

Miss SPENCER. I think it's based on their income.

Chairman GRIFFITHS. Do they get free milk?

Miss SPENCER. Yes.

Chairman GRIFFITHS. Are they given free breakfasts?

Miss SPENCER. I don't know about that.

Chairman GRIFFITHS. Is there any free breakfast program in Atlanta?

Miss BRADY. Yes.

Chairman GRIFFITHS. Some children would get free breakfast, free milk, free lunch, the mother gets commodities, they've got \$149, and she could be put in public housing; is that right? Yes.

Mrs. ROBINSON. If this lady lives with someone else, say for instance her parents—and her parents have a significant income, she might not be able to get surplus food. It depends on the income of the family as a whole.

Chairman GRIFFITHS. I see. Now, supposing that her family has tossed her out in the cold, what do you do about furniture? Is she eligible for some sort of an allowance for furniture?

(Negative nods from all witnesses.)

Chairman GRIFFITHS. No furniture. So with \$149 they have to find somebody that will let them come into the house and live with them; is that right? Now, supposing you give her the money and she gets all these other things she is entitled to, whatever she is entitled to. A medicaid card, she gets that?

Miss SPENCER. Yes.

Chairman GRIFFITHS. Supposing then she comes back and she has a job offered to her but she needs to put the children someplace. Do you give her babysitting money?

Miss SPENCER. No.

Chairman GRIFFITHS. No? Why not?

Miss SPENCER. We allow whatever she pays for child care in the budget. But we don't give any extra.

Chairman GRIFFITHS. She can't make a separate claim for babysitting fees? In a lot of States they can. Originally there was money put in the Ways and Means bill that would have permitted States to build nurseries. They would have gotten 85 cents on the dollar. As far as I know, no State ever did that. New York alone lost \$250 million in 1 year. But Wilbur Cohen was then Secretary of HEW and he translated this thing into babysitting money. In Wayne County, Mich., last year \$20 million were paid in babysitting fees.

Miss BRADY. Is this in addition to the regular welfare check?

Chairman GRIFFITHS. Yes.

Mr. MEADOWS. The way it works in Georgia, once a person gets a welfare check, there is no way they can get another penny from the welfare department.

Chairman GRIFFITHS. I see. You have no clothing allowance?

Mr. MEADOWS. That monthly check is it, period.

Chairman GRIFFITHS. No clothing allowance, no allowance for furniture.

Mr. MEADOWS. No, it's just a welfare check once a month, period.

Chairman GRIFFITHS. That's it, okay. Now, I want to ask you this. Supposing a woman came to you, Mr. Meadows, do you think that in every case you, Miss Spencer and Mrs. Vickers would make the identical same determination, or is it possible that she would get a different answer if she went to each of the three of you?

Mr. MEADOWS. I think all of us, given the same information, would make the same decision. There really isn't very much room for personal differences. The only time that a different decision could possibly be made, I would think, is if the father is in the home and claiming disability. It is a casework decision—and by casework decision I mean it can be made by the individual caseworkers—as to whether or not the father is indeed unable to work at the present time. Of course, that must be based on some verifiable medical information. But, given the same doctor's report, it is possible I guess, that two caseworkers might make a different decision. One would say, "Well, based on this medical report, the man can work." And the other might say that based on the same medical report he can't work. That is possible.

Chairman GRIFFITHS. What would you do on work expenses now. She does go to work. Will you explain to me the allowance on work expenses?

Mrs. VICKERS. We are able to deduct, first of all, anything that is taken out of her paycheck as a mandatory deduction.

Chairman GRIFFITHS. By mandatory deduction do you mean the first \$30?

Mrs. VICKERS. No; mandatory deductions are taxes, social security, union dues, mandatory insurance, mandatory retirement that is taken out of her paycheck. We can deduct the amount that she has to pay for child care. We can deduct verified work expenses, things that she has to have in order to be on the job—if she has to buy uniforms, if she has to pay for transportation to and from work.

Chairman GRIFFITHS. Let me ask you, if she buys a car, do you allow her the payment?

Mrs. VICKERS. We allow 10 cents a mile.

Chairman GRIFFITHS. 10 cents a mile. On that 10 cents a mile she has to handle insurance, the payment on the car and the expenses.

Mrs. VICKERS. Yes.

Chairman GRIFFITHS. Okay. Go on.

Mrs. VICKERS. Also, if she is in a job where she has to meet the public, we can allow a certain amount for cosmetics and personal hygiene products.

Chairman GRIFFITHS. I would think, Miss Spencer, that you and Mrs. Vickers might be much more considerate on cosmetics than Mr. Meadows. Would you or not, would you think? At least you could fluctuate on this, couldn't you?

Mrs. VICKERS. Yes.

Chairman GRIFFITHS. So it could make a difference as to which person she is seeing, could it or couldn't it?

Miss SPENCER. Yes.

Mrs. VICKERS. Yes, it could. I think that there definitely needs to be some type of standard as to how much we can allow. This is one of the things I was talking about in my statement. This has changed three or four times over the past 4 years. We have just been doing it this way since about May.

Chairman GRIFFITHS. Well, we change the law every year. HEW puts out about 15 different sets of regulations and in the Georgia Legislature they pass some other laws. So it's really a mess, frankly.

Mrs. VICKERS. This is the way it was done, I think, in 1968, and it changed two or three times, and now it's back to the same way.

Chairman GRIFFITHS. Right. Yes, Mrs. Robinson?

Mrs. ROBINSON. A little interjection about the car. We don't have very many clients with cars, but if the car is less than 5 years old we have to send in a form to get the value of the car. I think this is applied toward the allowable reserves, so this may be counted against her budget. It might be included like a savings or income in considering her budget.

Mr. MEADOWS. But if it's used for transportation to and from work, we don't have to do that. It's just if they have a car and it's not used for going to and from work or for looking for work, then it's counted as a reserve.

Chairman GRIFFITHS. Do you allow her to have a telephone, is that a work expense?

Mr. MEADOWS. There again it depends upon the job. If she's a telephone solicitor she would have to have a telephone.

Chairman GRIFFITHS. What if she is a person who is called to work, she only has to go to work 3 days a week and she goes when they call her. Would she be permitted to have a telephone?

Mr. MEADOWS. I think under the latest rules we were given she would be. It's very general, it leaves it open—anything that can be verified to be a work expense. If we called the woman's employer and he verified that she didn't have a regular work schedule, that he called her when he wanted her, I would say that would be a work expense.

Chairman GRIFFITHS. Suppose you get her on and first she gets the full amount of the money, \$149. Then she comes in and says, "I have a job, I'm making \$300 a month." Will she lose all the welfare, or can you take out enough in these work expenses that she still gets some of the welfare?

Miss SPENCER. Most likely the check would just be reduced because the \$30 and a third work incentive would knock out so much of it she would be eligible for something.

Chairman GRIFFITHS. So that she would still have some welfare?

Miss SPENCER. Yes.

Chairman GRIFFITHS. She not only would have some welfare left, she's still going to have that medicaid, isn't she?

Miss SPENCER. Right.

Chairman GRIFFITHS. And she is still going to get those commodities, isn't she?

Miss SPENCER. Yes.

Chairman GRIFFITHS. The kids are still going to get free lunches, aren't they?

Miss SPENCER. Yes.

Chairman GRIFFITHS. Free milk?

Miss SPENCER. Yes.

Chairman GRIFFITHS. Now, if she came in in the beginning with the job of \$300, you're not going to let her on at all, are you?

Miss SPENCER. Well, it just depends on how much she is making, the number of dependents she has and the amount of her work expenses.

Mrs. VICKERS. It would be much harder.

Chairman GRIFFITHS. It would be much harder to get any welfare, wouldn't it?

Miss BRADY. She would have to be eligible without the \$30 and a third deduction.

Chairman GRIFFITHS. So, in reality, the law is really saying to that woman, "Quit work, get on welfare, and then go to work," isn't it?

Miss BRADY. Yes.

Chairman GRIFFITHS. That's what it's saying to her. And I notice Miss Spencer mentioned this, it's also saying to her, "Leave your husband because then we will pick you up on welfare," isn't it?

Miss BRADY. Yes.

Chairman GRIFFITHS. The law is breaking up the home. This is all coming straight out of Washington; we are telling them to leave their husbands. In fact, aren't we really saying to her, "If you leave your husband and either take a boyfriend into the home or a stepfather, these children are still going to be on ADC in Georgia," aren't we?

Miss SPENCER. That's right.

Chairman GRIFFITHS. Just as long as they are not his children, the family may be eligible.

Miss SPENCER. That's right.

Chairman GRIFFITHS. So we are breaking up the home, aren't we?

Miss SPENCER. Yes, we are.

Chairman GRIFFITHS. As quickly, Mr. Blackburn, as we get the equal rights amendment through Georgia we're going to stop some of this. That could just take care of this whole problem, because this is really wrong. Part of this has come about, really, because only men have ever written welfare laws until I got on the committee, and men are not going to support any other able-bodied man. They just are not. That is really what you are seeing in the law. They can't refuse to support children. They won't. But they just are not going to support men. So you get a stepfather mixed up with it. And we have found out that the WIN program, although we put it out just to train women,

is training men first; fathers first, stepfathers second; they don't want to be trained, and only then the mother. And the mother is the one who wants to be trained, but she comes in last. That's also ridiculous.

Now, I would like to ask you, What is this form 130-G used for?  
Mrs. VICKERS. General assistance, county funds.

Chairman GRIFFITHS. One heading on this form is entitled "Things for caseworkers to do." Under this heading it has a checklist for 13 forms, some of which I can't find mention of in the manual. About how many of these forms do you have to fill out in addition to the 130-G?

Mrs. VICKERS. We have to fill out the 133, which is the property and income form; the 103, which is the statement the client signs to the effect that he is a resident of Georgia, and so forth. And a 112 which is the face sheet giving information about the members of the household, past employment of the applicant, address, and so forth.

Chairman GRIFFITHS. Now, are you using the departmental forms 100 and 107-1 to help locate absent parents through Internal Revenue and Social Security records?

Mrs. VICKERS. Yes, we have been.

Chairman GRIFFITHS. You are using those. Going through part 3, section 9 of the State public assistance manual, I count a total of at least 35 forms which may be used at one point or another. Do each of you have to use all 35 forms at one time or another, depending on the circumstances? Have you used every form referred to in the assistance manual?

Mrs. VICKERS. I don't think so. I've used most of them though.

Chairman GRIFFITHS. How long does it take to become familiar enough with all these forms so that you feel confident about when and how to use each of them? How long have you worked for the Welfare Department, Mr. Meadows?

Mr. MEADOWS. About a year and a half, September will be 2 years.

Chairman GRIFFITHS. Do you think you have used all the forms?

Mr. MEADOWS. Out of the 35, probably at one time or another I have used all but maybe two or three of them. I'm not sure what all 35 are.

Chairman GRIFFITHS. For example, when would you have to use form 109, the resources clearance form?

Mr. MEADOWS. That would be if an applicant has a bank account at such and such a bank, and they are not sure what the balance is. If she has more than \$800, that's our reserve limit. She would not be eligible. We sent it to the bank and verify the amount of saving she has.

Chairman GRIFFITHS. How about form 125, the record of insurance policies, have you ever used that, Mrs. Vickers?

Mrs. VICKERS. Now that is included on the 160.

Chairman GRIFFITHS. What about form 159, affidavit as to paternity?

Mrs. VICKERS. That's used in all cases in which there is illegitimacy involved.

Chairman GRIFFITHS. It sounds to me like all of you, along with everybody else across the country, are really overwhelmed by paperwork. There is a remarkable amount of paperwork, isn't there? Do you find it burdensome or is it productive? What do you think, Miss Brady?

Miss BRADY. I'm not dealing with so many papers now, but when I was, it was extremely burdensome for about 2 years. After that time I was familiar enough with it to where it did not get in my way. It was time consuming and it did not always help, but it wasn't the hindrance it was when I had to look up what every form was for, where it went and how many copies went with it. That can be very time consuming.

Chairman GRIFFITHS. I would like to submit for the record at this point, some forms and a description of how they are used. They were provided as background material for us in preparing for these hearings by Mr. Gilbert Dulaney, the director of the Fulton County Department of Family and Children Services.

(The forms referred to follow :)

## INTAKE AND REDETERMINATION PROCESSES—AN OUTLINE OF ACTIVITIES AND PROCEDURES

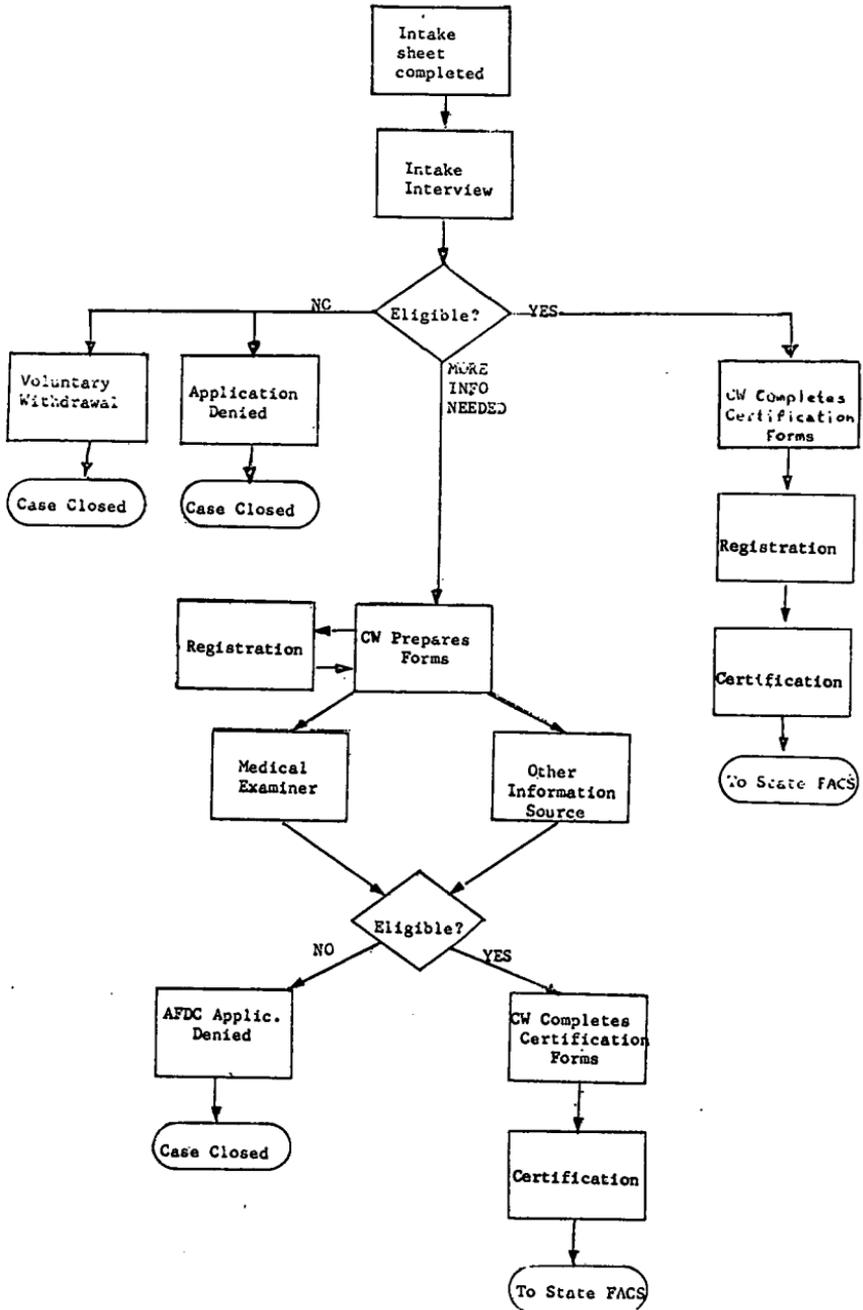
### THE INTAKE PROCESS

The intake process generally consists of taking applications for assistance, processing these applications, and preparing them for continued service. Many people are involved in this process at the county level and many man hours are spent certifying a single recipient for assistance. The amount of paperwork that goes with this process is voluminous. A minimum of 12 forms must be completed for a single applicant. In cases where a medical determination is necessary, the number of forms involved can run as high as 20.

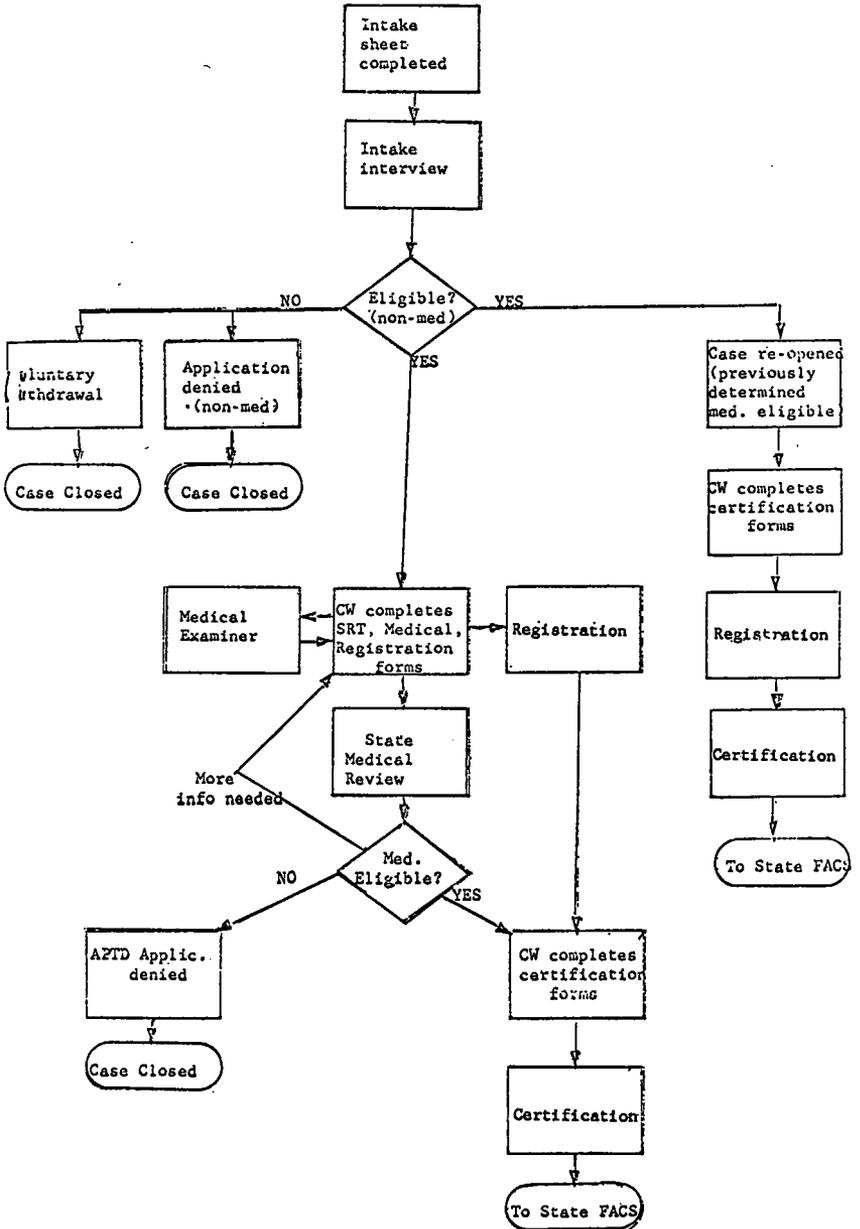
Some of the various staff involved in processing a single application are the receptionist, the intake worker, the intake supervisor, the intake typist, the Medical Social Consultant and her typists, Central clerical staff, Registration staff, Accounting staff, and more. The central figure in the process is the intake worker. This paper focuses on the intake process from the point of client entry into the system to the point where final approval or denial of the application is made. Not included are the emergency services the intake worker oftentimes provides applicants.

The format of the paper is a brief narrative of one section of the process followed by an example of the forms used in that section of the process. On the following pages is an abbreviated flow chart of the entire process for AFDC and APTD applications. Following that is a detailed analysis of these two types of applications. A comparative summary of OAA and AB intake processes is also included.

## APPLICATION PROCESS (AFDC)



## APPLICATION PROCESS (APTD)



## INITIAL INTAKE PROCEDURES

Upon entering the intake office, the applicant is asked where he lives to determine if that is the proper office to initiate an application (Fulton County has 16 decentralized offices to facilitate access to the Department's services). If it is not, the applicant is informed of the proper offices, given a form to present to that office, and a bus token if needed.

If the applicant is applying at the right office, he is given an intake information sheet, or SERVICES REQUEST FORM, to fill out. When returned to the receptionist, a call is made to the master file to determine if the case is already active or if it had once been active. If there is a case, the case record is loaned to the intake worker. At this point, the applicant is assigned an intake worker.

The intake worker reviews the Service Request Form to determine what type of assistance programs, if any, the applicant may be eligible for. If the applicant is applying for AFDC, a DECLARATION OF NEED form 160-C is given out. For AABD applications, a DECLARATION OF NEED form 160-AABD is given out. These forms are completed by the applicant with the assistance of the intake worker. In addition, if the applicant wishes to apply for donated commodities (surplus foods), two forms are completed and sent to the Commodities Certification Unit.

FCDFACS 661  
(Rev. 9-70)

Date -----

To -----

Address -----

The person listed below wishes to make application for assistance and lives in your area.

-----  
Last name                      Husband's name                      Wife's name                      Maiden name

-----  
Address

Census tract

-----  
Case number

-----  
Closed date

-----  
Remarks -----

GEORGIA DEPARTMENT OF FAMILY AND CHILDREN SERVICES  
SERVICE REQUEST

CASE LOAD # \_\_\_\_\_ CENSUS TRACT \_\_\_\_\_ DATE OF APPLICATION \_\_\_\_\_

C # \_\_\_\_\_ SOCIAL SECURITY # \_\_\_\_\_ RACE \_\_\_\_\_ SEX \_\_\_\_\_

ASSISTANCE: Aged ( ) Blind ( ) Disabled ( ) AFDC ( ) GA ( )

YOUR NAME \_\_\_\_\_ BIRTHDATE: \_\_\_\_\_  
Last First Maiden

PRESENT ADDRESS \_\_\_\_\_ HOW LONG? \_\_\_\_\_

PREVIOUS ADDRESS \_\_\_\_\_ HOW LONG? \_\_\_\_\_

YOUR HUSBAND'S OR WIFE'S NAME \_\_\_\_\_ BIRTHDATE \_\_\_\_\_

HUSBAND OR WIFE LIVING IN THE HOME WITH YOU? Yes ( ) No ( )

LIST ALL PREVIOUS MARRIAGES: 1. \_\_\_\_\_ 2. \_\_\_\_\_

3. \_\_\_\_\_ 4. \_\_\_\_\_ 5. \_\_\_\_\_

(If additional space is needed, please turn over and use back of this sheet).

YOUR OWN CHILDREN LIVING IN THE HOME WITH YOU: LIST OLDEST FIRST:  
NAME Birthdate Father's Name

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

4. \_\_\_\_\_

5. \_\_\_\_\_

6. \_\_\_\_\_

7. \_\_\_\_\_

(If additional space is needed, please turn over and use back of this sheet).

OTHERS LIVING IN THE HOME WITH YOU RELATIONSHIP

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

4. \_\_\_\_\_

(If additional space is needed, please turn over and use back of this sheet).

DOES ANYONE WHO HAS LIVED, OR IS NOW LIVING IN YOUR HOME RECEIVE ASSISTANCE? YES ( ) NO ( )

NAME RELATIONSHIP

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

(If additional space is needed, please turn over and use back of this sheet).

YOUR PARENTS' NAMES

Father

Mother

(Maiden Name)

GEORGIA STATE DEPARTMENT OF FAMILY AND CHILDREN SERVICES  
**DECLARATION OF NEED FOR AID TO FAMILIES WITH DEPENDENT CHILDREN**

\_\_\_\_\_ County Department of Family and Children Services

Date: \_\_\_\_\_

Case No.: \_\_\_\_\_

Name: \_\_\_\_\_  
(FIRST) (MIDDLE OR MAIDEN) (LAST)

**1. MY ADDRESS AND TELEPHONE NUMBER ARE**

Address: \_\_\_\_\_ Telephone No.: \_\_\_\_\_  
(STREET AND NUMBER, OR ROUTE) (CITY OR TOWN) (STATE) (ZIP CODE)

**2. I AM NOW** Check one:  Widowed  Divorced  Separated  Living with husband or wife  Single

**3. MY RACE IS** \_\_\_\_\_ **4. MY SEX IS** Check one:  Male  Female

**5. PERSONS IN MY HOUSEHOLD** List your name on line (1) below, then list all other people living in this home who cook and eat with you. Fill in all blocks. Write "none" if block does not apply.

	NAME	BIRTHDATE	RELATIONSHIP TO ME	INCOME IS FROM	DOES HE OR SHE RECEIVE PUBLIC ASSISTANCE?	IS HE/SHE IN SCHOOL?
1					<input type="checkbox"/> Yes <input type="checkbox"/> No	
2					<input type="checkbox"/> Yes <input type="checkbox"/> No	
3					<input type="checkbox"/> Yes <input type="checkbox"/> No	
4					<input type="checkbox"/> Yes <input type="checkbox"/> No	
5					<input type="checkbox"/> Yes <input type="checkbox"/> No	
6					<input type="checkbox"/> Yes <input type="checkbox"/> No	
7					<input type="checkbox"/> Yes <input type="checkbox"/> No	
8					<input type="checkbox"/> Yes <input type="checkbox"/> No	
9					<input type="checkbox"/> Yes <input type="checkbox"/> No	
10					<input type="checkbox"/> Yes <input type="checkbox"/> No	
11					<input type="checkbox"/> Yes <input type="checkbox"/> No	
12					<input type="checkbox"/> Yes <input type="checkbox"/> No	

(IF MORE THAN 12 SPACES ARE NEEDED, PLEASE ATTACH A SEPARATE SHEET)

**6. CHILDREN IN NEED**

Complete this section for all children in need. The address of parents in the home may be omitted. Under the part entitled reason assistance is being requested for child give the reason each parent is unable to support the child, such as "Not Able to Work," "Death," "In Jail," "Separated," "Divorced," "In Hospital," "Left The Children," "Never Married," "Mother's Income Not Enough," "No Work Available For Mother," or "Needed in Home."

FIRST NAME OF CHILD	FULL NAME OF PARENTS	PARENTS' SOCIAL SECURITY NO.	ADDRESS OF PARENTS	REASON ASSISTANCE IS BEING REQUESTED FOR CHILD
1	FA:			
	MO:			
2	FA:			
	MO:			
3	FA:			
	MO:			
4	FA:			
	MO:			
5	FA:			
	MO:			
6	FA:			
	MO:			
7	FA:			
	MO:			
8	FA:			
	MO:			
9	FA:			
	MO:			
10	FA:			
	MO:			

**7. MEDICAL INFORMATION**

If either parent of children for whom aid is needed is in the home and unable to work, give:

NAME OF PARENT	NAME AND ADDRESS OF DOCTOR	NAME AND ADDRESS OF HOSPITAL, CLINIC, OR OTHER SOURCE OF MEDICAL INFORMATION

Do you or someone in your household have active tuberculosis and have been put on a special diet?  Yes  No

Do you, your husband or wife, or children have diabetes (sugar) and have been put on a special diet?  Yes  No

If you have answered Yes to either of the two questions above, it will be necessary to get a statement to prove this from the health center, clinic, or doctor who ordered the special diet.

**8. YOUR DESIRE FOR ASSISTANCE**

If you are applying for assistance for children other than your own, do you wish to be included in the children's payment?  Yes  No.

If the answer to this is no you will not need to give information requested about your or your husband's or wife's income and property; however, complete all other information requested on this form.

**9. HOUSING ARRANGEMENT**

Check the one box below that fits your living arrangement:

- |  | AMOUNT PAID<br>BY YOU | RENT IS PAID (CHECK ONE)   |
|--|-----------------------|--|
| A. <input type="checkbox"/> Free — no cost to me   |                       |  |
| B. <input type="checkbox"/> Rented house .....   | \$ _____              | <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly |
| C. <input type="checkbox"/> Rented apartment .....   | \$ _____              | <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly |
| D. <input type="checkbox"/> Rented trailer .....   | \$ _____              | <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly |
| E. <input type="checkbox"/> Housing project .....  | \$ _____              | <input type="checkbox"/> Monthly   |
| F. <input type="checkbox"/> Someone else's home (friend or relative) .....                               | \$ _____              | <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly |
| G. <input type="checkbox"/> Room and board .....   | \$ _____              | <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly |
| H. <input type="checkbox"/> Nursing home (give name) _____   | \$ _____              | <input type="checkbox"/> Monthly   |
| I. <input type="checkbox"/> House (or trailer) which I own or am buying                                  |                       |  |
| J. <input type="checkbox"/> House (or trailer) which some other member of my household owns or is buying |                       |  |

His (or her) name is \_\_\_\_\_ .

**10. HOME OWNERS OR BUYERS**

If you checked I. or J. under Section 9, Page 3, complete the following:

Assessed value of the home according to the County Tax Book  
(Do not include value of household goods, cars, trucks, etc.)..... \$ \_\_\_\_\_

City Taxes..... \$ \_\_\_\_\_

State and County Taxes..... \$ \_\_\_\_\_

Fire Insurance by the year..... \$ \_\_\_\_\_

Monthly House Note..... \$ \_\_\_\_\_

Does the Monthly House Note include Fire Insurance?  Yes  No

Does the Monthly House Note include Taxes?  Yes  No

**11. UTILITIES**

If you do **not** live in a housing project, fill out A. only:

A. (1) The following are **not** included in my rent and I pay all or part of them:

Heating Fuel  Cooking Fuel  Lights  Water. Water is from:  City Water  Pump  Well  Spring

(2) The following are included in my rent and are furnished by my landlord:

Heating Fuel  Cooking Fuel  Lights  Water. Water is from:  City Water  Pump  Well  Spring

(3) Someone else pays for the cost of the things checked below, at no cost to me:

Heating Fuel  Cooking Fuel  Lights  Water.

If you **do** live in a housing project, fill out B. only:

B. (1) Rent to the housing project includes cost of the following:  Heating Fuel  Cooking Fuel  Lights  Water

(2) If I use more than allowed, I pay extra for the following:  Heating Fuel  Cooking Fuel  Lights  Water

**12. INCOME**

This statement is about any income you, your husband or wife, or children who are in need have. Fill in all blanks. Write "None" if block does not apply.

SOURCE OF INCOME	MY INCOME	HUSBAND'S OR WIFE'S INCOME	CHILDREN'S INCOME	IS THIS INCOME WEEKLY, MONTHLY OR YEARLY?
Social Security	\$	\$	\$	
Veteran's Pension				
Railroad Retirement				
Other pensions or retirement (specify)				
Salary or wages from working (complete 13. below)				
Income from self-employment (farm or other)				
Interest from savings for past 12 months				
Insurance (Explain)				
Contributions from others and support payments				
Other income (Explain)				
Income from rent of rooms or other property				

**13. STATEMENT OF EXPENSES CONNECTED WITH EARNINGS**

Complete only if you, your husband or wife, or children in need are employed.

Name \_\_\_\_\_ Name of Employer \_\_\_\_\_

Total pay before deductions is \$ \_\_\_\_\_  Each Week  Every two Weeks  Twice a Month  Monthly

Do you work overtime?  Yes  No. Do you receive tips?  Yes  No

Amounts deducted each pay period:

Other expenses connected with earnings:

Withholding Tax \$ \_\_\_\_\_  
 Required Insurance \$ \_\_\_\_\_  
 Retirement \$ \_\_\_\_\_  
 Social Security \$ \_\_\_\_\_  
 Union Dues \$ \_\_\_\_\_  
 Other (Explain) \_\_\_\_\_  
 \$ \_\_\_\_\_

Child care \$ \_\_\_\_\_ per  week  month  
 Care for sick or disabled persons in home \$ \_\_\_\_\_ per  week  month  
 Other expenses (explain) \_\_\_\_\_ \$ \_\_\_\_\_ per  week  month

**14. PROPERTY**

This statement is about the property you, your husband or wife, or children in need own. Fill in all blanks. Write "none" if blank does not apply to you.

	VALUE OF MINE	VALUE OF HUSBAND'S OR WIFE'S	VALUE OF CHILDREN'S
Money on hand	\$	\$	\$
Savings account or money for burial (not insurance)			
Checking account			
Stocks or bonds			
In safe deposit box			
Money still owed me (or us) from sale of property			
Other money owed me (or my husband or wife)			
Car or truck — year model _____ Tax value \$ _____			
Other vehicle — year model _____ Tax value \$ _____			
Property other than home place — assessed value \$ _____			
Other resources, such as livestock, machinery, tools			

Do you, your husband or wife, or children in need have insurance with a face value of more than \$1,000?  Yes  No.  
If you checked yes complete section 15. below.

**15. DATA ON LIFE INSURANCE**

Complete only if you checked yes to the question about insurance, above.

	NAME OF INSURED	NAME OF COMPANY	POLICY NUMBER	DATE ISSUED	FACE VALUE
1					\$
2					\$
3					\$
4					\$
5					\$
6					\$

**16. FOOD STAMPS OR SURPLUS COMMODITIES**

Do you and your family receive food stamps or surplus commodities?  Yes  No

If you checked no, would you like to receive food stamps or surplus commodities?  Yes  No

**17. SERVICES**

Check those problems below with which you would like help from your social worker:

- |   |   |  |   |
|---|---|--|---|
| <input type="checkbox"/> Medical and health         | <input type="checkbox"/> Housing            | <input type="checkbox"/> Family counseling | <input type="checkbox"/> Children's school attendance |
| <input type="checkbox"/> Budgeting                  | <input type="checkbox"/> Legal aid          | <input type="checkbox"/> Food purchasing   | <input type="checkbox"/> Disciplining children        |
| <input type="checkbox"/> Job training and education | <input type="checkbox"/> Finding child care | <input type="checkbox"/> Family planning   | <input type="checkbox"/> Other _____                  |
| <input type="checkbox"/> Job placement              | <input type="checkbox"/> Clothing           | <input type="checkbox"/> Meal planning     | _____   |

I understand that the statements made on this form may be verified by this department and I will cooperate in such verification.

I understand that Georgia has a fraud law and I can be punished for not telling the truth.

I understand that I have the right to appeal if I am dissatisfied with the decision on my case.

I agree to report any changes in my circumstances to this department.

I certify that I have read, or had read to me, all statements entered on this form and that information given is true to the best of my knowledge.

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

If signed by mark, witness sign below:

\_\_\_\_\_  
(Signature of Witness)

\_\_\_\_\_  
(Address of Witness)

\_\_\_\_\_  
(Signature of Husband or Wife)

\_\_\_\_\_  
(Name of person giving client help in filling out this form)

\_\_\_\_\_  
(Telephone number of person giving client help in filling out form)



GEORGIA STATE DEPARTMENT OF FAMILY AND CHILDREN SERVICES  
**DECLARATION OF NEED FOR AID TO THE AGED, BLIND OR DISABLED**

County Department of Family and Children Services

Date: \_\_\_\_\_

Case No.: \_\_\_\_\_

Name: \_\_\_\_\_  
(FIRST) (MIDDLE OR MAIDEN) (LAST)

**1. MY ADDRESS AND TELEPHONE NUMBER ARE**

Address: \_\_\_\_\_ Telephone No.: \_\_\_\_\_  
(STREET AND NUMBER, OR ROUTE) (CITY OR TOWN) (STATE) (ZIP CODE)

**2. I NEED THIS KIND OF HELP BECAUSE** Check one:  I am 65 or older  I am blind  I am disabled, but not yet 65

**3. I AM NOW** Check one:  Widowed  Divorced  Separated  Living with husband or wife  Single

**4. MY RACE IS** \_\_\_\_\_ **5. MY SEX IS** Check one:  Male  Female **6. MY AGE IS** \_\_\_\_\_ Years

**7. PERSONS IN MY HOUSEHOLD** List your name on line (1) below, then list all other people living in this home who cook and eat with you. Fill in all blocks. Write "none" if block does not apply.

	NAME	BIRTHDATE	RELATIONSHIP TO ME	INCOME IS FROM	DOES HE OR SHE RECEIVE PUBLIC ASSISTANCE?	IS HE/SHE IN SCHOOL?
1					<input type="checkbox"/> Yes <input type="checkbox"/> No	
2					<input type="checkbox"/> Yes <input type="checkbox"/> No	
3					<input type="checkbox"/> Yes <input type="checkbox"/> No	
4					<input type="checkbox"/> Yes <input type="checkbox"/> No	
5					<input type="checkbox"/> Yes <input type="checkbox"/> No	
6					<input type="checkbox"/> Yes <input type="checkbox"/> No	
7					<input type="checkbox"/> Yes <input type="checkbox"/> No	
8					<input type="checkbox"/> Yes <input type="checkbox"/> No	
9					<input type="checkbox"/> Yes <input type="checkbox"/> No	
10					<input type="checkbox"/> Yes <input type="checkbox"/> No	
11					<input type="checkbox"/> Yes <input type="checkbox"/> No	
12					<input type="checkbox"/> Yes <input type="checkbox"/> No	

(IF MORE THAN 12 SPACES ARE NEEDED, PLEASE ATTACH A SEPARATE SHEET)

**8. HOUSING ARRANGEMENT**

Check the one box below that fits your living arrangement:

	AMOUNT PAID BY YOU	RENT IS PAID (CHECK ONE):		
	\$ _____	<input type="checkbox"/> Weekly	<input type="checkbox"/> Monthly	<input type="checkbox"/> Yearly
A. <input type="checkbox"/> Free — no cost to me				
B. <input type="checkbox"/> Rented house .....	\$ _____	<input type="checkbox"/> Weekly	<input type="checkbox"/> Monthly	<input type="checkbox"/> Yearly
C. <input type="checkbox"/> Rented apartment .....	\$ _____	<input type="checkbox"/> Weekly	<input type="checkbox"/> Monthly	<input type="checkbox"/> Yearly
D. <input type="checkbox"/> Rented trailer .....	\$ _____	<input type="checkbox"/> Weekly	<input type="checkbox"/> Monthly	<input type="checkbox"/> Yearly
E. <input type="checkbox"/> Housing project .....	\$ _____		<input type="checkbox"/> Monthly	
F. <input type="checkbox"/> Someone else's home (friend or relative) .....	\$ _____	<input type="checkbox"/> Weekly	<input type="checkbox"/> Monthly	<input type="checkbox"/> Yearly
G. <input type="checkbox"/> Room and board .....	\$ _____	<input type="checkbox"/> Weekly	<input type="checkbox"/> Monthly	<input type="checkbox"/> Yearly
H. <input type="checkbox"/> Nursing home (give name) _____	\$ _____		<input type="checkbox"/> Monthly	
I. <input type="checkbox"/> House (or trailer) which I own or am buying				
J. <input type="checkbox"/> House (or trailer) which some other member of my household owns or is buying				

His (or her) name is \_\_\_\_\_

**9. HOME OWNERS OR BUYERS**

If you checked I. or J. above, complete the following:

Assessed value of the home according to the County Tax Book  
(Do not include value of household goods, cars, trucks, etc.) .....

City Taxes .....

State and County Taxes .....

Fire Insurance by the year .....

Monthly House Note .....

Does the Monthly House Note include Fire Insurance?  Yes  No

Does the Monthly House Note include Taxes?  Yes  No

**10. UTILITIES**

If you do not live in a housing project, fill out A. only:

A. (1) The following are not included in my rent and I pay all or part of them:

Heating Fuel  Cooking Fuel  Lights  Water. Water is from:  City Water  Pump  Well  Spring.

(2) The following are included in my rent and are furnished by my landlord:

Heating Fuel  Cooking Fuel  Lights  Water. Water is from:  City Water  Pump  Well  Spring

(3) Someone else pays for the cost of the things checked below, at no cost to me:

Heating Fuel  Cooking Fuel  Lights  Water.

If you do live in a housing project, fill out B. only:

B. (1) Rent to the housing project includes cost of the following:  Heating Fuel  Cooking Fuel  Lights  Water.

(2) If I use more than allowed, I pay extra for the following:  Heating Fuel  Cooking Fuel  Lights  Water

**11. PERSONAL CARE**

If you (or your husband or wife) hire someone to prepare food, keep house, and give care to you (or your husband or wife) give the following information:

I (we) pay \$ \_\_\_\_\_ each \_\_\_\_\_ (WEEK OR MONTH) To \_\_\_\_\_ (NAME AND ADDRESS OF PERSON GIVING THE SERVICES)

I (we) give this person free meals when he (she) is at my home.  Yes  No

**12. MEDICAL INFORMATION**

Please give the following medical information:

I (or someone in my household) have active tuberculosis and have been put on a special diet.  Yes  No

I (or my husband or wife) have diabetes (sugar) and have been put on a special diet.  Yes  No

If you have answered yes to either of the two questions above it will be necessary to get a statement to prove this from the Health Center, Clinic, or Doctor who ordered the special diet.

Name and address of your doctor: \_\_\_\_\_

Name and address of hospital, clinic, etc., where medical information about your condition can be obtained:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**13. INCOME**

This statement is about any income you (or your husband or wife) have. Fill in all blanks. Write "none" if block does not apply.

SOURCE OF INCOME	MY INCOME	MY HUSBAND'S OR WIFE'S INCOME	IS THIS INCOME WEEKLY, MONTHLY OR YEARLY?
Social Security .....	\$ .....	\$ .....	
Veteran's Pension .....			
Railroad Retirement .....			
Other pensions or retirement (specify) .....			
Salary or wages from working (complete section 14 below) .....			
Income from self-employment (farm or other) .....			
Interest from savings for past 12 months .....			
Insurance (Explain) .....			
Contributions from others .....			
Other income (Explain) .....			
Income from rent of rooms or other property .....			

**14. STATEMENT OF EXPENSES CONNECTED WITH EARNINGS**

Complete only if you or your husband or wife are employed.

Name \_\_\_\_\_ Name of Employer \_\_\_\_\_

Total pay before deductions is \$ \_\_\_\_\_  Each Week  Every two Weeks  Twice a Month  Monthly

Do you work overtime?  Yes  No. Do you receive tips?  Yes  No

Amounts deducted each pay period:

Other expenses connected with earnings:

Withholding Tax \$ \_\_\_\_\_  
 Required Insurance \$ \_\_\_\_\_  
 Retirement \$ \_\_\_\_\_  
 Social Security \$ \_\_\_\_\_  
 Union Dues \$ \_\_\_\_\_  
 Other (Explain) \$ \_\_\_\_\_  
 \_\_\_\_\_ \$ \_\_\_\_\_

Child care \$ \_\_\_\_\_ per  week  month  
 Care for sick or disabled persons in home \$ \_\_\_\_\_ per  week  month  
 Other expenses (explain) \_\_\_\_\_ \$ \_\_\_\_\_ per  week  month

**15. PROPERTY**

This statement is about the property you (or your husband or wife) own. Fill in all blanks. Write "none" if blank does not apply to you.

	WHOSE IS IT?		HOW MUCH IS IT WORTH
	HUSBAND'S	WIFE'S	
Money on hand			\$
Savings account or money for burial (not insurance)			
Checking account			
Stocks or bonds			
In safe deposit box			
Money still owed me (or us) from sale of property			
Other money owed me (or my husband or wife)			
Car or truck - year model _____ Tax value \$ _____			
Other vehicle - year model _____ Tax value \$ _____			
Property other than home place - assessed value \$ _____			
Other resources, such as livestock, machinery, tools			

Do you (or husband or wife) have insurance with face value of more than \$1,000?  Yes  No.  
 If yes, complete section 16 below.

**16. DATA ON LIFE INSURANCE**

Complete only if you or your husband or wife have insurance with a face value of more than \$1,000

NAME OF INSURED	NAME OF COMPANY	POLICY NUMBER	DATE ISSUED	FACE VALUE
1				\$
2				\$
3				\$
4				\$
5				\$
6				\$

**17. TRANSFER OF PROPERTY**

Have you (or your husband or wife) given away land, money, automobile, savings, or any other valuables in the last two years?  Yes  No.  
If you answered yes, complete the following:

The valuables disposed of were \_\_\_\_\_  
\_\_\_\_\_ and the value was \$ \_\_\_\_\_

**18. SOCIAL SECURITY**

From your Social Security card, Medicare card, Social Security check, or Social Security award letter, give the following for both you and your husband or wife:

	You	Your husband or wife
Social Security number:	_____	_____
Social Security Claim Number:	_____	_____

**19. FOOD STAMPS OR SURPLUS COMMODITIES**

Do you and your family receive food stamps or surplus commodities?  Yes  No

If you checked no, would you like to receive food stamps or surplus commodities?  Yes  No

**20. SERVICES**

Check those problems below with which you would like help from your social worker:

- |   |   |  |   |
|---|---|--|---|
| <input type="checkbox"/> Medical and health         | <input type="checkbox"/> Housing            | <input type="checkbox"/> Family counseling | <input type="checkbox"/> Children's school attendance |
| <input type="checkbox"/> Budgeting                  | <input type="checkbox"/> Legal aid          | <input type="checkbox"/> Food purchasing   | <input type="checkbox"/> Disciplining children        |
| <input type="checkbox"/> Job training and education | <input type="checkbox"/> Finding child care | <input type="checkbox"/> Family planning   | <input type="checkbox"/> Other _____                  |
| <input type="checkbox"/> Job placement              | <input type="checkbox"/> Clothing           | <input type="checkbox"/> Meal planning     | _____   |

I understand that the statements made on this form may be verified by this department and I will cooperate in such verification.

I understand that Georgia has a fraud law and I can be punished for not telling the truth.

I understand that I have the right to appeal if I am dissatisfied with the decision on my case.

I agree to report any changes in my circumstances to this department.

I certify that I have read, or had read to me, all statements entered on this form and that information given is true to the best of my knowledge.

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

If signed by mark, witness sign below:

\_\_\_\_\_  
(Signature of Witness)

\_\_\_\_\_  
(Signature of Husband or Wife)

\_\_\_\_\_  
(Address of Witness)

\_\_\_\_\_  
(Name of person giving client help in filling out this form)

\_\_\_\_\_  
(Telephone number of person giving client help in filling out form)

Pertinent information regarding eligibility: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Allowable Reserves: Savings: \$ \_\_\_\_\_ Property: \$ \_\_\_\_\_ Cash value of Insurance \$ \_\_\_\_\_ Total: \$ \_\_\_\_\_  
Total needs: \$ \_\_\_\_\_ Total income: \$ \_\_\_\_\_ Surplus/Deficit: \$ \_\_\_\_\_

Action by county:

Approved     Direct money payment for     Aged     Blind     Disabled     IC/MA  
 Medical assistance only

Denied or otherwise disposed of because \_\_\_\_\_

Payment continued

Payment terminated because \_\_\_\_\_

Certified for:     Surplus commodities     Food stamps

\_\_\_\_\_ (Date completed)

\_\_\_\_\_ (Signature of worker)

\$ \_\_\_\_\_ (Amount of payment)

880



NAME \_\_\_\_\_  
 (please print) last first int. address

signature of caseworker \_\_\_\_\_ # in H.H. race sex PA, ON, PA/ON

1 MO.   
 A. PA/ON  
 B. ON

3 MOS.   
 A. PA PENDING  
 B. GA

ANNUAL   
 A. PA ACTIVE  
 B. INST. PA  
 CERT.

caseload # \_\_\_\_\_ other person authorized to pick up food

supervisor's initials \_\_\_\_\_

PICK UP DATE \_\_\_\_\_ NEW TBR DATE \_\_\_\_\_  
 (check market schedule)

OTHER NEEDY

last name	first	age	relation- ship	employed	net mthly. income amount	verified	employer or source of income	employable
1.								
2.								
3.								
4.								
5.								
6.								
7.								
8.								
9.								
10.								

PA: LIST NAMES

type of			type of			type of		
last name	first name	grant	last name	first name	grant	last name	first name	grant
1.			5.			9.		
2.			6.			10.		
3.			7.			11.		
4.			8.			12.		

TELEPHONE NUMBER \_\_\_\_\_

MEDICAL EXPENSES: DOCTOR, DRUG, HOSPITAL BILLS

PROPERTY OWNED: REAL ESTATE \_\_\_\_\_  
address \_\_\_\_\_

LIST

FULTON COUNTY RESIDENCE \_\_\_\_\_  
date verified \_\_\_\_\_

TAX ASSESSMENT EVALUATION \_\_\_\_\_

SPECIFY WHETHER USED AS RESIDENCE \_\_\_\_\_

MONTHLY RENTALS RECEIVED IF ANY \_\_\_\_\_

FROM WHOM \_\_\_\_\_

AUTOMOBILES: MAKE: \_\_\_\_\_

YEAR MODEL: VALUE \_\_\_\_\_

I AND OTHER MEMBERS OF MY FAMILY HAVE THE FOLLOWING RESOURCES: (SPECIFY IN WHOSE NAME)

CASH ON HAND \_\_\_\_\_

CHECKING ACCOUNT  \_\_\_\_\_  
name of bank \_\_\_\_\_  
address \_\_\_\_\_

SAVINGS ACCOUNT  \_\_\_\_\_  
name of bank \_\_\_\_\_  
address \_\_\_\_\_

INDICATE WHICH

I DECLARE, UNDER THE PENALTIES FOR PERJURY, THAT THE FOREGOING APPLICATION, INCLUDING ALL STATEMENTS, HAS BEEN EXAMINED BY ME OR READ AND EXPLAINED TO ME, AND, TO THE BEST OF MY KNOWLEDGE AND BELIEF, IS TRUE AND CORRECT. NEITHER I NOR MY FAMILY WILL SELL, TRADE, OR WILLFULLY DESTROY ANY FOOD GIVEN TO US.

DATE \_\_\_\_\_

signature of applicant or agent's signature \_\_\_\_\_

(FOR C. C. UNIT ONLY)

APPROVED  1 MO.  CANCELLED DATE \_\_\_\_\_  
 DATE \_\_\_\_\_  3 MOS.  REOPENED DATE \_\_\_\_\_  
 C/W's Ints. \_\_\_\_\_  ANNUALLY  CANCELLED DATE \_\_\_\_\_

Gilbert G. Dulaney, Administrator

**THE AFDC APPLICATION PROCESS**

After completion of the 160-C, the AFDC applicant must sign an **AFFIDAVIT AS TO PATERNITY** form 159 for each child which is illegitimate. This is required by Federal law. The intake worker then completes a **BUDGET SHEET** form 113 for each applicant. This sheet itemizes all resources and expenses of the applicant.

All eligibility requirements are then reviewed by the intake worker. The intake worker requests proof of income (if applicant does have an income) which is usually in the form of check stubs. In addition, if the applicant receives child support he must present proof of this at this time. Often, this requires contact with the father of the children.

When all eligibility requirements are reviewed and existing resources discussed, the initial decision as to eligibility is made. Generally, four different decisions can be reached at this point. They are :

- 1) The applicant withdraws his application after all eligibility requirements are explained.
- 2) The applicant is found to be ineligible due to budgetary standards or available resources.
- 3) Insufficient information prohibits a decision being made at this point.
- 4) The applicant is determined eligible for assistance.

For each decision reached at this point, a separate series of events follows in the continuing application process.

Form 159

## GEORGIA STATE DEPARTMENT OF FAMILY AND CHILDREN SERVICES

## AFFIDAVIT AS TO PATERNITY

Case No. \_\_\_\_\_

State of Georgia

County of \_\_\_\_\_

I, \_\_\_\_\_, residing at \_\_\_\_\_,  
Name of Affiant Street Address  
 \_\_\_\_\_, Georgia, solemnly swear and declare \_\_\_\_\_,  
City or Town Name of Father  
 whose last known address was \_\_\_\_\_, to be the  
Street City or Town State  
 father of my child whose name is \_\_\_\_\_ and who was born  
 \_\_\_\_\_ at \_\_\_\_\_, located at  
Birthdate Home - Hospital (Give Name)  
 \_\_\_\_\_,  
Street City or Town State  
 I further swear and declare that the said \_\_\_\_\_, the father of  
Name of Father  
 my child \_\_\_\_\_, and I have never been legally married.  
Name of Child

Under penalty of law, I swear and declare the above facts to be true.

\_\_\_\_\_  
Signature of Affiant

(Signatures and addresses of two witnesses are required when affiant signs by mark.)

Witness: \_\_\_\_\_ Witness: \_\_\_\_\_

Address: \_\_\_\_\_ Address: \_\_\_\_\_

Sworn to and subscribed before me this \_\_\_\_\_ day of \_\_\_\_\_, 19 \_\_\_\_\_

Notary's seal

\_\_\_\_\_  
Notary's Signature

GEORGIA STATE DEPARTMENT OF FAMILY AND CHILDREN SERVICES  
**BUDGET SHEET**

INITIAL DETERMINATION     REDETERMINATION     SPECIAL REVIEW    CASE NUMBER: \_\_\_\_\_ CODE \_\_\_\_\_ SERIAL \_\_\_\_\_

NAMES OF APPLICANTS OR RECIPIENTS		CATEGORY	NUMBER PERSONS IN HOUSEHOLD	DATE BUDGET COMPLETED	
1.					
2.					
A. MONTHLY REQUIREMENTS		AMOUNT	B. EXPLANATION		
1. BASIC ITEMS WITH COSTS COMBINED		\$			
2. PERSONAL CARE			<input type="checkbox"/> OWN HOME <input type="checkbox"/> LICENSED PERSONAL CARE HOME <input type="checkbox"/> UNLICENSED PERSONAL CARE HOME		
3. CLOTHING - M C & I			<input type="checkbox"/> IC <input type="checkbox"/> NC    BILLING RATE \$ _____    LESS INCOME \$ _____    = VENDOR PAYMENT \$ _____		
4. FOOD FOR SEEING EYE DOG					
5. TOTAL REQUIREMENTS		\$			
6. LESS BASIC ITEMS FURNISHED			HUSBAND	WIFE	
7. TOTAL NET REQUIREMENTS (ROUND UP TO NEAREST DOLLAR)		\$	C. BASIC ITEMS FURNISHED WITHOUT COST		
8. LESS NET INCOME (LINE D. 10)			1. FOOD		
9. SURPLUS - DEFICIT			2. CLOTHING		
10. AMOUNT OF GRANT		\$	3. MEDICINE CHEST - INCIDENTALS		
11. NUMBER IN GRANT GROUP			4. FUEL FOR HEATING		
A. NUMBER OF ADULTS			5. FUEL FOR COOKING		
B. NUMBER OF CHILDREN			6. LIGHT		
			7. WATER		
			8. SHELTER		
			9. TRANSPORTATION		
			10. TOTAL (ENTER ON LINE A.6)		
			\$		
MONTHLY INCOME OF: (ENTER NAME)		AMOUNT	D. MONTHLY INCOME OF: (ENTER NAME)		AMOUNT
1.		\$	1.		\$
2.			2.		
3.			3.		
4.			4.		
5.			5.		
6. GRAND TOTAL MONTHLY INCOME			6. GRAND TOTAL MONTHLY INCOME		
7. LESS AMOUNT OF MONTHLY INCOME EXEMPTION (7A + 7B)			7. LESS AMOUNT OF MONTHLY INCOME EXEMPTION (7A + 7B)		
A. SPECIAL INCOME EXEMPTION - AABD \$			A. SPECIAL INCOME EXEMPTION - AABD \$		
B. EXEMPT EARNED INCOME \$			B. EXEMPT EARNED INCOME \$		
8. SUBTOTAL (LINE D. 6 MINUS LINE D. 7)			8. SUBTOTAL (LINE D. 6 MINUS LINE D. 7)		
9. LESS AMOUNT OF MONTHLY INCOME ALLOCATED			9. LESS AMOUNT OF MONTHLY INCOME ALLOCATED		
10. NET MONTHLY INCOME (ROUND UP TO NEXT DOLLAR AND ENTER ON LINE A. 9)		\$	10. NET MONTHLY INCOME (ROUND UP TO NEXT DOLLAR AND ENTER ON LINE A. 9)		\$
COMPUTATION OF AMOUNT OF EARNED INCOME EXEMPTION		AMOUNT EXEMPT	COMPUTATION OF AMOUNT OF EARNED INCOME EXEMPTION		AMOUNT EXEMPT
11. TOTAL AMOUNT OF EARNED INCOME		\$	11. TOTAL AMOUNT OF EARNED INCOME		\$
12. LESS AMOUNT OF EARNED INCOME EXEMPTION:			12. LESS AMOUNT OF EARNED INCOME EXEMPTION:		
A. 1ST STEP		\$	A. 1ST STEP		\$
SUBTOTAL			SUBTOTAL		
B. 2ND STEP			B. 2ND STEP		
SUBTOTAL			SUBTOTAL		
13. WORK EXPENSES (14A + 14B)			13. WORK EXPENSES (14A + 14B)		
A. FLAT ALLOWANCE \$			A. FLAT ALLOWANCE \$		
B. CHILD CARE/ATTENDANT \$			B. CHILD CARE/ATTENDANT \$		
15. NET MONTHLY EARNED INCOME (LINE D. 13 MINUS LINE D. 14)			15. NET MONTHLY EARNED INCOME (LINE D. 13 MINUS LINE D. 14)		
16. TOTAL EXEMPT EARNED INCOME (ENTER ON LINE D. 7A ABOVE)		\$	16. TOTAL EXEMPT EARNED INCOME (ENTER ON LINE D. 7A ABOVE)		\$

### 1. APPLICANT WITHDRAWS APPLICATION

In this case the applicant, once aware of the eligibility requirements, decides to voluntarily withdraw his application for assistance. To officially close the case at this point, the intake worker must go through a series of clerical procedures.

First, the intake worker completes the back of the 160-C stating why the case is being closed at this point. Secondly, a NOTIFICATION FORM, form 116, is completed which will be used to officially notify the applicant of the decision made on his application. Following the Notification Form, a PUBLIC ASSISTANCE AUTHORIZATION/DISPOSITION form 301-A is completed, as well as a CASE STATUS FORM, form 4. These forms are sent to the typist in the intake section who then types a SERVICE REQUEST CARD, form 101 and types a portion of form 301 from the information on the 301-A.

The typist then forwards these forms to the Registration Unit where the records of the Department are closed out and the relevant forms are sent to the State Department of Family and Children Services. The specific activities and procedures of the Registration Unit will be discussed later.

### 2. APPLICANT DENIED ASSISTANCE

The procedures involved when an applicant is denied assistance are similar to the procedures explained above. The 101 is stamped, indicating a denial at this point. The intake worker completes the forms 301-A, 4, 116, and the back of the form 160-C. These forms are forwarded to the typist, who types a form 101 and a portion of the 301 and sends them on to Registration.

NOTIFICATION FORM

\_\_\_\_\_ County Department of Family and Children Services

Case Number: \_\_\_\_\_  
CODE - SERIAL - SYMBOL

Date Mailed: \_\_\_\_\_, 19\_\_\_\_

After careful investigation and consideration, it has been determined that, in accordance with the regulations governing the granting of public assistance, your

- Application has been approved for a monthly payment of \$ \_\_\_\_\_.
- Application has been approved for Intermediate Care.
- Application has been approved for Medical Assistance Only.
  
- Monthly vendor payment has been approved in the amount of \$ \_\_\_\_\_.
- Monthly money payment has been increased from \$ \_\_\_\_\_ to \$ \_\_\_\_\_.  
Reason: \_\_\_\_\_
- Monthly vendor payment has been increased from \$ \_\_\_\_\_ to \$ \_\_\_\_\_.  
Reason: \_\_\_\_\_
  
- Monthly money payment has been transferred from \_\_\_\_\_ to \_\_\_\_\_ County.
- Intermediate Care case has been transferred from \_\_\_\_\_ to \_\_\_\_\_ County.
- Medical Assistance Only case has been transferred from \_\_\_\_\_ to \_\_\_\_\_ County.
  
- Application has been denied as ineligible. Reason: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
  
- Application has been discontinued on basis of your decision or action. Reason: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

The above action is to become effective \_\_\_\_\_ and will continue until you are otherwise advised in writing. It is to your advantage to notify this office immediately of any change in address or circumstances. If, for any reason, you think that proper consideration has not been given to your situation, you have the right of appeal to the State Department of Family and Children Services for a fair hearing. The hearing would be held in your county by a representative of the State Department. Any member of this staff will be glad to furnish the necessary forms and help you in filing your appeal, and to assist you in every way possible to prepare for the hearing. You may be represented at such a hearing by others, including legal counsel. The services of an attorney at a fair hearing will be provided upon request without cost to you.

If you wish to appeal, your request for a hearing must be filed within 15 calendar days from the above mailing date.

\_\_\_\_\_ COUNTY DEPARTMENT OF FAMILY AND CHILDREN SERVICES

COPY FOR APPLICANT/RECIPIENT

FORM 901-A  
(REV. 10-69)
 GEORGIA STATE DEPARTMENT OF FAMILY AND CHILDREN SERVICES  
 PUBLIC ASSISTANCE APPLICATION/AUTHORIZATION/DISPOSITION

I - IDENTIFICATION OF APPLICANT/RECIPIENT					E. COUNTY _____	
A. NAME OF RECIPIENT _____ (LAST - FIRST - MIDDLE INITIAL)			F. CASE NUMBER _____ (CODE - SERIAL - SUFFIX - SYMBOL)			
B. NAME OF PAYEE _____ (LAST - FIRST - MIDDLE INITIAL)			CODE _____		G. APPLICATION DATE _____	
C. MAILING ADDRESS STREET OR R. F. D. _____			H. SEX-RACE: <input type="checkbox"/> 1-WM <input type="checkbox"/> 2-WF <input type="checkbox"/> 3-NM <input type="checkbox"/> 4-NF		I. BIRTHDATE (MO-DAY-YR) _____	
CITY _____ STATE _____ ZIP CODE _____			J. S. S. ACCOUNT NO. _____		K. S. S. CLAIM NO. _____	
D. INSIDE CORPORATE CITY LIMITS: <input type="checkbox"/> 1 - YES <input type="checkbox"/> 2 - NO						
II - AFDC INFORMATION					NUMBER OF ELIGIBLE PERSONS IN AFDC DIRECT MONEY PAYMENT:	
ID NO.	NAME (LAST - FIRST - MIDDLE INITIAL)	SEX RACE	BIRTHDATE (MO - DAY - YR)	CLASS ASST.	CHILDREN _____	ADULTS _____
	1. CARETAKER (IF INCLUDED)				NUMBER OF CHILDREN ELIGIBLE FOR MAO: _____	
	2. SECOND PARENT (IF INCLUDED)				NUMBER OF AFDC MAO ADULTS: _____	
	CHILDREN				NUMBER OF CHILDREN ELIGIBLE FOR FOSTER CARE: _____	
					III - CASE DISPOSITION	
					<input type="checkbox"/> 1. APPROVED FOR: <input type="checkbox"/> 1-DMP <input type="checkbox"/> 2-IC <input type="checkbox"/> 3-MAO <input type="checkbox"/> 4-FC REASON FOR OPENING: CODE _____ EFFECTIVE DATE: (MO-YR) _____ DATE MEDICAL ELIGIBILITY BEGINS: (MO-YR) _____ OASDI <input type="checkbox"/> 1-YES <input type="checkbox"/> 2-NO; IF 'YES', ENTER AMOUNT: \$ _____ <input type="checkbox"/> 2. DENIED/DISPOSED FOR OTHER REASON: CODE _____ DATE _____	
					IV - FINANCIAL DATA - DMP CASES ONLY	
					BUDGET \$ _____	INCOME \$ _____ DEFICIT \$ _____
					AMOUNT OF AWARD AUTHORIZED: _____ \$	
					V - AUTHORIZATION DATE AND SIGNATURE	
					(MONTH-DAY-YEAR)	DIRECTOR, COUNTY DEPT. OF FAMILY AND CHILDREN SERVICES

FORM 901-A  
(REV. 10-69)
 GEORGIA STATE DEPARTMENT OF FAMILY AND CHILDREN SERVICES  
 PUBLIC ASSISTANCE APPLICATION/AUTHORIZATION/DISPOSITION

I - IDENTIFICATION OF APPLICANT/RECIPIENT					E. COUNTY _____	
A. NAME OF RECIPIENT _____ (LAST - FIRST - MIDDLE INITIAL)			F. CASE NUMBER _____ (CODE - SERIAL - SUFFIX - SYMBOL)			
B. NAME OF PAYEE _____ (LAST - FIRST - MIDDLE INITIAL)			CODE _____		G. APPLICATION DATE _____	
C. MAILING ADDRESS STREET OR R. F. D. _____			H. SEX-RACE: <input type="checkbox"/> 1-WM <input type="checkbox"/> 2-WF <input type="checkbox"/> 3-NM <input type="checkbox"/> 4-NF		I. BIRTHDATE (MO-DAY-YR) _____	
CITY _____ STATE _____ ZIP CODE _____			J. S. S. ACCOUNT NO. _____		K. S. S. CLAIM NO. _____	
D. INSIDE CORPORATE CITY LIMITS: <input type="checkbox"/> 1 - YES <input type="checkbox"/> 2 - NO						
II - AFDC INFORMATION					NUMBER OF ELIGIBLE PERSONS IN AFDC DIRECT MONEY PAYMENT:	
ID NO.	NAME (LAST - FIRST - MIDDLE INITIAL)	SEX RACE	BIRTHDATE (MO - DAY - YR)	CLASS ASST.	CHILDREN _____	ADULTS _____
	1. CARETAKER (IF INCLUDED)				NUMBER OF CHILDREN ELIGIBLE FOR MAO: _____	
	2. SECOND PARENT (IF INCLUDED)				NUMBER OF AFDC MAO ADULTS: _____	
	CHILDREN				NUMBER OF CHILDREN ELIGIBLE FOR FOSTER CARE: _____	
					III - CASE DISPOSITION	
					<input type="checkbox"/> 1. APPROVED FOR: <input type="checkbox"/> 1-DMP <input type="checkbox"/> 2-IC <input type="checkbox"/> 3-MAO <input type="checkbox"/> 4-FC REASON FOR OPENING: CODE _____ EFFECTIVE DATE: (MO-YR) _____ DATE MEDICAL ELIGIBILITY BEGINS: (MO-YR) _____ OASDI <input type="checkbox"/> 1-YES <input type="checkbox"/> 2-NO; IF 'YES', ENTER AMOUNT: \$ _____ <input type="checkbox"/> 2. DENIED/DISPOSED FOR OTHER REASON: CODE _____ DATE _____	
					IV - FINANCIAL DATA - DMP CASES ONLY	
					BUDGET \$ _____	INCOME \$ _____ DEFICIT \$ _____
					AMOUNT OF AWARD AUTHORIZED: _____ \$	
					V - AUTHORIZATION DATE AND SIGNATURE	
					(MONTH-DAY-YEAR)	DIRECTOR, COUNTY DEPT. OF FAMILY AND CHILDREN SERVICES

FCDFACS - 4 (Rev. 3-71)

**CASE STATUS CHANGE AND DISPOSITION**

TO: REGISTRATION  ACCOUNTING  CASE NO. 60-\_\_\_\_\_

CASE NAME: \_\_\_\_\_ DATE: \_\_\_\_\_

RECIPIENT: \_\_\_\_\_

NEW ADDRESS: \_\_\_\_\_ CENSUS TRACT: \_\_\_\_\_

OLD ADDRESS: \_\_\_\_\_

TRANSFER FROM: \_\_\_\_\_ TO: \_\_\_\_\_

MAIL  HOLD  CANCEL  CHECK FOR MONTHS OF: \_\_\_\_\_

REASON FOR CANCELLATION OF CHECK: \_\_\_\_\_

CHANGE TO ALTERNATE PAYEE: \_\_\_\_\_ RELATIONSHIP: \_\_\_\_\_

DATE OF EVENT: \_\_\_\_\_ VERIFICATION OF DEATH: \_\_\_\_\_

The above recipient has moved and the case has been transferred to the proper caseworker by the computer. The transferring caseworker has 5 days to send the case to the appropriate District or Satellite office.

OTHER REMARKS: \_\_\_\_\_

CASE LOAD NUMBER: \_\_\_\_\_ DATE: \_\_\_\_\_

FORM 101  
REV. 12-651

GEORGIA STATE DEPARTMENT OF FAMILY AND CHILDREN SERVICES

**SERVICE REQUEST**

COUNTY _____		RACE _____		CASE NUMBER _____		CODE _____		SERIAL _____	
ASSISTANCE: AGED <input type="checkbox"/> BLIND <input type="checkbox"/> DISABLED <input type="checkbox"/> AFDC <input type="checkbox"/> GA <input type="checkbox"/> SERVICE _____								FAIR HEARING <input type="checkbox"/>	
NAME OF APPLICANT				DATE OF APPLICATION:		DATE APPLICATION SIGNED:			
SURNAME		FIRST AND MIDDLE		SEX	BIRTH-DATE	RELATIONSHIP		WORKER:	
MEMBERS OF FAMILY				XXX	XXXXXX	XXXXXX			
1						SOURCE OF APPLICATION:			
2						<b>DISPOSITION</b>			
3						DATE	ASSISTANCE	DATE	SERVICE
4						APPROVED FOR _____		REFERRED TO: <input type="checkbox"/>	
5						XXXXXX	<input type="checkbox"/> NEW	XXXXXX	REPORT MADE: <input type="checkbox"/>
6						XXXXXX	<input type="checkbox"/> OLD	XXXXXX	
7						DENIED AS INELIGIBLE <input type="checkbox"/>		DENIED AS INELIGIBLE <input type="checkbox"/>	
8						DISPOSED FOR O. R. <input type="checkbox"/>		DISPOSED FOR O. R. <input type="checkbox"/>	
OTHERS IN HOUSEHOLD				XXX	XXXXXX	XXXXXX			
9						TRANSFER FROM:		COUNTY _____	
0						CHANGE IN STATUS:			
11									
12						SSI CLEARANCE:			
ADDRESS:									

### 3. INSUFFICIENT INFORMATION TO DETERMINE ELIGIBILITY

When there is insufficient information available at this point to determine eligibility, a series of procedures are undertaken to obtain this information. There are usually two major categories involving insufficient information. The first category is medical information which would be used to determine AFDC incapacity, and the second category is information substantiating income and other resources. When the intake worker determines the lack of sufficient information which may delay certification for assistance, she will investigate eligibility for general assistance.

#### *a. Procedures for determining incapacity*

At this point, the intake worker (with the aid of the applicant) completes a social data report form 181-2 and a basic medical examination record form 181-1, which are the basis for determining incapacity. If the applicant prefers to be examined by one of the Fulton County DFACS physicians, he will be asked to sign a choice of physician form 11. The intake worker then fills out a release of medical information form 117 and has the applicant sign it.

Next, if the applicant prefers to use a private physician, the intake worker phones for an appointment. If an Agency physician is to be utilized, the intake worker makes an appointment through the Agency's medical social consultant by completing and forwarding three copies of a clinic appointment form, form 532. The applicant retains one copy. The intake worker then completes the 301-A and sends it to the typist who will type a 101 and a 301 and forward them to the clerical services section.

At this point, the intake worker will also complete an authorization of examination form 375 to be used for those applicants using a private physician. The form 375, together with the forms 181-1 and 181-2 are sent to the intake typist who types four copies of each. Three copies of the 181-1, four copies of the 375, and a copy of the 117 are sent to the private physicians. For the Agency physicians, the medical social consultant sends three copies of the 181-1 and one each of the 117, 181-2, and the 11.

FORM 181-1  
(REV. 4-70)

GEORGIA STATE DEPARTMENT OF FAMILY AND CHILDREN SERVICES  
**BASIC MEDICAL EXAMINATION RECORD**  
 (This record is CONFIDENTIAL)

Case No. \_\_\_\_\_ (SYMBOL)

Please return report to: \_\_\_\_\_

County \_\_\_\_\_

Dept. of Family and Children Services \_\_\_\_\_

\_\_\_\_\_, Ga.

 Applicant for:  AABD(D)  AFDC  
 Applicant of:  AABD(D)  AFDC

Section I — IDENTIFICATION (To be completed by County Department)						
1. Name:	FIRST	MIDDLE	LAST	2. Date of Birth:	3. Sex:	4. Race:
5. Address:	STREET		TOWN	COUNTY	STATE	
6. Examining Physician:	NAME		ADDRESS			
7. Date Last Hospitalized:	8. Reason:			9. Hospital:		
10. Person's Statement of Disabilities/Incapacities (Date of Onset):						
11. Operations (Describe - Date):						
12. Accidents (Describe - Date):						
13. Date:			14. Signature of Caseworker:			
Section II — HISTORY (To be completed by examining Physician)						
1. Chief Complaint (Patient's Statement of Disability):						
2. Present Illness:						
3. Past History (Illnesses or Injury Contributory to Disability):						
4. System Review (Positive Findings Only):						
5. Current Medications:						
6. History of Alcoholism: <input type="checkbox"/> Yes <input type="checkbox"/> No			7. History of Habit Forming Drugs: <input type="checkbox"/> Yes <input type="checkbox"/> No			
8. Epilepsy - Type:			Frequency of Attacks:		On Medication: <input type="checkbox"/> Yes <input type="checkbox"/> No	
9. Place of Examination: <input type="checkbox"/> Office <input type="checkbox"/> Hospital <input type="checkbox"/> Home <input type="checkbox"/> Nursing Home <input type="checkbox"/> Other			10. Are you Patient's Personal Physician: <input type="checkbox"/> Yes <input type="checkbox"/> No How Long:			

FORM 181-1 (REVERSE SIDE)  
(REV. 4/79)

## Section III - PHYSICAL EXAMINATION

1. Height:		2. Weight:		3. Blood Pressure: Systolic: _____ Diastolic: _____		4. Urinalysis: Sugar: _____ Albumin: _____ Micro: _____	
5. Pulse:		6. Respiration:		7. VDRL:		8. HMC:	
10. Vision Without Glasses: Right: _____ Left: _____		11. Vision with Glasses: Right: _____ Left: _____		9. HGB:			
12. Hearing: Right: _____ Left: _____		Distance (in Feet) Ordinary Conversation Heard: Right: _____ Left: _____					
13. <input type="checkbox"/> One <input type="checkbox"/> P <input type="checkbox"/> N		Please Indicate: P - Positive Findings N - Negative Findings		WHERE POSITIVE FINDINGS ARE INDICATED, PLEASE ENTER NUMBER AND EXPLANATION OF FINDINGS <i>(EXAMPLE: 6. Enlarged, cyanosis, edema, AHA Classification - IIIC)</i>			
		1. Head - Any Abnormality					
		2. Ear, Nose & Throat - Any Abnormality					
		3. Nasopharynx - Any Disease					
		4. Thorax - Any Disease					
		5. Breasts - Tumors					
		6. Heart - Size, Murmurs, Rhythm, Angina, Dyspnea, Edema, Failure, Cyanosis, AHA Heart Classification					
		7. Lungs - Rales, Expansion					
		8. Abdomen - Masses, Tenderness, Liver Pulsations					
		9. Hernia					
		10. Skin - Any Disease					
		11. Neuromuscular - Reflexes, Location & Degree of Paralysis					
		12. Circulation - Claudication, Etc.					
		13. Lymphatics - Any Disease					
		14. Extremities - Edema, Ulcers					
		15. Rectal					
		16. Genitourinary - Malignancy, Infection, Stones					
		17. Genitalia					
		18. Bones & Joints - Arthritis, Type, Severity Limitation in Detail					
		19. Mental Retardation - Mild, Moderate Severe					
		20. Psychiatric Disorders					
		21. Other					
14. Diagnoses in Order of Pathological Significance. Include any Laboratory, X-Ray, or EKG Reports (Please Include AHA Heart Classification):							
15. Prognosis: Disability Permanent: <input type="checkbox"/> Yes <input type="checkbox"/> No May be Improved with Treatment: <input type="checkbox"/> Yes <input type="checkbox"/> No							
16. Work Ability: <input type="checkbox"/> Full Time <input type="checkbox"/> Part Time Limitations: _____							
17. Recommended Medications, Studies, or Treatment: _____							
18. Indicate Your Opinion as to Patient's Ability to Follow Therapeutic Regimen: _____							
19. Date				20. Signature of Examining Physician:			

Please review form to determine if Medical Eligibility Section has adequate information for evaluation.



**F. VOCATIONAL REHABILITATION:**

1. Office of Rehabilitation Services status: (Date referred) \_\_\_\_\_ Decision and plans: \_\_\_\_\_

\_\_\_\_\_

2. Other treatment and/or rehabilitative efforts: (Heart, Tumor Clinics, ETMH, DPH, any Health Clinics) \_\_\_\_\_

\_\_\_\_\_

**G. LIMITATIONS OF ACTIVITY:** (Description of individual as a disabled person)

1.  Bedridden  Chair  Housebound  Ambulatory

2. Onset of present disability (Please fill in date) \_\_\_\_\_

How has condition changed recently? \_\_\_\_\_

3. Discuss all physical and mental limitations, handicaps, remaining capacities. Describe how and to what extent person does things for self, how well gets around, help required from others, usual daily activities, etc. Compare present activities to those prior to present illness. Include family's and applicant's attitude toward disability: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**H. 1. Is person now usefully employed? (describe)** \_\_\_\_\_

2. Amount of monthly gross income from above employment (include monetary value of income in kind) \_\_\_\_\_

3. Is it person's pattern to perform seasonal work when available? \_\_\_\_\_

4. How has he managed to live since onset of disability? \_\_\_\_\_

5. When and how was person first known to this agency? \_\_\_\_\_

Date completed \_\_\_\_\_ Signature of Investigator \_\_\_\_\_

FCDFCS # 11

## CHOICE OF PHYSICIAN

I understand from my Caseworker that I may choose any registered physician to do a physical examination to be used in determining my eligibility for Aid to the Disabled or Aid to Families with Dependent Children. Since I have no private physician, I prefer that my examination be done by one of the Fulton County Department of Family and Children Services physicians who complete the examination at Grady Hospital.

\_\_\_\_\_  
(Signature)

Form 117  
(REV. 7-67)

GEORGIA STATE DEPARTMENT OF FAMILY AND CHILDREN SERVICES

## RELEASE OF MEDICAL INFORMATION

Date: \_\_\_\_\_

To: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

I hereby authorize \_\_\_\_\_  
(NAME OF PERSON OR AGENCY AUTHORIZED) \_\_\_\_\_ to furnish to the Department of Family and Children Services full information about my physical and/or mental condition, for use in determining eligibility for Public Assistance.

\_\_\_\_\_  
(SIGNATURE)

FCDFACS 532 (Rev. 5-69)

## FULTON COUNTY DEPARTMENT OF FAMILY AND CHILDREN SERVICES

## CLINIC APPOINTMENT

GRADY HOSPITAL GENERAL ADMISSIONS CLINIC ENTRANCE  
80 Butler StreetPLEASE REPORT ON \_\_\_\_\_ at \_\_\_\_\_ o'clock  
(day) (date)For Medical Examination at the DFACS Clinic  
3rd Floor - Room F 331

Name \_\_\_\_\_ Race \_\_\_\_\_ Case #60 \_\_\_\_\_

Grady Clinic Number \_\_\_\_\_

Name \_\_\_\_\_  
Caseworker

Date \_\_\_\_\_

FORM 378  
(REV. 7-71)GEORGIA STATE DEPARTMENT OF FAMILY AND CHILDREN SERVICES  
AUTHORIZATION OF EXAMINATION

\_\_\_\_\_ County Department \_\_\_\_\_, Georgia

To: \_\_\_\_\_ Date \_\_\_\_\_, 19\_\_\_\_

\_\_\_\_\_ has made application to us for \_\_\_\_\_

Upon presentation of the original copy of this form by the above mentioned person you are authorized to perform the examination required for the attached report, and upon rendering your report, together with your signed duplicate and triplicate copies of this authorization, we will pay your usual customary fee for persons of similar economic circumstances. However, because of budgetary limitations, our payment for this examination cannot exceed \$20.00.

Signed \_\_\_\_\_  
Director, County Department of Family and Children Services**ORIGINAL:**

To be delivered to applicant for presentation to examiner for his files.

The above are standard medical procedures. However, alternate procedures exist for other conditions. Some of these are :

1. Information may be needed from other sources.
2. A medical examination cannot be authorized because an Agency financed medical had been performed within the past 6 months.
3. Psychiatric or psychological information is needed.

When the medical information is returned to the Agency, form 375 is forwarded to the business services section. At this point, a decision as to eligibility based on incapacity is made. The decision is made by the intake worker and her supervisor.

If, from the information now available, the applicant is determined to be ineligible, the intake worker completes the form 181-2, the back of the 160-C, a form 116, and a form 4. The worker then sends these, along with the 301-A, the 301, the 101, the 113, and the 181-1, to the clerical services section.

If the applicant is determined eligible, the same clerical procedures are followed as when not eligible with the following additions. The intake worker completes a tickler file reminder, form 101-1, to notify service staff when medical redeterminations are due. In addition, a case history schedule, form 100, is completed which provides statistical information for the computer, along with a form 500 and a 1 card. In cases where child abandonment is involved, a notice of abandonment form 119 is completed by the intake worker. This is Federal requirement.

The intake worker now must make up a service folder on the case. A blank face sheet form 112, a copy of the form 500, the 100, the 181-1, and the 181-2 are included. The rest of the information is included in the eligibility folder.

FCDFCS-101-1

TICKLER FILE REMINDER

TO: \_\_\_\_\_ TICKLER DATE: \_\_\_\_\_  
 FROM: \_\_\_\_\_  
 SUBJECT: \_\_\_\_\_ CASE # 60- \_\_\_\_\_

Form 101-1 in this Tickler File indicates that the following report or investigation is due \_\_\_\_\_.

- |                           |     |                               |     |
|---------------------------|-----|-------------------------------|-----|
| Medical                   | ( ) | Correspondence                | ( ) |
| Social                    | ( ) | Recipient Outside State       | ( ) |
| Vocational Rehabilitation | ( ) | Special Request by Caseworker | ( ) |
| Quality Control           | ( ) | _____                         | ( ) |
| Action on Appeals         | ( ) | Transfer in                   | ( ) |
| Intra-Agency              | ( ) | Closure                       | ( ) |
| Requested by: _____       | ( ) | Other _____                   | ( ) |

Original to Caseworker  
 Copy to Casework Supervisor  
 Copy for Tickler File

Date Completed: \_\_\_\_\_

FCDFACTS - 100  
(Rev. 10-70)

## CASE HISTORY SCHEDULE

SECTION I		Code	Column
A. Case Number and Symbol 60-		Suffix	
B. Case Load	Unit		
C. Name			
D. Street & Number or Route			
E. City & State		Zip Code	
SECTION II		Code	Column
A. Budgetary Requirements		\$	
B. Income (gross)		\$	
C. Budgetary Deficit		\$	
D. Amount of Grant		\$	
E. Number in Budget		No.	
G. Recipient of Medical Assistance Only (enter Code 1 for yes, Code 2 for no)		Code	
H. Social Security Number		No.	
I. Social Security Claim Number		No.	
J. Name of Public Housing Project (enter Code)		Code	
K. Source of Income		circle applicable items and enter letter in Code Column	
N. None			CASE NUMBER
W. Wages		Code	
S. Social Security			
P. Property			
U. Unemployment or Workmen's Compensation		Code	
R. Railroad Retirement			
C. Contributions (Parent, Spouse, Others)		Code	
D. Disability Insurance			
I. Investments			
V. VA Pension or Compensation		Code	
O. Other (specify)		Code	
L. Shelter Arrangements (circle one and enter Code)		Code	
1. Own Home - No Mortgage			
2. Own Home - With Mortgage			
3. Rented - Public Housing			
4. Rented - Private Housing			
5. Boarding			
6. Contributed Housing			
7. Private Institution - Profit			
8. Private Institution - Non-Profit			
SECTION III		Code	Column
A. Second Parent Included (enter Control Number)		Code	
B. Caretaker Included (enter Control Number)		Code	
C. Number of Children in Grant (enter in Code Column)		No.	
F. Number of Children in Grant Recipient of MAO		No.	

SECTION IV	Page 2	CODE COLUMN
A. DATE ANNUAL INVESTIGATION COMPLETED (enter month, day and year)		
B. DATE NEXT ANNUAL REINVESTIGATION (enter month)		
C. EFFECTIVE DATE OF APPROVAL (enter month, day and year)		
D. REASON FOR LAST APPROVAL		CODE
F. BIRTHDATE (enter month and year)	mo.	yr.
G. CENSUS TRACT		
H. SEX AND RACE (circle one and enter in code column) 1. White Male 2. White Female 3. Non-White Male 4. Non-White Female		CODE
I. MARITAL STATUS (circle one and enter in code column) 1. Single 2. Legal Ceremony 3. Separated 4. Widow(er) 5. Divorced or Legally Separated 6. Legal Common-Law		CODE
L. PLACE OF BIRTH (circle one and enter in code column) 1. Unknown 2. Rural Georgia 3. Urban Georgia 4. Rural Outside Ga. 5. Urban Outside Ga. 6. Fulton County		CODE
N. EDUCATION		NO.
O. RELIGION		CODE
P. MAJOR DISABILITY (AD, AFDC, MAO)		CODE
PREScribed SERVICES (circle applicable items in the code column)		CODE
<b>PART I -DEFINED PROBLEM AREA CODES</b>		
Unmarried parents and their children with specified problems	21	
Families disrupted by desertion or impending desertion	22	
Families with adults with potentials for self-support	23	
Dependent Children in need of protection	24	
Children with special problems	25	
No problems active for this case	99	
<b>PART II -SPECIFIC SERVICE AREA CODES</b>		
Education or vocational training	81	
Health care (mental and physical)	82	
Improved financial functioning	83	
Maintaining family life and improving family functioning	84	
Maintaining or improving social relationships and participation in community	85	
Maintaining home	86	
Protection of children	87	
Protective service for adults	88	
Returning persons to home or community from institutional care	89	
Self-care services	90	
Self-support	91	
Other	92	
<b>PART III -DEFINED PROBLEM AREA CODES (QAA, AB, AD, MAO)</b>		
Protection	30	
Environment	31	
Self-support	32	
No problems active for this case	99	

Signature of Worker \_\_\_\_\_ Date \_\_\_\_\_

FCDFACS-100  
(Rev. 10-67)

Case Number 60-

Page 3

SECTION V

A. Name of Child					
B. Birthdate					
C. Sex and Race					
D. Birth Status					
E. Recipient of MAO 1. Yes 2. No					
F. School Attendance 1. Yes 2. No 3. NA, Under 6					
G. Physically Handicapped 1. Yes 2. No					
H. Mentally Retarded 1. Yes 2. No					
I. Juvenile Delinquency 1. Yes 2. No					
J. Custody Hearing 1. Yes 2. No					
K. Grantee-Relative					
L. Whereabouts of Mother					
M. Whereabouts of Father					
N. If approved for AFDC Because Father in Jail, Give Offense					
Q. Was Father Reported to Law Enforcement Officials 1. Yes 2. No					
P. For Child Born Illegitimate Has Child Been Legitimized by Legal Action or Affidavit Filed with Health Department 1. Yes 2. No 3. NA - Child Born Legitimate					
Q. Control Number					

Signature of Worker \_\_\_\_\_

Date \_\_\_\_\_

DFACS 500  
EMERGENCY ( )

DATE \_\_\_\_\_

INTRA-OFFICE COMMUNICATION

I. IDENTIFICATION

TO: \_\_\_\_\_

FROM: \_\_\_\_\_

RE: \_\_\_\_\_

Client's Name

Case Number

Applicant ( ) Date of Application \_\_\_\_\_ Recipient ( )

Other recipients in household \_\_\_\_\_  
(Specify)

II. CHANGES

1. Address change from \_\_\_\_\_

to \_\_\_\_\_

New Rent Amount \_\_\_\_\_

2. Household member added \_\_\_\_\_

Name

removed \_\_\_\_\_

Name

3. Wage change to \_\_\_\_\_ Receiving Social Security \_\_\_\_\_

Amount

Amount

4. Other \_\_\_\_\_

Amount

Specify Source

5. Enter ( ) Leaving ( ) Nursing Home ( ) Hospital ( )

6. Add ( ) Remove ( ) Person in grant \_\_\_\_\_

Name

Birthdate

7. Other Pertinent Information \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

(Over)

-2-

## III. DISPOSITION

## 1. The Action Indicated Below Has Been Taken

OAA	( )	Approved	( )	
AB	( )	Increased	( )	Date _____
For AFDC	( )	Has Been Decreased	( )	
AD	( )	Pending	( )	Amount _____
MAO	( )	Terminated	( )	
		Denied	( )	If applicable
		Quality Control	( )	Date _____
		Suspense	( )	Date _____
Recertification:		Donated Commodities	( )	
		Action Taken on 500	( )	Date _____
				Initials of Worker _____

2. Reason For Above Action If Appropriate \_\_\_\_\_

3. Termination Conference Needed ( )

## IV. CLIENT SERVICES NEEDED

( ) Medical and Health	( ) Food Purchasing
( ) Budgeting	( ) Family Planning
( ) Job Training and Education	( ) Meal Planning
( ) Job Placement	( ) Children's School Attendance
( ) Housing	( ) Discipling Children
( ) Legal Aid	( ) Protection of Children
( ) Find Child Care	( ) Personal Representative
( ) Clothing	( ) Protective Payment
( ) Family Counseling	( ) Locating Absent Parent
	( ) Food Stamps - Donated Commodities

( ) Other \_\_\_\_\_

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FACE SHEET

CASE NO. \_\_\_\_\_

CAPITAN NAME: \_\_\_\_\_ COUNTY \_\_\_\_\_  
(SU/RNAME) (MAN'S FIRST NAME) (WOMAN'S FIRST NAME) (MAIDEN NAME) RACE

ADDRESS AND DIRECTIONS FOR REACHING HOME: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

MEMBERS OF HOUSEHOLD	RELATION TO HEAD	BIRTHDATE	SS/RR NUMBERS		CHECK (X) IF VETERAN	INCLUDED IN GRANT		
			ACCOUNT NUMBER	CLAIM NUMBER		DATE	DATE	DATE
1								
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								

CHILDREN OF APPLICANT/RECIPIENT NOT IN HOUSEHOLD

NAME	ADDRESS	REMARKS
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		



Many times in AFDC incapacity cases, a referral is made to Vocational Rehabilitation. If this is the case, a REFERRAL AND PLAN FORM, form 123 or 123-A is completed and sent to Vocational Rehabilitation.

*b. Insufficient information other than medical*

In cases where information is needed other than medical information, many of the procedures are identical to those described above. The 301-A, 301, and the 101 are completed and sent to the Registration Unit.

Then, depending on the type of information needed, a form is partially completed and signed by the applicant. If Social Security information is needed, a REQUEST FOR INFORMATION form 1610 is used. Property information is obtained through a DATA ON REAL ESTATE FORM, form 108. For child support, a VERIFICATION OF COURT ORDERS form 85 is used. Information needed from banks requires a RESOURCE CLEARANCE form 109. Any other information can be obtained through a RESOURCE CLEARANCE REQUEST form 651.

These forms are routed through the Registration Unit which seeks out the information requested. Many times, the intake worker makes direct contacts with sources of information for verification.

If the applicant is not eligible, the intake worker completes the back of the form 160-C, the form 4, and the form 116 and sends them with the forms 113, 101, and 301 and 301-A to the Clerical Services Section. If eligible, a 1 Card and a form 100 are completed along with a 119 (if necessary) in addition to the other forms. A service folder is made up also.

GEORGIA DEPARTMENT OF FAMILY AND CHILDREN SERVICES  
AND  
GEORGIA DEPARTMENT OF EDUCATION — OFFICE OF REHABILITATION SERVICES  
**SOCIAL AND REHABILITATION REFERRAL AND PLAN FORM**

I. REFERRAL TO:		ADDRESS:			DATE:	
FROM:		ADDRESS:			COUNTY DFCS & PHONE NUMBER:	
CLIENT'S FULL NAME (LAST, FIRST, MIDDLE):		APP. REC.	BIRTHDATE:	RACE:	SEX:	EDUCATION: MEDICAL & SOCIAL REPORT:
ADDRESS:		PHONE NUMBER:		USUAL OCCUPATION:		
DIRECTIONS:						
VR CASE NUMBER:		MEDICAID NUMBER:		SOCIAL SECURITY NUMBER:		PREVIOUS REFERRAL DATE:
APPARENT PRIMARY DISABILITY:						
II. SCREENING PROCESS FOR JOINT PROGRAM:						
<input type="checkbox"/> SCREENED IN						
<input type="checkbox"/> SCREENED OUT REASON: _____ CODE <input type="text"/>						
SIGNATURE OF DFCS CASEWORKER		DATE		SIGNATURE OF VR COUNSELOR		
CASELOAD NUMBER <input type="text"/>						
III. SOCIAL SERVICES (DFCS):						
A. PROBLEMS: _____						
_____						
B. PLANS: <input type="checkbox"/> (1) FINANCIAL ASSISTANCE: TYPE _____ AMOUNT \$ _____ DATE OF CERTIFICATION: _____						
<input type="checkbox"/> (2) MEDICAID SERVICES: THIS RECIPIENT HAS ENTITLEMENT TO COVERED MEDICAD SERVICES ON DATE: _____						
<input type="checkbox"/> (3) SOCIAL SERVICES: _____						
IV. REHABILITATION SERVICES (VR):						
VOCATIONAL OBJECTIVE: _____						
A. PROBLEMS: _____						
_____						
B. PLANS: <input type="checkbox"/> (1) DIAG. <input type="checkbox"/> (2) EVAL. <input type="checkbox"/> (3) EXT. EVAL. <input type="checkbox"/> (4) MED. SERV. <input type="checkbox"/> (5) TRAINING <input type="checkbox"/> (6) COUN. & GUIDANCE						
<input type="checkbox"/> (7) JOB PLACEMENT & FOLLOW-UP <input type="checkbox"/> (8) SERVICE FOR FAMILY MEMBER						
V. OTHER AGENCY SERVICES:						
FOLLOW-UP SERVICES:						
SIGNATURE OF DFCS CASEWORKER		DATE OF JOINT PLAN		SIGNATURE OF VR COUNSELOR		

**TO COUNTY DFCS**



**REQUEST FOR INFORMATION BY STATE PUBLIC ASSISTANCE AGENCY**  
*(Federal Category or General Assistance Cases)*

**1. THE FOLLOWING INFORMATION RELATES TO**

a. WAGE EARNER'S NAME   	b. DATE OF BIRTH  	c. DATE OF DEATH  	d. SOCIAL SECURITY ACCOUNT NO.  
2. CLAIMANT'S NAME(S)  CASE NUMBER  ADDRESS  TELEPHONE NO. RELATIONSHIP TO WAGE EARNER			

DISTRICT MANAGER  
SOCIAL SECURITY ADMINISTRATION

The individual(s) shown is unable to provide an award of disallowance notice from the Social Security Administration with reference to an application for benefits under title II or XVIII of the Social Security Act, as amended.

Please furnish this office information available from your records, regarding the entitlement of the individuals listed. The information requested is needed to determine our claimant's eligibility. The information will be used only for the purpose stated and will not be disclosed to any other organization or individual.

**IF THE WAGE EARNER'S ACCOUNT NUMBER IS UNKNOWN OR CLAIM NOT LOCATED, COMPLETE a THROUGH e.**

a. PLACE OF BIRTH  	b. SEX  	c. RACE  
d. FATHER'S NAME  	e. MOTHER'S MAIDEN NAME  	
4. WAS THE WAGE EARNER EMPLOYED FOR SELF-EMPLOYED DURING THE LAST 12 MONTHS OR A PRIOR PERIOD OF UNREPORTED WORK?  <input type="checkbox"/> YES <input type="checkbox"/> NO	5. DID THE WAGE EARNER SERVE IN THE U.S. ARMED FORCES AFTER SEPTEMBER 7, 1939?  <input type="checkbox"/> YES <input type="checkbox"/> NO	IF "YES," GIVE APPROXIMATE DATES FROM _____ TO _____
6. DID THE WAGE EARNER WORK IN THE RAILROAD INDUSTRY AFTER 1926?  <input type="checkbox"/> YES <input type="checkbox"/> NO	7. IF THE REQUESTED INFORMATION RELATES TO A DISABILITY BENEFIT, GIVE THE DATE THE DISABILITY BEGAN.  _____	
8. BENEFIT AMOUNT ALLEGED BY THE CLAIMANT.  _____	9. IF THE CLAIMANT IS A MONEY RECIPIENT, SHOW FIRST MONTH IN WHICH CASH PAYMENT WAS MADE (Month, Year)  _____	10. IF TERMINATION IS PLANNED, SHOW LAST MONTH IN WHICH CASH PAYMENT WILL BE FOR WAS MADE (Month, Year)  _____

**EITHER "A" OR "B" BELOW, MUST BE COMPLETED FOR GENERAL ASSISTANCE CASES:**

a This agency has in its files written authorization from the claimant to obtain OASDHI benefit and age information. *(If "No," complete "B.")*  Yes     No

b Please furnish the information requested above.  
SIGNATURE OF CLAIMANT \_\_\_\_\_

REQUESTING AGENCY  	SIGNATURE AND TITLE OF AUTHORIZED OFFICIAL  DATE  
---------------------------	--

**SOCIAL SECURITY ADMINISTRATION REPORT**

RE:	DATE
-----	------

ENTER NAME AND ADDRESS OF REQUESTING AGENCY

**THE RECORDS OF THE SOCIAL SECURITY ADMINISTRATION DISCLOSE THE FOLLOWING:**

- (a)  MONTHLY BENEFIT AWARDED      (b)  SPECIAL AGE 72 MONTHLY BENEFIT AWARDED      (c)  HOSPITAL INSURANCE BENEFITS AWARDED      (d)  SUPPLEMENTAL MEDICAL INSURANCE BENEFITS AWARDED

NAME OF CLAIMANT	CLAIM NUMBER	TYPE OF BENEFIT	DATE OF BIRTH	FIRST MO. ENTITLED	MONTHLY BENEFIT	LUMP SUM

2. IF MONTHLY BENEFIT CASE GIVE:

DATE FIRST CHECK DUE <i>(Estimate)</i>	AMOUNT
--	--------

3. (a)  APPLICATION IN PROCESS OF DEVELOPMENT IN THE DISTRICT OFFICE  
 (b)  APPLICATION IN THE PAYMENT CENTER

4.  NO APPLICATION FILED

5.  APPLICATION DISALLOWED

<input type="checkbox"/> AGE	<input type="checkbox"/> RESIDENCE	<input type="checkbox"/> CITIZENSHIP	<input type="checkbox"/> OTHER <i>(See below)</i>
------------------------------	------------------------------------	--------------------------------------	---

DATE

6.  WAGE EARNER NOT INSURED
- (a) HAS \_\_\_\_\_ OC'S      (b) NEEDS \_\_\_\_\_ OC'S

REMARKS

---

DISTRICT MANAGER

FCDFACS #85 (Rev. 8-66)  
(Duplicate)

Verification of Court Orders, Warrants

Date \_\_\_\_\_

TO: R & R UNIT

FROM: \_\_\_\_\_, Caseworker \_\_\_\_\_ Supervisor \_\_\_\_\_  
 Caseload Number \_\_\_\_\_ Extension \_\_\_\_\_  
 Court Services Section \_\_\_\_\_

RE: A/R \_\_\_\_\_  
 60- \_\_\_\_\_  
 Case Number \_\_\_\_\_ Current Address \_\_\_\_\_

Spouse/Paramour Against Whom Action Taken \_\_\_\_\_

Last Known Address \_\_\_\_\_

Social Security Number \_\_\_\_\_

Caseworker checks applicable items to be verified

( ) I. VERIFICATION OF SUPPORT ORDER THROUGH THE ADULT PROBATION OFFICE

A. Date of Last Court Order \_\_\_\_\_

B. Status of Compliance with Court Order \_\_\_\_\_

C. If Court's Order become unenforceable, indicate reason \_\_\_\_\_

D. Record of Support payments \_\_\_\_\_

Signature of Probation Officer \_\_\_\_\_

Date \_\_\_\_\_

( ) II. VERIFICATION OF SUPPORT ORDER THROUGH SOLICITOR GENERAL'S OFFICE  
(Uniform Reciprocal Enforcement of Support Act)

A. Date client appeared at Solicitor's Office to initiate action \_\_\_\_\_

B. Has URESA petition been filed? Yes \_\_\_\_\_ (When?) \_\_\_\_\_

No \_\_\_\_\_ (Why Not?) \_\_\_\_\_

C. Provisions and Date of Foreign Court's Order \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

D. Record of Support Payments \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

( ) III. VERIFICATION OF THE ISSUANCE OF A WARRANT

A. Abandonment - Bastardy - Other \_\_\_\_\_

B. Date Issued (to be filled in by caseworker) \_\_\_\_\_

C. Warrant Number \_\_\_\_\_

D. Warrant Served? Yes \_\_\_\_\_ No \_\_\_\_\_

E. Disposition at Commitment Hearings:

( ) Bound Over to Criminal Court on \_\_\_\_\_

( ) Dismissed - Lack of Evidence on \_\_\_\_\_

( ) Dismissed - Want of Prosecution on \_\_\_\_\_

( ) Other \_\_\_\_\_

Date Completed by R & R Unit: \_\_\_\_\_

By: \_\_\_\_\_

**DATA ON REAL ESTATE**

NAME OF APPLICANT OR RECIPIENT: _____	CASE NUMBER _____
_____	TYPE OF ASSISTANCE _____
_____	SEX _____ RACE _____

PROPERTY CLASSIFIED AS:  HOME PLACE  OTHER THAN HOME PLACE (USE SEPARATE FORM FOR EACH DESIGNATED CLASS OF PROPERTY)

PROPERTY RECORDED IN NAME OF \_\_\_\_\_

LOCATION OF PROPERTY \_\_\_\_\_

DESCRIPTION OF PROPERTY \_\_\_\_\_

\_\_\_\_\_

LIFE INTEREST ONLY:  YES  NO DATE AND METHOD OF VERIFICATION \_\_\_\_\_

NAME AND ADDRESS OF FIRE INSURANCE COMPANY \_\_\_\_\_

AMOUNT OF FIRE INSURANCE POLICY \$ \_\_\_\_\_ ANNUAL PREMIUM \$ \_\_\_\_\_

NAME AND ADDRESS OF MORTGAGEE \_\_\_\_\_

PURPOSE AND DATE OF MORTGAGE \_\_\_\_\_

STATE OF REPAIR \_\_\_\_\_

POTENTIAL RESOURCES FROM PROPERTY \_\_\_\_\_

TRANSFER OF PROPERTY SINCE LAST DETERMINATION OF ELIGIBILITY:  YES  NO

TRANSFER OF PROPERTY RENDERING INDIVIDUAL INELIGIBLE:  YES  NO

GIVE SOURCE OF INFORMATION REGARDING TRANSFER OF PROPERTY: \_\_\_\_\_

FINANCIAL DATA ON PROPERTY	SEPARATE COLUMN TO BE USED FOR EACH DETERMINATION OF ELIGIBILITY				
UNPAID BALANCE ON MORTGAGE(S)	\$	\$	\$	\$	\$
MONTHLY PAYMENT ON MORTGAGE	\$	\$	\$	\$	\$
ASSESSED VALUE	\$	\$	\$	\$	\$
TAXES (HOME, FURNITURE, AD VALOREM)	CITY	\$	\$	\$	\$
	COUNTY AND STATE	\$	\$	\$	\$
MONTHLY AVERAGE COST OF TAXES, INTEREST,					
MORTGAGE PAYMENTS AND UPKEEP	\$	\$	\$	\$	\$
MONTHLY INCOME FROM RENTALS	\$	\$	\$	\$	\$
DATE PROPERTY RECORDS VERIFIED					
INITIALS OF WORKER AND DATE					

OTHER PERTINENT INFORMATION \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

DATES OF CLEARANCE: \_\_\_\_\_

USE REVERSE SIDE FOR ADDITIONAL REMARKS

**RESOURCE CLEARANCE**  
BANKS - LOAN ASSOCIATIONS - U. S. POST OFFICE

\_\_\_\_\_ COUNTY DEPARTMENT OF FAMILY AND CHILDREN SERVICES

ADDRESS \_\_\_\_\_ CITY \_\_\_\_\_ GEORGIA

DATE \_\_\_\_\_



RE: \_\_\_\_\_ NAME OF APPLICANT \_\_\_\_\_ CASE NUMBER \_\_\_\_\_

ADDRESS

THE ABOVE NAMED INDIVIDUAL HAS APPLIED TO THIS AGENCY FOR ASSISTANCE AND HAS GIVEN US PERMISSION, AS EVIDENCED BY THE SIGNED AUTHORIZATION FOR RESOURCE CLEARANCE SET FORTH HEREUNDER, TO MAKE THE NECESSARY FINANCIAL INVESTIGATION. THEREFORE, WE SHALL APPRECIATE YOUR ENTERING THE INFORMATION ON RESOURCES IN THE SECTION PROVIDED THEREFOR AND RETURNING THE COMPLETED FORM TO US AT THE EARLIEST DATE POSSIBLE.

\_\_\_\_\_  
SIGNATURE OF CASE WORKER

**AUTHORIZATION FOR RESOURCE CLEARANCE**

TO WHOM IT MAY CONCERN: \_\_\_\_\_ DATE \_\_\_\_\_

I, THE UNDERSIGNED, HEREBY AUTHORIZE REPRESENTATIVES OF \_\_\_\_\_ COUNTY DEPARTMENT OF FAMILY AND CHILDREN SERVICES TO BE GIVEN ANY INFORMATION THAT THEY MAY DESIRE CONCERNING MY RESOURCES.

SIGNED \_\_\_\_\_ SIGNED \_\_\_\_\_

ADDRESS \_\_\_\_\_ ADDRESS \_\_\_\_\_

INFORMATION REQUESTED ON RESOURCES (USE REVERSE SIDE WHEN NECESSARY!)			
TYPE	DATES - AMOUNT DEPOSITS PAST 12 MONTHS	DATES - AMOUNT WITHDRAWALS PAST 12 MONTHS	BALANCE ON DEPOSIT
1. CHECKING ACCOUNT			
2. SAVINGS ACCOUNT			

WAS INTEREST PAID ON SAVINGS DURING PAST TWELVE MONTHS?  YES  NO IF 'YES', GIVE DATES AND AMOUNTS: \_\_\_\_\_

IS THERE A SAFETY DEPOSIT BOX?  YES  NO

DOES THIS PERSON OWE YOUR CONCERN ANY MONEY?  YES  NO IF 'YES', GIVE DATE, AMOUNT, TERMS, PURPOSE OF LOAN: \_\_\_\_\_

DOES THIS PERSON OWN ANY STOCK OR CERTIFICATES IN YOUR CONCERN?  YES  NO IF 'YES', GIVE DATE OF PURCHASE, AMOUNT, AND AMOUNT ANNUAL DIVIDENDS PAID. \_\_\_\_\_

DATE SIGNED \_\_\_\_\_

SIGNATURE \_\_\_\_\_

PREPARE IN TRIPLICATE. MAIL ORIGINAL AND DUPLICATE TO ADDRESSEE. FILE TRIPLICATE IN CASE FOLDER.

FCDFCS 651  
(Rev. 8-65)

RESOURCE CLEARANCE REQUEST

Date: \_\_\_\_\_  
Case No. 60- \_\_\_\_\_  
Race: \_\_\_\_\_

IO: Resource and Research Unit From: \_\_\_\_\_ PWW  
RE: A/R \_\_\_\_\_ Sex: B/Date: Mo. Day Year  
And/or: \_\_\_\_\_ Sex: B/Date: Mo. Day Year  
Aliases: \_\_\_\_\_  
Address: \_\_\_\_\_  
Prev. Addresses: \_\_\_\_\_

A. ( ) DFCS 106 (Authorization attached)  
Company \_\_\_\_\_ Policy No. \_\_\_\_\_  
Agent \_\_\_\_\_ Date & Office last premium paid \_\_\_\_\_

B. ( ) DFCS 109 (Authorization attached)  
Checking ( ) Special ( ) Regular ( ) Savings - Give Account # \_\_\_\_\_  
( ) Postal \_\_\_\_\_ Other: Specify \_\_\_\_\_  
Addressee \_\_\_\_\_

C. ( ) Auto Value:  
Make \_\_\_\_\_ Model \_\_\_\_\_ Cylinders \_\_\_\_\_  
Body Type \_\_\_\_\_ Running ( ) Yes ( ) no

D. ( ) Workmen's Compensation - FCDFCS 652 (Authorization attached)  
File # \_\_\_\_\_ Date of injury \_\_\_\_\_  
Employer's Name and Address \_\_\_\_\_

E. ( ) Special: Indicate items to be verified and give information to identify resources to be explored.

- ( ) Farmland lying idle
- ( ) Real Property owned in other counties
- ( ) Timber
- ( ) Home repairs and alterations required by building codes
- ( ) Property transfers and titles
- ( ) Wills and Estates
- ( ) Military Service Records (Date and address of induction and serial #)
- ( ) Prison Sentences (Give birthdate and all addresses)
- ( ) Records of Arrest
- ( ) IO7-1 (Last address known cannot be less than 9 months old)
- ( ) Divorce
- ( ) Marriage
- ( ) Other Litigations
- ( ) Other: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## 4. AFDC APPLICANT DETERMINED ELIGIBLE AT POINT OF INTAKE

If all relevant information is available at the point of intake, the applicant can be determined eligible and an instant certification begun. Once this determination is made, the intake worker completes the 301-A, the back of the 160-C, the 116, the 100, the 4, the 1 card, and a 119 if necessary. The supervisor stamps "certify" on the 4 and on the 101 and initials and dates the 301-A. This date is used as the official certification date. The intake typist types the 301 and the 101 and sends the forms to the Clerical Services Section. The intake worker then makes up an intake folder as described previously.

## THE APTD APPLICATION PROCESS

After completion of the 160-AABD the intake worker completes a budget sheet form 113 for each applicant. Once budgetary needs and resources are reviewed, three different decisions can be reached. (1) The applicant can voluntarily withdraw his application. The procedures for doing this are the same as discussed under AFDC applications. (2) The applicant can be denied assistance based on financial eligibility requirements. Again, the procedures for this are identical with AFDC. (3) The third possibility, which occurs the greatest number of times, is that disability has to be determined.

To begin this process, the intake worker completes forms 181-1 and 181-2. (If the disability is for psychiatric reasons, form 181-P is completed. If it is for tuberculosis, form 181-TB is completed and sent to the Fulton County Health Department.) The applicant then signs forms 11 (if relevant) and 117. The procedures for routing these forms to the proper physicians are identical with those discussed under AFDC incapacity.

At this point, the applicant is evaluated for general assistance and referral to Vocational Rehabilitation. These processes are taking place while the intake worker awaits the return of the medical information.

When the medical information is returned, one copy of the 181-1 and the 181-2 plus any other medical information is forwarded to the medical social consultant. She, in turn, forwards them to the State medical review team. Generally, four types of decisions can be received from the SMRT.

Firstly, the applicant can be denied assistance outright based on the disability. In this case, the procedures are identical as when an AFDC incapacity is denied.

**PSYCHIATRIC DATA REPORT**

**THIS REPORT IS CONFIDENTIAL**

Please return this report to:

\_\_\_\_\_ County Department of Family and  
Children Services  
\_\_\_\_\_  
Georgia

**SECTION I — (To be completed by County Department)**

Name: \_\_\_\_\_  
(First) (Middle) (Last) (Birth Date) (Sex) (Race) (Case Number)

Home address: \_\_\_\_\_  
(Street and Number or RFD) (City or Town) (County) (State)

Individual's status:  Applicant for:  AABD(D)  AFDC  Recipient of:  AABD(D)  AFDC

**SECTION II — (To be completed by source of Psychiatric Treatment)**

1. Date of last commitment: \_\_\_\_\_  Court commitment  Voluntary commitment  
Name of Institution: \_\_\_\_\_ Age given at time of commitment: \_\_\_\_\_  
Alias(es) (if any): \_\_\_\_\_

2. Previous commitments: Admission \_\_\_\_\_ Discharge \_\_\_\_\_  
Admission \_\_\_\_\_ Discharge \_\_\_\_\_  
Admission \_\_\_\_\_ Discharge \_\_\_\_\_

3. Dates of furloughs: \_\_\_\_\_ to \_\_\_\_\_  
\_\_\_\_\_ to \_\_\_\_\_  
\_\_\_\_\_ to \_\_\_\_\_  
\_\_\_\_\_ to \_\_\_\_\_

4. Date of last discharge: \_\_\_\_\_

5. Treatment received:  Drug therapy  Shock therapy  Psychotherapy  Occupational therapy  
 Other (specify): \_\_\_\_\_

6. Sterilization recommended?  Yes  No  Performed?  Yes  No

7. Hospital work and adjustment record: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

8. Areas of obvious interest or aptitude: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

9. Final diagnosis: \_\_\_\_\_

A. Was psychological evaluation made?  Yes  No (If Yes, please attach report.)

10. Release status:  Stable remission  Improved  Unimproved  Other (specify): \_\_\_\_\_

A. Is patient to continue drugs following release?  Yes  No

B. Behavioral pattern at time of release: \_\_\_\_\_

C. At release, patient was able to function at:  Pre-illness level  Close to former level  Far below former level

11. Prognosis:

A. Prognosis in general, recurrences likely, etc.: \_\_\_\_\_

B. Vocational potentials:

- Return to former employment  Sheltered or supervised employment only
- Vocational training  Job placement  Homemaking  Unemployable

C. Was patient referred to Vocational Rehabilitation?  Yes  When \_\_\_\_\_  No

12. What follow-up treatment is indicated? \_\_\_\_\_

A. Has referral been made?  Yes To whom? \_\_\_\_\_  No

13. Is patient known to County Health Department?  Yes  No

14. Significant physical findings: \_\_\_\_\_

15. Comments: \_\_\_\_\_

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

(Psychiatrist, Psychologist, or Psychiatric Social Worker)

## SUPPLEMENTARY MEDICAL INFORMATION ON TUBERCULOSIS CASES UNDER TREATMENT IN COUNTY

record is CONFIDENTIAL

## SECTION I — (To be filled in by County Department)

Name: \_\_\_\_\_  
(First) (Middle) (Last) (Birth Date) (Sex) (Race) (Case Number)

Home address: \_\_\_\_\_  
(Street and Number or RFD) (City or Town) (County) (State)

Individual's status:  Applicant for:  AABD(D)  AFDC  Recipient of:  AABD(D)  AFDC

## SECTION II — (To be completed by Health Department or Physician)

1. Location of clinic where patient receiving treatment \_\_\_\_\_
2. If under private physician for tuberculous condition, name physician \_\_\_\_\_
3. Diagnosis at time of last hospital admission \_\_\_\_\_

## 4. Current diagnosis and status (check)

A. Classification:  Minimal  Moderately advanced  Far advancedB. Status:  Active: No. of months \_\_\_\_\_  Quiescent: No. of months \_\_\_\_\_  Inactive: No. of months \_\_\_\_\_  Activity undetermined

5. Latest smear or culture: Date \_\_\_\_\_
- 
- Negative
- 
- Positive
- 
- Typical
- 
- Atypical

Current recommendations as to treatment (hospitalization, isolation, bed rest, chemotherapy, etc.):  
 \_\_\_\_\_  
 \_\_\_\_\_

7. Current permitted hours of specified activity and basis for increasing (please be as specific as possible):
- 
- \_\_\_\_\_
- 
- \_\_\_\_\_

A. Bed rest recommended during day: Number of hours \_\_\_\_\_

B. Walking exercise: Number of hours \_\_\_\_\_ C. Work time allowed: Number of hours \_\_\_\_\_

## 8. Prognosis

A. Do you consider this person a respiratory cripple?  Yes  No

B. Usual occupation \_\_\_\_\_

C. Prognosis for return to this type of occupation \_\_\_\_\_  
 \_\_\_\_\_

D. Occupational limitations to be observed \_\_\_\_\_

E. Approximate date may return to work with limitations specified in D. above \_\_\_\_\_

F. Can patient secure a Health card as food handler? Yes  No

9. Has the patient been referred to Vocational Rehabilitation?  Yes  No

A. If Yes, give date \_\_\_\_\_

B. If No, is referral planned?  Yes  No C. If Yes, give approximate date \_\_\_\_\_

D. If patient has not been referred or referral not planned, why? \_\_\_\_\_

10. Is patient observing the following:

A. Keeping clinic appointments  Yes  No C. Following instructions for protection of others  Yes  No

B. Following instructions for treatment  Yes  No D. Carrying out other instructions  Yes  No

If No to any of the above, what factors account for these problems? \_\_\_\_\_

11. Date of last examination \_\_\_\_\_ 12. Scheduled date of next examination \_\_\_\_\_

13. Is admission to Battery or other sanatoria recommended?  Yes  No

14. In consideration of the total medical and social factors of this person, do you consider that this person's recovery can be accomplished more effectively and with adequate safety at home or in the hospital? (check)  Home  Hospital

15. If returnee from Battery or other sanatoria, complete the following:

A. Date of admission \_\_\_\_\_ B. Date of discharge \_\_\_\_\_

C. Type of discharge \_\_\_\_\_

D. If disciplinary or AMA, give reason \_\_\_\_\_

E. Is patient willing to return to sanatoria?  Yes  No

If Yes, will application be filed?  Yes  No

16. Chest surgery

A. Date performed \_\_\_\_\_ Type \_\_\_\_\_

B. Has chest surgery been recommended and refused?  Yes  No

17. List significant non-tuberculous conditions: \_\_\_\_\_

18. Other comments: \_\_\_\_\_

Date \_\_\_\_\_ Signature \_\_\_\_\_

(Health Officer, Physician or Public Health Nurse)

Secondly, an unqualified "yes" may be received from the SMRT. In this case the intake worker will receive a form 181-3 which becomes part of both the service and eligibility record. The procedures for certifying the applicant are identical with AFDC incapacity procedures.

Thirdly, the disability may be approved with qualifying conditions. In this case a form 101-1 is initiated to remind the service worker and client when re-examinations are due. Again, the procedures for certifying the applicant are identical with AFDC incapacity cases. The qualifying conditions may be other than periodic reexaminations. Sometimes a vocational rehabilitation referral is required before approval.

Fourthly, the SMRT may request that further information be obtained before a decision be made. If further medical information is required, the intake worker will receive an information request form 122, which must be re-submitted to the examining physician. If psychiatric or psychological information is required, the intake worker will receive a form 190 with which to seek this information. Upon receiving the additional information, the intake worker re-submits this information to the SMRT and the decision begins again.

#### OAA APPLICATION PROCESS

The OAA process is very similar to the APTD application process, with the major exception that there is no need to verify disability. Almost all OAA applications are instant certifications, denials, or withdrawals. The only situations in which an OAA case is held are those in which age, resources, or income must be verified when the client is uncertain of the exact information. Age need only be verified if the applicant is 65 and does not know the date of birth, or is 66 or older and does not know the year of birth. Age is normally verified by use of the form 1610 which is sent to Social Security, but any proof of age is acceptable.

#### AB APPLICATION PROCESS

AB applications are similar to APTD applications. Instant denials, voluntary withdrawals, and instant certification procedures are identical to APTD procedures. Medical eligibility procedures differ in that 181-1's, 181-2's, and 11's are not used. Instead, a report on eye examination form 115 is initiated by the intake worker and is typed in triplicate. It is then sent to an examining optometrist, ophthalmologist, or physician skilled in diseases of the eye who will then complete it. This will be either the applicant's normal doctor or a doctor whom the intake worker locates.

The forms are sent to the State Medical Review team as soon as they are returned to the intake worker. The State Medical Review Team will deny, approve, or approve with qualifying conditions. In each of these instances, the procedures will be identical to those used for APTD, except that AB forms will be sent with the case record rather than APTD forms.

GEORGIA STATE DEPARTMENT OF FAMILY AND CHILDREN SERVICES

REPORT ON EYE EXAMINATION

OPHTHALMOLOGIST TO COMPLETE SECTIONS A, B, C, D, E, AND G; OPTOMETRIST TO COMPLETE SECTIONS A, B, C, F, AND G.

A. IDENTIFICATION OF APPLICANT:

NAME \_\_\_\_\_ APPLICATION NO. \_\_\_\_\_  
(FIRST) (MIDDLE) (LAST)

ADDRESS \_\_\_\_\_ SEX \_\_\_\_\_ RACE \_\_\_\_\_ DATE OF BIRTH \_\_\_\_\_  
NUMBER STREET AGE AT ONSET OF BLINDNESS IN:

CITY \_\_\_\_\_ COUNTY \_\_\_\_\_ STATE \_\_\_\_\_ RIGHT EYE \_\_\_\_\_ LEFT EYE \_\_\_\_\_

B. CENTRAL VISUAL ACUITY:

USE SHELLEN NOTATIONS IN RECORDING VISIONS AS 20/200, 10/200, ETC. USE AMA READING CARD IN DETERMINING NEAR VISION

RIGHT EYE . . . .  
LEFT EYE . . . .

WITHOUT GLASSES		WITH GLASSES	
DISTANCE		DISTANCE	
20 FEET	NEAR 14 INCHES	20 FEET	NEAR 14 INCHES

C. PERIPHERAL VISION: (TO BE RECORDED WHERE ACCEPTED AS A FACTOR IN BLINDNESS ON PERSONS WHOSE CENTRAL VISION IS SO GREAT AS TO RENDER THEM INELIGIBLE FOR AID TO THE BLIND IN THE STATE AND WHO BY ROUGH TEST SHOW A MARKED FIELD DEFECT.)

IS THERE ANY LIMITATION IN THE FIELD OF VISION? . . . . . RIGHT EYE \_\_\_\_\_ LEFT EYE \_\_\_\_\_  
 WHAT IS WIDEST DIAMETER IN DEGREES OF REMAINING VISUAL FIELD? . . . . . RIGHT EYE \_\_\_\_\_ LEFT EYE \_\_\_\_\_  
 (TO BE DONE ON A STANDARD INSTRUMENT USING A TEST OBJECT THAT SUBTENDS AN ANGLE OF APPROXIMATELY ONE DEGREE.)

D. DIAGNOSIS: (IF PRIMARY EYE CONDITION OR ETIOLOGICAL FACTOR IS NOT THE SAME FOR BOTH EYES, DIVIDE SPACE AND INDICATE SEPARATELY)

EYE CONDITION PRIMARILY RESPONSIBLE FOR BLINDNESS: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

SECONDARY CONDITIONS IF ANY \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

ETIOLOGICAL FACTOR RESPONSIBLE FOR PRIMARY EYE CONDITION \_\_\_\_\_  
 IF THERE IS A HISTORY OF EYE INJURY STATE TYPE AND DATE \_\_\_\_\_  
 DESCRIBE THE APPEARANCE OF EYES, INCLUDING FUNDI \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

E. PROGNOSIS: IS THERE ANY LIKELIHOOD THAT VISION COULD BE RESTORED BY OPERATION OR TREATMENT? \_\_\_\_\_

RECOMMENDATIONS - PRIMARY EYE CONDITION \_\_\_\_\_  
 \_\_\_\_\_

RECOMMENDATIONS - ETIOLOGICAL CONDITION \_\_\_\_\_  
 \_\_\_\_\_

REMARKS: (WHEN SHOULD APPLICANT BE REEXAMINED): \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

F. OPTOMETRIST'S REMARKS AS TO VISUAL ACUITY: IS THERE AN INDICATION THAT VISUAL ACUITY COULD BE IMPROVED BY OTHER MEANS THAN WEARING GLASSES? \_\_\_\_\_

DO YOU RECOMMEND A SECOND EXAMINATION BY AN OPTHALMOLOGIST \_\_\_\_\_  
 \* PHYSICIAN SKILLED IN DISEASES OF THE EYE? \_\_\_\_\_

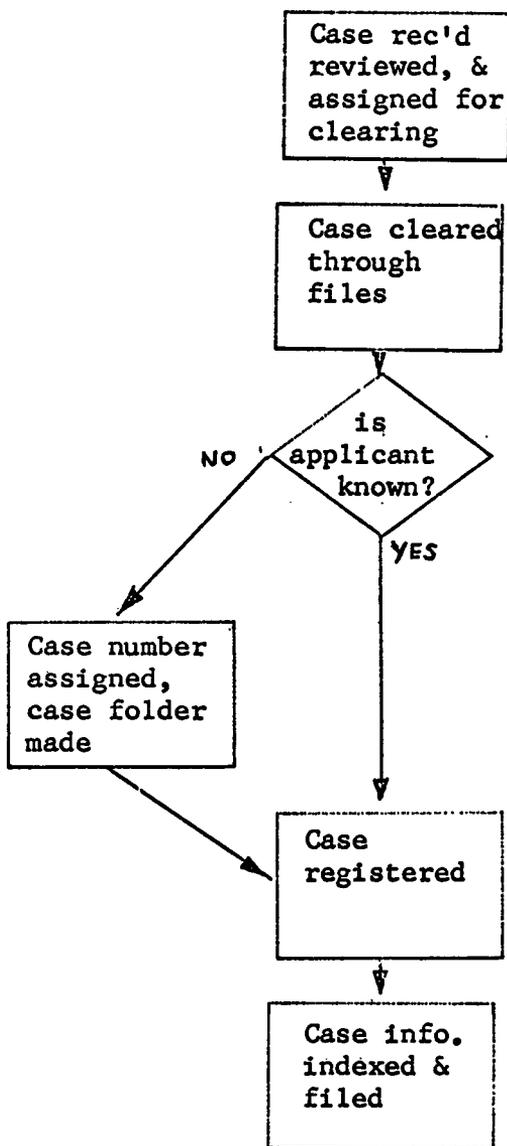
G. EXAMINATION COMPLETED BY: (CHECK ONE)  OPTHALMOLOGIST  OPTOMETRIST

DATE OF EXAMINATION \_\_\_\_\_ SIGNATURE OF OPTHALMOLOGIST OR OPTOMETRIST \_\_\_\_\_  
 DATE OF REPORT \_\_\_\_\_ ADDRESS \_\_\_\_\_

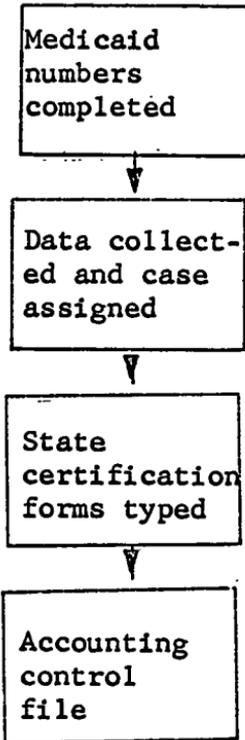
## CLERICAL SERVICES PROCEDURES FOR INTAKE

Clerical Services is responsible for four basic sub-processes in the application process. The first process is that of clearing a case at the time of initial intake to check if there is an open or closed record already in existence. The second process is that of registering the application and opening a new case record if necessary. The third process is that of certification: Completing the certification forms and forwarding them to the State. The final process is denial, or completing the denial process when this is necessary.

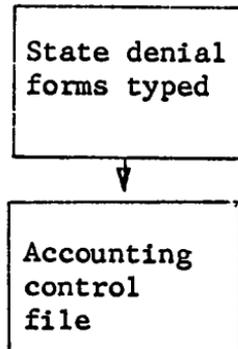
## REGISTRATION PROCEDURES



## CERTIFICATION PROCEDURES



## DENIAL PROCEDURES



## 1. CLEARING A CASE

This process is initiated when the intake worker or clerical worker telephones the Registration Unit to clear the case. Registration then checks the master index cards by the applicant's name, relatives' names, household members' names, and the street address to determine if there is an active or closed case on file. If there is a record on file it is loaned to the intake worker, or the intake worker is told where the case can be found. If there is no active case, the intake worker is notified of this fact.

## 2. REGISTRATION

Every application must be registered within three days of the receipt of the application. The handwritten 301-A and the typed 101 and 301 are received by the Registration supervisor and attached to the case record if one exists. She reviews the case, stamps it "Received" indicating the date and time, and assigns it alphabetically to the proper Registration worker for a second clearing. The Registration worker again clears the case by all names and by street address. If no active or closed case is discovered the 101 is checked by the clearing worker and the 101, 301, and 301-A are sent to a first typist. If an active case is found on a member of the applicant's household, the clearing worker writes the case number on the 101 and writes "active," the caseload number, and the worker with whom the case is active. The case is then sent to the first typist. Finally, if a closed case is found, the clearing worker stamps the case "Reopen", indicating the date, and sends it to the first typist. The first typist removes the strip attached to the back of the 301 and forwards it to the State to notify them of the application. Next, the hard copy of the 101 is removed and filed. The case is then stamped "Registered", indicating the date. On new cases, the first typist also types out a 1 Card, an Out Card, and a new folder; assigns a case number to the case and enters the number on the Case Registration Ledger form 102; and stamps the number on the Out Card, 1 Card, and case folder. The material is then sent to the second typist. The second typist completes a MASTER INDEX CARD, form 104, on the application or updates the master index card if one already exists. A white 104 is used for the first grant in a household and a blue 104 for additional grants. A STREET CARD is also typed or updated. The cards are cross-referenced to other recipients or former recipients who are relatives or members of the same household. All cards are then filed and the case record is returned to the caseworker with the 101, 301-A, and 301 attached. If the case is an instant certification it is sent to the Medical Certification Unit. If the case was denied at intake, it is sent to the Typing and Clerical Unit.

FORM 104  
REV. 11-15-52)

## GEORGIA STATE DEPARTMENT OF FAMILY AND CHILDREN SERVICES

## MASTER INDEX CARD

						COUNTY		
SURNAME		MAN'S FIRST NAME	WOMAN'S FIRST NAME	WOMAN'S MAIDEN NAME		CASE NO.		
ADDRESS:						RACE		
CROSS REFERENCE:								
MEMBERS OF FAMILY		BIRTH-DATE	SEX	RELA-TION TO HEAD	OTHERS IN HOUSEHOLD	BIRTH-DATE	SEX	RELA-TION TO HEAD
MAN _____								
WOMAN _____								
CHILD _____								

## 3. CERTIFICATION

A case is first received for certification by the Medical Certification Unit. They assign the case a suffix and an identification number. If there is already a CASE NUMBER SUFFIX CONTROL CARD, form 127, they enter this information on it, along with the date of application and date of Medicaid eligibility. If the case is new, a new 127 is made up. The case is then forwarded to the Research and Resources Unit where it is geographically assigned to the proper service worker. This information is then entered on all three copies of the form 4. One copy of this is attached to the case record, one sent to Registra-

tion to be entered on the 104, and one is returned to the intake worker. The Research and Resources Unit checks the 100 against the 301-A to assure that both are accurate and pulls the 100 from the case to keypunch the information from it for statistical information. The case is then forwarded to the Typing and Clerical Unit.

The Typing and Clerical Unit types the 116 in duplicate from the handwritten copy. The original is mailed to the applicant and the copy is filed in the record. Typing and Clerical also types a letter to explain the check to the applicant, form 116-1 and a MEDICAID CARD form 326. These are mailed to the applicant along with the 116. They also type two copies of the 119, one of which is filed and one of which is sent through the Administrator's office to the County sheriff. They then complete the 301 which is sent to Business Services. When all of these procedures are completed, the case record is sent to the proper service worker. Finally, Accounting stamps the 301 with the Administrator's signature, registers the application in their control file, and forwards the 301 to the State.

FORM 127  
(REV. 4-68)

GEORGIA STATE DEPARTMENT OF FAMILY AND CHILDREN SERVICES

**CASE NUMBER SUFFIX CONTROL RECORD**

FOR INDIVIDUALS APPROVED FOR MONEY PAYMENT OR MEDICAL ASSISTANCE ONLY UNDER HOUSEHOLD CASE NUMBER \_\_\_\_\_

COUNTY CODE - SERIAL NO. \_\_\_\_\_

**SECTION A: ASSIGNMENT OF NUMERICAL SUFFIX TO THE CASE NUMBER FOR EACH AGED, BLIND, OR DISABLED RECIPIENT, AND FOR EACH AFDC PAYEE/RESPONSIBLE RELATIVE INCLUDED IN SPECIFIED HOUSEHOLD**

CASE NUMBER			NAME OF A. B. D RECIPIENT OR AFDC PAYEE/RESPONSIBLE RELATIVE FIRST - MIDDLE - LAST	TERMINATED OR CASE NUMBER CHANGED EFF. MONTH-YEAR	REMARKS
SERIAL	SUFFIX	TYPE ASST.			
	1				
	2				
	3				
	4				
	5				
	6				
	7				
	8				
	9				

**SECTION B: ASSIGNMENT OF IDENTIFICATION NUMBER TO EACH ELIGIBLE PERSON INCLUDED IN AFDC CASES RECORDED IN SECTION A (INCLUDE DEPENDENT CHILDREN, CARETAKER, SECOND PARENT AUTHORIZED FOR AFDC MONEY PAYMENT AND DEPENDENT CHILDREN AUTHORIZED FOR MEDICAL ASSISTANCE ONLY)**

I D NO. *	NAME OF ELIGIBLE PERSON(S) IN AFDC CASES FIRST - MIDDLE - LAST	TERMINATION EFFECTIVE MONTH-YEAR	I D NO. *	NAME OF ELIGIBLE PERSON(S) IN AFDC CASES FIRST - MIDDLE - LAST	TERMINATION EFFECTIVE MONTH-YEAR
11			26		
12			27		
13			28		
14			29		
15			30		
16			31		
17			32		
18			33		
19			34		
20			35		
21			36		
22			37		
23			38		
24			39		
25			40		

\* INDIVIDUAL IDENTIFICATION NUMBER FOR EACH ELIGIBLE PERSON INCLUDED IN AFDC CASES RECORDED IN SECTION A

**THIS RECORD MUST BE KEPT UP-TO-DATE AT ALL TIMES**

\_\_\_\_\_ County Department of Family and Children Services

\_\_\_\_\_, Georgia

Dear \_\_\_\_\_:

Please read this notice carefully and keep it. You may need to refer to it later for information.

**YOUR FIRST CHECK WILL BE MAILED** to you from the State Office in Atlanta, Georgia, within the next two weeks. In the future, your check will be mailed to reach you on the first day of each month on which there is a mail delivery. If you do not receive it shortly after this date, see your Mail Carrier or Postman first. If it cannot be located, then see your County Department, they will look into the matter for you and help you secure another check. **PLEASE DO NOT WRITE THE STATE OFFICE ABOUT SUCH MATTERS** since they can be handled better through your local County Department of Family and Children Services.

**PLEASE KEEP IN MIND THE FOLLOWING THINGS:**

1. **IF YOU CHANGE YOUR ADDRESS**, notify your County Department of Family and Children Services immediately. When you notify your County Department of Family and Children Services that you have changed your address, they will see that your check is mailed to your new address. **DO NOT WRITE THE STATE OFFICE TO CHANGE YOUR ADDRESS** as addresses can only be changed by your County Department of Family and Children Services.
2. **IF YOU LOSE YOUR CHECK AFTER RECEIVING IT**, please notify your County Department of Family and Children Services, who will help you secure another check from the State Office.
3. **DO NOT ENDORSE YOUR CHECK UNTIL YOU GET READY TO CASH IT**. If you send it by someone else to have it cashed, endorse it yourself before sending it. If you cannot write, get two persons who can write to witness your endorsement by mark (X), having these two witnesses to write their names and addresses in full on the back of your check. Your name should be written on the back of the check **EXACTLY AS IT IS ON THE FRONT OF THE CHECK**.
4. **DO NOT FOLD, BEND OR OTHERWISE MUTILATE YOUR CHECK**.
5. **IF YOUR FINANCIAL CONDITION CHANGES, NOTIFY YOUR COUNTY DEPARTMENT OF FAMILY AND CHILDREN SERVICES AT ONCE**.

Sincerely,

\_\_\_\_\_, *Director*  
*County Department of Family and Children Services*

STATE OF GEORGIA  
 STATE DEPARTMENT OF FAMILY AND CHILDREN SERVICES  
 ATLANTA, GEORGIA

GEORGIA DEPARTMENT OF FAMILY AND CHILDREN SERVICES

FORM 326-A	MEDICAID CASE NUMBER	NAME OF ELIGIBLE PERSON(S)	MEDICARE NUMBER	*-PART B ONLY
PERSON(S) WHOSE NAME(S) APPEAR(S) ON THIS STATEMENT ARE ELIGIBLE FOR MEDICAID BENEFITS FOR MONTH(S) NOTED.				
	THIS CERTIFICATE MUST BE PRESENTED IN ORDER TO OBTAIN MEDICAL CARE UNDER THE MEDICAID PROGRAM	PROVIDERS ARE RESPONSIBLE FOR SUBSTANTIATING THE IDENTIFICATION OF PERSONS NAMED HEREON		

DETACH AND KEEP THIS CERTIFICATION FOR MEDICAL ELIGIBILITY

## 4. DENIALS

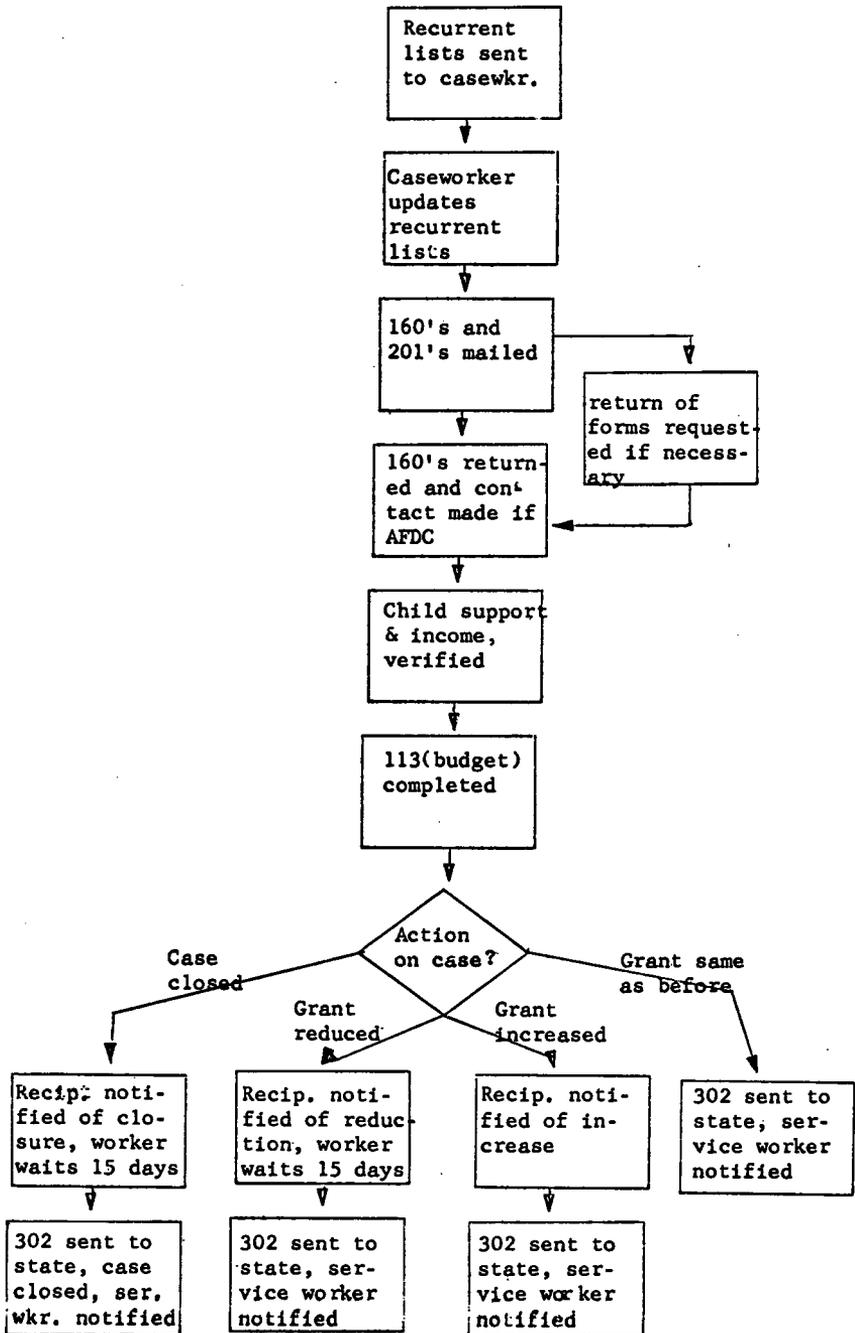
A regular denial from the Central office and any instant denial is received by the Typing and Clerical Unit. They type a 116 notifying the applicant that his application is being denied, and complete the 301. The 116 is then mailed to the applicant, the copy filed, and the 301 sent to Business Services. Business Services then stamps the 301 with the Administrator's signature and forwards it to the State. The procedure is similar for district or satellite offices, except that the forms are typed in the district or satellite office with the 301 being sent to Business Services, the 116 to the client, and a memo to Registration to mark the case closed on the 104. In both situations, the case is then sent to the appropriate closed files or to the proper worker if the case is continued for GA or services.

## REDETERMINATION OF ELIGIBILITY PROCESS

The eligibility of every AABD recipient must be redetermined every year and the eligibility of every AFDC recipient twice annually. This is in addition to Special Reviews which must be completed every time a client's material conditions change, and Medical Reviews which must be completed periodically to redetermine medical eligibility.

The redetermination process is essentially an abbreviation of the intake process. It re-evaluates the recipients financial status on a regular basis and assures that no one will continue to receive public assistance who is financially able to care for himself according to State eligibility standards. On the following page is a flow chart of this process. Following the flow chart is a narrative with examples of forms utilized in the process.

## REDETERMINATION PROCESS



Each month a computer generates a list of recurrences which must be completed for the following month and address labels for mailing to recipients. Lists of necessary recurrences by caseload are sent to the service workers and their supervisors. Address labels and lists by unit are sent to the eligibility supervisor.

When the lists are received, each caseworker reviews them to assure that none of the recipients have been transferred to another caseload. If any recipients have moved, the caseworker fills out a REINVESTIGATION ASSIGNED IN ERROR form 95 in septuplicate and routes one copy to Research and Resources, one to the proper Supervisor I, one to the proper Supervisor II, one to the proper eligibility worker, one to his Supervisor I, one to his Supervisor II, and keeps one copy. By this process, the recurrent is reassigned to the proper worker.

Once it has been assured that the recurrent lists are up to date, a 160-AABD, 160-C, a RECURRENT NOTIFICATION form 201-AABD, or 201-C, and a return envelope are mailed to each client for whom a recurrent is due. The eligibility worker then waits approximately ten days, during which time the form is hopefully completed and returned. If the form is not returned during this time, the eligibility worker attempts to contact the recipient. If repeated contact fails to locate the client, the case may be closed for loss of contact. In most situations, however, contact is made and the form is returned.

At the time the form is returned, if brought into the office (or soon thereafter, if it is mailed), the eligibility worker must make a personal contact with all AFDC recipients. At this time all financial information must be verified with check stubs (preferably over the entire six month period for AFDC), letters from fathers verifying child support, etc.

Once income is verified, the eligibility worker completes the 113 budget sheet and determines eligibility. Once this decision is made, one of four situations are possible: 1) the grant is terminated; 2) the grant is decreased; 3) the grant is increased; 4) the grant is redetermined to remain the same.

**REINVESTIGATION ASSIGNED IN ERROR**

Date: \_\_\_\_\_

To: Caseworker No. \_\_\_\_\_; Section \_\_\_\_\_

From: Caseworker No. \_\_\_\_\_; Section \_\_\_\_\_

Case name: \_\_\_\_\_; Case No. 60 \_\_\_\_\_

The above name appears on my Recurrent (    ), Quarterly (    ), Medical and Social (    ) list \_\_\_\_\_ for \_\_\_\_\_ in error. Please add to yours.

DEPARTMENT OF FAMILY AND CHILDREN SERVICES

-----  
(Month-day-year)

DEAR \_\_\_\_\_: It is necessary from time to time to determine that every person who receives a welfare payment continues to be eligible to receive the check. In order to get the information needed, we are sending you the enclosed form for you to fill out. Please return the form to us as soon as possible but no later than seven days. An envelope is enclosed for you to mail the form to us.

Each question on the form must be answered. If the question does not apply to you, write the word "none" in the blank. Fill in the exact dollar and cents amount on the questions regarding money. Papers you have on hand, such as rent receipts, stubs from salary checks, bank statements, insurance policies, etc. will help you give the correct information. If any of the questions are not answered it may be necessary to return the form to you. If you want help with the form, you may ask a relative or friend. **DO NOT PAY TO HAVE THIS FORM COMPLETED.** If there is no one to help you with the form, please let us know so we can make arrangements to assist you.

After you have answered all the questions, read the form again carefully and sign your name on page four-seven. If someone helped you complete the form, that person should also sign his name on the same page.

Sincerely,

Eligibility Worker

*County Department of Family and Children Services.*

-----  
(Address)

-----  
(Phone)

## DEPARTMENT OF FAMILY AND CHILDREN SERVICES

-----  
(Month-day-year)

DEAR ----- : It is necessary from time to time to determine that every person who receives a welfare payment continues to be eligible to receive the check. In order to get the information needed, we are sending you the enclosed form for you to fill out. Please bring the completed form to the Department of Family and Children Services on ----- at ----- If you are unable to come into the office, please call or write so we may make an appointment to visit you at home.

Each question on the form must be answered. If the question does not apply to you, write the word "none" in the blank. Fill in the exact dollar and cents amount on the questions regarding money. Papers you have on hand, such as rent receipts, stubs from salary checks, bank statements, insurance policies, etc. will help you give the correct information.

If you want help with completing the form you may ask a relative or friend or a worker from the Department will assist you. DO NOT PAY TO HAVE THIS FORM COMPLETED.

After you have answered all the questions, read the form again carefully and sign your name on page seven. If someone helped you complete the form, that person should also sign his name on page seven.

Sincerely,

Eligibility Worker

*County Department of Family and Children Services.*-----  
(Address)-----  
(Phone)

(1) If the grant is to be terminated, the eligibility worker sends the client a NOTIFICATION OF REDUCTION OR TERMINATION form 131, notifying him of this and waits 15 days. After the 15 days, if no appeal is requested, the eligibility worker completes the back of the 160 explaining the action, an AUTHORIZATION OF STATUS CHANGE/TERMINATION form 302 is completed and coded for termination, 4's are sent to Accounting, if necessary, to cancel the next check, a 500 is sent to closed files with three form 4's attached.

(2) If there is a reduction in the grant, a 131 is sent to the client notifying him of the reduction and the case is held for 15 days. If no appeal is requested, a 500 is sent to the service worker giving notification of the change, the back of the 160 is completed, and the 302 is altered and sent to the Drug Unit. The client is then recertified for donated commodities and the case is refiled to await the return of the 302 from the State.

(3) If there is an increase in the grant, a 116 is sent to notify the client. The 302 is then completed reflecting the change. If it is completed too late to make the change for the following month, a SUPPLEMENTAL PAYMENT AUTHORIZATION form 304 is completed and sent with the 302. If a change should have been made for the preceding month, due to caseworker error, a CORRECTIVE AUTHORIZATION form 303 is filled out by the eligibility worker and typed by the Clerical Services Section. This also accompanies the 302. The eligibility worker then recertifies the client for donated commodities, completes the back of the 160, sends a 500 to the service worker notifying him of any changes, and refiles the case to await the return of the 302 from the State.

(4) If there are no changes, the 302 is updated, the recipient recertified for donated commodities, the back of the 160 completed, the service worker notified by a form 500, and the case refiled to await the return of the 302 from the State.

**NOTICE OF REDUCTION OR TERMINATION**

\_\_\_\_\_ County Department of Family and Children Services

Case Number: \_\_\_\_\_  
(CODE - SERIAL - SYMBOL)

Date: \_\_\_\_\_, 19\_\_\_\_

After careful investigation and consideration, it has been determined that, in accordance with the regulations governing the granting of public assistance, your

- Monthly money payment will be decreased from \$ \_\_\_\_\_ to \$ \_\_\_\_\_.
- Monthly vendor payment will be decreased from \$ \_\_\_\_\_ to \$ \_\_\_\_\_.
- Money payment will be discontinued.
- Intermediate Care will be discontinued.
- Medical Assistance Only case will be discontinued.

Reason: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

You have a right to a further conference on this issue and you may request such a conference by contacting your county department staff either orally or in writing within 15 calendar days. When a conference is requested you or your representative will have the opportunity to discuss your situation with your county department staff, obtain further explanation of the reasons for the above stated action and to present information to show that the proposed action is incorrect. During the conference you may speak for yourself or be represented by legal counsel, a friend or other spokesman. The opportunity for a conference does not in any way diminish your right to a fair hearing.

If, for any reason, you think that proper consideration has not been given to your situation, you have the right of appeal to the State Department of Family and Children Services for a fair hearing. If you wish to appeal, your request for a fair hearing must be filed within 15 calendar days from the date given at the top of this form, regardless of whether or not a conference is requested. Your assistance payment will be continued at the current level through the month in which a fair hearing decision is rendered unless a determination is made by the State Department that the issue is one of State agency policy and not one of fact or judgment relating to the individual case. The hearing will be held in your county by a representative of the State Department. Any member of this staff will be glad to furnish the necessary forms and help you in filing your appeal, and to assist you in every way possible to prepare for the hearing. You may be represented at such hearing by legal counsel, friend, or other spokesman. If an attorney is desired, you will be advised of legal services which are available without cost to you.

You may request a conference and a fair hearing either orally or in writing by notifying your county department staff. If you do not request a conference or a fair hearing within 15 calendar days, the action as indicated above will be taken on your case, effective \_\_\_\_\_.

FORM 304  
(1-70)

GEORGIA STATE DEPARTMENT OF FAMILY AND CHILDREN SERVICES  
**SUPPLEMENTAL PAYMENT AUTHORIZATION**  
PUBLIC ASSISTANCE DIRECT MONEY PAYMENT

SECTION I - RECIPIENT'S IDENTIFICATION	
Name of A. Recipient: _____ <small>(LAST - FIRST - MIDDLE INITIAL)</small>	C. Case Number: _____ <small>(CODE-SERIAL-SUFFIX-SYMBOL)</small>
Name of B. Payee: _____ <small>(LAST - FIRST - MIDDLE INITIAL)</small>	D. County: _____
SECTION II - AUTHORIZATION	
Increase award for the month of _____ From \$ _____ To \$ _____ Amount of Increase \$ _____ <small>(MONTH - YEAR)</small>	
_____ <small>(DATE AUTHORIZED)</small>	_____ <small>DIRECTOR, COUNTY DEPARTMENT OF FAMILY AND CHILDREN SERVICES</small>
THIS FORM IS TO BE USED ONLY FOR AWARD INCREASES AUTHORIZED BETWEEN CLOSING DATE AND END OF CURRENT MONTH	

FORM 303  
(1-70)

GEORGIA STATE DEPARTMENT OF FAMILY AND CHILDREN SERVICES  
**CORRECTIVE AUTHORIZATION**  
PUBLIC ASSISTANCE DIRECT MONEY PAYMENT

SECTION I - APPLICANT/RECIPIENT'S IDENTIFICATION					
Name of A. Recipient: _____ <small>(LAST-FIRST-MIDDLE INITIAL)</small>	D. Case Number: _____ <small>(CODE-SERIAL-SUFFIX-SYMBOL)</small>				
Name of B. Payee: _____ <small>(LAST-FIRST-MIDDLE INITIAL)</small>	<input type="checkbox"/> Grantee <input type="checkbox"/> 2-Relative <input type="checkbox"/> 4-Gdn. <input type="checkbox"/> 5-Repr. <input type="checkbox"/> 6-Payee <input type="checkbox"/> Personal <input type="checkbox"/> Protective				
Mailing Address C. Street or R.F.D.: _____ City: _____ State: _____ Zip Code: _____	E. County: _____				
SECTION II - CORRECTIVE AUTHORIZATION					
A. Date of incorrect action _____ B. Reason for corrective action _____ <small>(MONTH-DAY-YEAR)</small>					
C. Issue corrective payment as specified below:					
_____ <small>MONTH-YEAR</small>	_____ <small>AMOUNT OF CORRECTIVE PAYMENT</small>				
_____ <small>ADULTS</small>	_____ <small>NUMBER OF ELIGIBLE PERSONS (AFDC ONLY) CHILDREN</small>				
_____ <small>ADULTS</small>	_____ <small>NUMBER OF ELIGIBLE PERSONS (AFDC ONLY) CHILDREN</small>				
_____ <small>ADULTS</small>	_____ <small>NUMBER OF ELIGIBLE PERSONS (AFDC ONLY) CHILDREN</small>				
<table border="1" style="width: 100%; height: 20px;"> <tr> <td style="width: 25%;">FOR STATE OFFICE USE ONLY</td> <td style="width: 25%;"></td> <td style="width: 25%;"></td> <td style="width: 25%;"></td> </tr> </table>		FOR STATE OFFICE USE ONLY			
FOR STATE OFFICE USE ONLY					
_____ <small>(DATE AUTHORIZED)</small>	_____ <small>SIGNATURE OF COUNTY DIRECTOR/ STATE DEPT. FISCAL OFFICER</small>				

## CLERICAL SERVICES PROCEDURES FOR REDETERMINATIONS

The processes for recurrences are much simpler than those for applications. The recurrent 302's are sent to the Research and Resources Unit where the Medicaid eligibility forms (127's) are updated to reflect any changes, and any changes are keypunched to update statistical information. The 302 is then sent to Business Services where it is signed and forwarded to the State. If a case is to be closed, it is then sent to the proper closed files and Registration notes on the master card that the case is closed and where it has been closed. If a 303 is necessary, Typing and Clerical types it and forwards it to Business Services.

Chairman GRIFFITHS. OK. When we send back this record to each of you to correct, Mr. Meadows, would you send any additional forms that you might have?

Mr. MEADOWS. Yes.

(The forms referred to follow:)

FORM 1001

FULTON COUNTY DEPARTMENT OF FAMILY AND CHILDREN SERVICES  
AUTHORIZATION OF CLOSURE - GENERAL ASSISTANCE

A. Race		Number in Family	Case Number
Name of			
B. Recipient	First	Middle	Last
Mailing			
C. Address			

CASE CLOSED

Reason for Closure \_\_\_\_\_

Effective Month of \_\_\_\_\_

Date Investigation Completed \_\_\_\_\_

VISITOR \_\_\_\_\_ APPROVED \_\_\_\_\_

Recipient: \_\_\_\_\_ Case No. 60- \_\_\_\_\_

Address: \_\_\_\_\_

Total Needs \$	Income \$	Deficit \$	No. in Grant
<u>Instructions for Payment</u>			A&BSD Record of Payment
<input type="checkbox"/> Pay as indicated below to Recipient: Eligi- _____ through _____ \$ _____ bility _____ through _____ \$ _____ Dates _____ through _____ \$ _____			
<input type="checkbox"/> Also make payment to: _____ Eligi- _____ through _____ \$ _____ bility _____ through _____ \$ _____ Dates _____ through _____ \$ _____			

I hereby certify the recipient eligible for assistance

\_\_\_\_\_ PWV \_\_\_\_\_ Supv. Approval \_\_\_\_\_ Code \_\_\_\_\_ Date Invt. Completed \_\_\_\_\_

- A. Applicant/Recipient of OAA or Food Program (If OAA denied, code continued GA as A)
  - A-1. Case active with VR
- B. Applicant/Recipient of AB or Food Program (If AB denied, code continued GA as B)
  - B-1. Case active with VR
- C. Applicant/Recipient of AFDC or Food Program (If AD denied, code continued GA as C)
  - C-1. Case active with VR
  - C-2. Custody
- D. Applicant/Recipient of AD or Food Program (If AD denied, code continued GA as D)
  - D-1. Case active with VR
- E. Emergency (Not involved as Applicant/Recipient of AABD, AFDC, or Food Program)
  - E-1. Homeless Fulton County Resident
  - E-2. Pregnancy
  - E-3. Disposessory
  - E-4. Emergency assistance to employables
  - E-5. Other \_\_\_\_\_ (specify)
- F. Other
  - F-1. Transient care, including temporary care in shelters, overnight lodging, etc.
  - F-2. Applications for Medical Care and/or Burial only
  - F-3. Payments to vendors for Medical Care and/or Burial
  - F-4. Foster care of children in family homes or institutions

FCDFW 103  
(Rev. 5-57)

FULTON COUNTY DEPARTMENT OF FAMILY  
AND CHILDREN SERVICES

APPLICATION FOR GENERAL ASSISTANCE

I, the undersigned, do hereby declare that I am now residing in Fulton County, Georgia.

I further declare that I am currently in need of financial assistance and request the Department to determine my eligibility to receive General Assistance to meet these needs. Furthermore, I believe that I have inadequate resources with which to meet my current living expenses.

I understand that a representative of the Department shall investigate fully my personal residence, resources and the ability of other family members and relatives to assist me.

I will cooperate fully in the above investigation by providing the Department's representative with all information requested of me insofar as is possible.

\_\_\_\_\_  
Date of Application

\_\_\_\_\_  
Signature or Mark of Applicant

\_\_\_\_\_  
Signature of Witness of Mark

Case No. 60-\_\_\_\_\_

(This application must be signed in ink.)

INTERIM 160

REQUEST FOR SERVICES

Check those problems below with which you would like help from your caseworker. If you check any areas, an appointment will be made with you soon.

- MEDICAL  
Information about Medicaid coverage; special health problems of any member of family; information about clinics that are available, time, place, etc.; help with household work or care of children because of illness; need to hire personal care attendant (limited nursing care at home); nursing home care.
- LEGAL  
Information about available legal services - legal problems such as: Eviction; landlord/tenant problems; public housing; sales contracts; debts; garnishments; divorce (where child custody is involved); custody; child support or legitimation.
- IMPROVEMENT OF LIVING CONDITIONS AND FAMILY RELATIONSHIPS  
Need to find better living arrangements; repairs to home; personal relationships with family members.
- SCHOOLING  
Problems children are experiencing in school; need for special schooling; tutoring; classes for adults.
- JOB TRAINING/JOB PLACEMENT  
Information about training available in community; information about or referral to employment office; other problems connected with working mothers; child care while you work.
- CARE OF FAMILY  
Meal planning - nutrition, food purchasing; budgeting; clothing needs; discipline of children; special needs of children or family.
- FAMILY PLANNING  
Information about the birth control pill or other methods; information about clinics - time and place.

TRANSPORTATION

To doctor, clinics, or for surplus food.

OTHER PROBLEMS NOT LISTED ABOVE (DESCRIBE HERE)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

I did not mark any of the above. I do not wish any services other than money payment.

Sign Here: \_\_\_\_\_

Date: \_\_\_\_\_

---

---

FOR COUNTY DEPARTMENT USE ONLY:

Name: \_\_\_\_\_

Case Number

Address: \_\_\_\_\_

Telephone Number

Date Referred to Service Worker: \_\_\_\_\_

\_\_\_\_\_

Case Name \_\_\_\_\_ Case Number \_\_\_\_\_

County Department \_\_\_\_\_ Date \_\_\_\_\_

Case Worker \_\_\_\_\_

Code or  
Number

- A. Race: 1 = White; 2 = Black; 3 = American Indian; 4 = Oriental; 5 = Other  
 B. Spanish Surname: 1 = Mexican-American; 2 = Puerto Rican; 3 = Other Spanish; 4 = Not Spanish in Origin  
 C. Assistance Status: 1 = Applicant; 2 = Recipient

IN APPLICABLE ITEMS OF "D.", REPORT FOR ALL PERSONS WHOSE NEEDS ARE INCLUDED IN THE ASSISTANCE PAYMENT:

D. Number of Persons Included in the Assistance Payment

1. Number of Persons Registered for employment (Enter number(s) on this line and in applicable box(es) below):

a. Father (Name & I.D. Number) \_\_\_\_\_  
 M \_\_\_\_\_ (Date Registered -- Month and Year) \_\_\_\_\_

Other Person(s) (Prefix "M" if Mandatory; "V" if Volunteer):

b. \_\_\_\_\_ (Prefix) \_\_\_\_\_ (Name & I.D. Number) \_\_\_\_\_  
 \_\_\_\_\_ (Date Registered -- Month and Year) \_\_\_\_\_

c. \_\_\_\_\_ (Prefix) \_\_\_\_\_ (Name & I.D. Number) \_\_\_\_\_  
 \_\_\_\_\_ (Date Registered -- Month and Year) \_\_\_\_\_

d. \_\_\_\_\_ (Prefix) \_\_\_\_\_ (Name & I.D. Number) \_\_\_\_\_  
 \_\_\_\_\_ (Date Registered -- Month and Year) \_\_\_\_\_

e. \_\_\_\_\_ (Prefix) \_\_\_\_\_ (Name & I.D. Number) \_\_\_\_\_  
 \_\_\_\_\_ (Date Registered -- Month and Year) \_\_\_\_\_

2. Number of Persons Assessed as Exempt From Registration By Reason of -- (Enter number(s) on this line and in applicable box(es) below):

a. Being child(ren) under age 16

b. Being child(ren) 16 to 18 attending school full-time

c. Being ill (Name & I.D. Number) \_\_\_\_\_

d. Being aged (Name & I.D. Number) \_\_\_\_\_

e. Being incapacitated and referred to VR (Name & I.D. Number) \_\_\_\_\_

f. Having illness or incapacity of another member of household (Name & I.D. Number) \_\_\_\_\_

g. \*Having child under 6 years of age (Name of mother or caretaker & I.D. Number) \_\_\_\_\_

h. Being remote from WIN Program

i. Having male relative registered in WIN (Name & I.D. Number) \_\_\_\_\_

3. Number of Persons Whose Registration Status is Not Determinable (Must be resolved within 30 days)  
 (Name & I.D. Number) \_\_\_\_\_

E. Number of Persons Who Refused to Register (Enter number(s) on this line and in applicable box(es) below):

1. Father (Name & I.D. Number) \_\_\_\_\_

2. Mother (Name & I.D. Number) \_\_\_\_\_

3. Other Adult (Name & I.D. Number) \_\_\_\_\_

4. Child over 16 (Name & I.D. Number) \_\_\_\_\_

Original Review  
 Replaces Review dated \_\_\_\_\_

*\*Has been advised of legal right to volunteer for registration.*

## INSTRUCTIONS FOR FORM 519: AFDC EMPLOYMENT ASSESSMENT

This form is prepared in duplicate to represent the employment assessment status of the case at the time eligibility is determined. A new form should be prepared whenever there is a change in the registration status of any member in the assistance group.

The original is to be filed in the case record, and the copy is to be sent to the Statistics Section, State Office, for use in preparing required reports.

- |  |  |
|--|--|
| Case Name  | Enter the name of the case as it appears on County records, surname first.   |
| Case Number  | Enter the case number, including code, serial, suffix <u>and</u> symbol.   |
| County Department  | Enter the name of the County Department preparing the Assessment.  |
| Date   | Enter the date of this Assessment as Month, Day and Year. (Example: June 1, 1972 = <u>06 01 72</u> )   |
| Case Worker  | The case worker preparing this Assessment should sign in the space provided.   |
| Part A. Race   | Enter the code applicable in the space provided.   |
| Part B. Spanish Surname                                  | Enter code 1, 2 or 3 to show the type Spanish surname, or code 4 if surname is not Spanish in origin.  |
| Part C. Assistance Status                                | Enter the code applicable in the space provided to indicate case status as either applicant or recipient.  |
| Part C. Number of Persons Included in Assistance Payment | Enter the number of individuals included in the AFDC assistance payment. This is the sum of items D.1., D.2, and D.3.  |
|  | D.1. <u>Number of Persons Registered.</u> Sub-items 1.a. through 1.e. should total to the number entered in the space for item 1.<br>NOTE: The Prefix "M" (Mandatory Registration) or "V" (Voluntary Registration) is to be used to indicate whether that individual's registration is mandatory or voluntary under Public Law 92-223. |
|  | D.2. <u>Number of Persons Assessed as Exempt.</u> Sub-items 2.a. through 2.i. should total to the number entered in the space for item 2.  |
|  | D.3. <u>Registration Status Not Determinable.</u> Enter the number of persons in the space provided to the left, as in items 1. and 2. above.  |
| Part E. Number of Persons Who Refused to Register        | Enter the number of individuals who refused to register in the WIN Program. This is the total of items E.1. through E.4.   |

17-72)

## WIN REGISTRATION RECORD

## PART A

1. <input type="text"/>	<input type="text"/>			
CASE NUMBER (Code - Serial - Suffix - Symbol)	CASE NAME			
2. <input type="text"/>	3. <input type="text"/>	4. SEX <input type="text"/>		<input type="text"/>
LAST NAME FIRST NAME MIDDLE INIT.	SOCIAL SECURITY NUMBER		M	F
5. <input type="text"/>	6. <input type="text"/>	7. DATE OF BIRTH <input type="text"/>		<input type="text"/>
ADDRESS CITY STATE ZIP	COUNTY CODE		Mo.	Yr.
8. <input type="text"/>	9. HIGHEST SCHOOL GRADE <input type="text"/>	10. LABOR FORCE STATUS <input type="text"/>	11. UNEMP. FATHER <input type="text"/>	12. VETERAN <input type="text"/>
TELEPHONE	Emp. Unemp.	Yes No	Yes No	
13. GROUP (Check One) <input type="text"/>	14. SPANISH SURNAME (Check One) <input type="text"/>		<input type="text"/>	
White Negro Am. Ind. Oriental Other	Mex. Am. Puerto Rican Other			
15. FAMILY COMPOSITION <input type="text"/>	16. REGISTRANT'S STATUS <input type="text"/>		<input type="text"/>	
Total Age Under 6 Age 6-15 Age 16-20 Age 21-64 Age 65 & Over	Mard. Vol.			
17. MONTHS ON WELFARE <input type="text"/>	18. MONTHS SINCE LAST FULL-TIME JOB <input type="text"/>		19. RECEIVING FOOD STAMPS <input type="text"/>	
			Yes No	

REGISTRATION STATEMENT. I HEREBY REGISTER FOR MANPOWER SERVICES, TRAINING AND EMPLOYMENT AS REQUIRED BY SECTION 402(a) (19) (A) OF THE SOCIAL SECURITY ACT AS AMENDED IN 1971, AS A CONDITION OF ELIGIBILITY FOR AFDC BENEFITS.

<input type="text"/>	<input type="text"/>
(Signature of Registrant)	(Date of Signature)
20. <input type="text"/>	<input type="text"/>
ADDRESS OF ORIGINATING ASSISTANCE PAYMENTS DFCB OFFICE	ADDRESS OF WIN OFFICE
21. <input type="text"/>	<input type="text"/>
(Signature of Assistance Payments Staff Member)	(Date)

## PART B

## 22. REGISTRANT STATUS CHANGES:

Other  (Specify) \_\_\_\_\_

Changed to Exempt Status       Refused to Participate - Registrant Removed from Welfare Payment       Left Welfare - Other

## PREPARE IN TRIPLICATE:

Original to GSES-WIN; duplicate to separate administrative unit; and triplicate to assistance payments' case record.

GEORGIA STATE DEPARTMENT OF FAMILY AND CHILDREN SERVICES  
PROPERTY AND INCOME

CASE NUMBER: \_\_\_\_\_  
CODE - SERIAL - SYMBOL

A. SWORN STATEMENT OF PROPERTY AND INCOME

STATE OF GEORGIA

COUNTY OF \_\_\_\_\_

I, \_\_\_\_\_, RESIDING AT \_\_\_\_\_

\_\_\_\_\_, GEORGIA, DO SOLEMNLY SWEAR, FOR PURPOSE OF DETERMINING

\_\_\_\_\_, ELIGIBILITY FOR RECEIPT OF \_\_\_\_\_, THAT I DO NOT HAVE ANY PROPERTY (REAL AND/OR PERSONAL) OR INCOME OTHER THAN THAT WHICH I HAVE CHECKED AND DESCRIBED BELOW:

REAL AND PERSONAL PROPERTY (CHECK AND DESCRIBE APPROPRIATE ITEMS)

- 1. HOME PLACE \_\_\_\_\_
- 2. OTHER REAL ESTATE \_\_\_\_\_
- 3. SAVINGS \_\_\_\_\_
- 4. CASH \_\_\_\_\_
- 5. STOCKS \_\_\_\_\_
- 6. BONDS \_\_\_\_\_
- 7. MONEY LOANED OUT \_\_\_\_\_
- 8. AUTOMOBILE \_\_\_\_\_
- 9. TRUCKS \_\_\_\_\_
- 10. FARM MACHINERY \_\_\_\_\_
- 11. BOATS \_\_\_\_\_
- 12. INSURANCE \_\_\_\_\_
- 13. OTHER PROPERTY (SPECIFY) \_\_\_\_\_

INCOME (CHECK AND DESCRIBE APPROPRIATE ITEMS)

- 1. WAGES \_\_\_\_\_
- 2. ROOMERS AND/OR BOARDERS \_\_\_\_\_
- 3. RENTAL FROM PROPERTY (LAND, HOUSES, APARTMENTS, ETC.) \_\_\_\_\_
- 4. LEASES (OIL, TURPENTINE, LUMBER, ETC.) \_\_\_\_\_
- 5. SMALL BUSINESS \_\_\_\_\_
- 6. FARM \_\_\_\_\_
- 7. PENSIONS AND BENEFITS (RETIREMENT BENEFITS, OASD, MILITARY PAYMENTS, ETC.) \_\_\_\_\_
- 8. CONTRIBUTIONS FROM RESPONSIBLE RELATIVES, OTHER INDIVIDUALS OR ORGANIZATION \_\_\_\_\_
- 9. OTHER INCOME (SPECIFY) \_\_\_\_\_

I SWEAR AND DECLARE THE ABOVE FACTS TO BE TRUE AND AFFIX MY SIGNATURE OR MARK HERETO, IN THE PRESENCE OF THE UNDERSIGNED

WITNESS, ON THIS THE \_\_\_\_\_ DAY OF \_\_\_\_\_, 19 \_\_\_\_\_

WITNESS:

\_\_\_\_\_  
SIGNATURE OF WORKER

\_\_\_\_\_  
SIGNATURE

\_\_\_\_\_  
BUSINESS ADDRESS OF WORKER



FCDFACS 130-G  
(Rev. 9-68)

Case Number 60- \_\_\_\_\_

Application Date \_\_\_\_\_

Applicant \_\_\_\_\_

Address \_\_\_\_\_

Previously Known to Agency? \_\_\_\_\_ Reason for last closure: \_\_\_\_\_

Referred by \_\_\_\_\_

A. Crisis Precipitating Application:

B. How Managed Prior to Crisis and Since Crisis Occurred:

PCDFACS 130-G

Page 2

- C. Residence: From \_\_\_\_\_ To \_\_\_\_\_.  
 Whom to contact: \_\_\_\_\_  
 Verification: \_\_\_\_\_
- D. Rent:  
 Amount: \_\_\_\_\_ To Whom Paid: \_\_\_\_\_
- E. Claiming Disability: Disabled? \_\_\_\_\_  
 In Treatment? Yes \_\_\_\_\_ No \_\_\_\_\_  
 If In Treatment, Where? \_\_\_\_\_
- F. Grady Clinic Numbers:

G. Last Work Experience:

- H. Child Care Plan Available? Yes \_\_\_\_\_ No \_\_\_\_\_. If yes, who and  
 Where? \_\_\_\_\_  
 \_\_\_\_\_  
 Amount paid: \_\_\_\_\_ Child Under 3 yrs. of age? \_\_\_\_\_

I. Relatives:

1. Responsible in Home:
2. Non-responsible in Home:
3. Responsible Out of Home:

#26 sent to:

Otherwise verified:

FCDFACS 130-G

Page 3

J. Reserves and Resources:

K. Things for Applicant to do:

L. Things for Caseworker to do:

Forms Completed:

103 _____	106 _____	117 _____	181-1 _____	517 _____
103-C _____	109 _____	133 _____	181-2 _____	
103-G _____	112 _____	159 _____	458 _____	

Surplus Food Referral? \_\_\_\_\_ If No, reason why client did not wish Surplus Foods \_\_\_\_\_.

Vocational Rehabilitation Referral? \_\_\_\_\_

M. Comments:

PCDFACS 130-G

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Caseworker \_\_\_\_\_

Date Investigation Completed \_\_\_\_\_

G.A. Approved: Yes \_\_\_\_\_ No \_\_\_\_\_

DFACS-501

CONTACT SHEET

CASE NAME \_\_\_\_\_

CASE NUMBER \_\_\_\_\_

DATE \_\_\_\_\_ WORKER \_\_\_\_\_ TYPE CONTACT: OI TC HV

DATE \_\_\_\_\_ WORKER \_\_\_\_\_ TYPE CONTACT: OI TC HV

DATE \_\_\_\_\_ WORKER \_\_\_\_\_ TYPE CONTACT: OI TC HV

Chairman GRIFFITHS. Georgia law requires mothers who apply for ADC on behalf of illegitimate children to give in writing under oath the full name and last known address of the father of the children. Do you routinely require mothers who apply for ADC to name the father of any illegitimate child, and do they name them?

Miss SPENCER. Yes.

Mrs. VICKERS. That's the form 159. If they do not know who the father is they have to write a statement as to why.

Chairman GRIFFITHS. If the mother refuses to name the father of the child, what action do you take?

Mrs. VICKERS. She's not eligible.

Chairman GRIFFITHS. She is just not eligible and that takes care of it?

Mrs. VICKERS. Yes.

Chairman GRIFFITHS. I see. Is there any attempt to contact the father before ADC is approved?

Miss SPENCER. When they give a last known address or place of employment or some leading information that might possibly help to contact the father, I try before certification.

Chairman GRIFFITHS. If the father is not contributing to the family support, is the mother required to take legal action?

Miss SPENCER. Only if all other efforts fail is she advised to take legal action.

Chairman GRIFFITHS. You raised the following situation earlier. Suppose the father is married to another woman and supporting four children. Then a woman names him as the father of her child and he is hauled down to court and required to support that child too. Isn't the real truth that he may abandon the first four kids and you will have to take them on ADC? Do you have a chance to use judgment in it or not?

Mrs. VICKERS. Yes; we do. In some cases the mother might be afraid that by getting child support from the father he'll get visiting privileges, and she may be afraid of some harm that would come from him to her and the children which has not come to her in the past. We would not force her into putting herself and the dependent children into a dangerous situation like this. If there is a good reason for the father not to support, for instance, if the father is in school, he is not required by law to support.

Chairman GRIFFITHS. If he's in school?

Mrs. VICKERS. If he's a student and he has no income.

Chairman GRIFFITHS. Well, I think he should get an education, but I also think the little pregnant girl should be educated too. They have the greatest responsibility of anybody, they should be educated first.

Is it an intake, service, or continuing eligibility worker who is responsible for efforts to try to locate, contact, and get support from fathers? Who does it?

Mrs. VICKERS. The service workers.

Chairman GRIFFITHS. The service worker.

In February of this year a private consulting firm reported to the Georgia Department of Family and Children Services on how to improve the collection and enforcement of support payments within the State. This firm found that the caseworkers' caseloads are too

large to allow them to give the necessary time to child support activities. Do you agree?

Miss BRADY. Yes.

Chairman GRIFFITHS. Miss Spencer, do you think that is right?

Miss SPENCER. Yes.

Chairman GRIFFITHS. Mrs. Vickers?

Mrs. VICKERS. Recently we have had a change in our system and there are three mandatory services: employment and training for the women whose children are over 3 years old; child support for anyone who is not getting it; and protective services if there is any case of abuse or neglect of the children. And if there is any one of these three factors in any certain case, we have to open a service case. And we also open service cases if they request services. But even if they don't request services and they are not getting child support from the father, we open a service case.

Chairman GRIFFITHS. The Georgia law provides that aid to dependent children shall be provided to dependent children living in a suitable family home. How does the welfare department define a "suitable home?" Did you know that was the law?

Mr. MEADOWS. I think probably what that means is that in order to receive assistance for a child, there must be a relationship there. What I mean is, say the mother has abandoned and the father has abandoned, and somebody else wants to receive assistance for the child. It must be a family member within a certain degree of relationship which is set forth in the manual. A grandmother can receive for a child but a cousin can't. That's what I would think it meant. I have read that and that is what I would interpret it to mean.

Chairman GRIFFITHS. I see.

In *King v. Smith*, decided by the Supreme Court in 1968, the Court held that States may not deny AFDC assistance to dependent children on the basis of the mother's alleged immorality or to discourage illegitimate births. Do you ever, or have you ever denied assistance to a family where the mother is "immoral?" Do you have any protective payments to families—do you pay the money to a friend who then sees that the children are taken care of?

Mr. MEADOWS. There is a provision for that.

Chairman GRIFFITHS. There is a provision, do you have any such cases, Mrs. Robinson?

Mrs. ROBINSON. Yes.

Chairman GRIFFITHS. You do?

Mrs. ROBINSON. Yes.

Chairman GRIFFITHS. Does it work?

Mrs. ROBINSON. As far as I've heard, it does.

Chairman GRIFFITHS. I was not very impressed with that provision. I was on the Ways and Means Committee when we added that amendment and to me it sounded pretty silly. It seemed to me that if you discovered a family incompetent to handle its funds, it was probably going to have incompetent friends, too. I didn't understand exactly how that was going to work.

Mrs. ROBINSON. In the cases I have known of it is not friends, it's another relative generally. The one that comes to mind most quickly is a case where the mother is incapacitated, she's mentally retarded, and she has several children and she lives with her mother. The grand-

mother is the protective payee for the daughter and the daughter's children.

Chairman GRIFFITHS. Do you have neglect complaints, are they called in to you?

Miss BRADY. Yes.

Chairman GRIFFITHS. What do you do when you have complaints about neglect. Let me give you an example. I was talking with a young man in Washington the other day who told me that the woman living right across from him had six children and was drawing AFDC. Every morning at 8 o'clock she put all six kids out in the yard, locked the doors, and they were not permitted back in until supertime because she spent the day prostituting. Finally one of the neighbors was so fed up with the whole thing that she called the welfare department and the police. Do you have calls like this or do the police get them, and if you get such calls, what do you do?

Mrs. VICKERS. We would investigate this, or a worker from the Division of Children and Youth would investigate it. They handle a good many protective service cases.

Chairman GRIFFITHS. Is there such a thing as removing these children from the mother's control?

Mrs. VICKERS. Yes. But I don't believe we can authorize that.

Chairman GRIFFITHS. How do you do it, Miss Brady?

Miss BRADY. If the woman is receiving AFDC, and I were the service worker, it would be my responsibility to go out and investigate the situation as thoroughly as possible. That includes talking with the mother to see if it wasn't just a crank call on the part of the neighbor. If the neighbor's facts were verified, then with the help of my supervisor, it would be my responsibility to follow up and file a petition at juvenile court for the emergency removal of these children and placement with the Department or in foster care until the situation was either remedied to the point where the children could go back or there was some other resolution for it. This is assuming that the judge agrees with us.

Chairman GRIFFITHS. I see. With a family on AFDC where a daughter of 14 becomes pregnant, have you ever filed a neglect petition against her own mother?

Miss BRADY. No. And I don't think I would in that instance unless there was some other problem. This is a matter of judgment. But I wouldn't file a neglect petition because the daughter became pregnant. That would be discriminating against the welfare recipient.

Chairman GRIFFITHS. Why isn't it neglect?

Miss BRADY. The mother is not with the daughter 24 hours a day. I don't think you can consider a mistake a case of neglect. Maybe it's a one-time mistake.

Chairman GRIFFITHS. Supposing she has the first baby at 13, and the next daughter comes along and she has a baby at 14, and another daughter at 15. Isn't that an unsuitable home?

Miss BRADY. That is becoming one now. I would probably talk with the mother to see if she has discussed birth control with her daughters.

Chairman GRIFFITHS. Who decides if a recipient is employable, do you, Mrs. Vickers, Miss Spencer, Mr. Meadows, who decides that?

Mrs. VICKERS. We base this on the age of the children and the applicant's ability to work.

Chairman GRIFFITHS. What does the child's age have to be?

Mrs. VICKERS. If her youngest child is over 3, she is employable.

Chairman GRIFFITHS. Is over what?

Mrs. VICKERS. Three years old. She's employable unless she has some type of physical disability and we have to call on medical information to determine this.

Chairman GRIFFITHS. I would like to tell you that I am the only person on the Ways and Means Committee who believes that the mother should go to work no matter what the age of the child, because the real truth is that the middle-class mother is already doing that. Finally one of the men who had a very valuable secretary who had a baby and came back to work 4 weeks after the baby was born—and she was paying taxes to support everybody else—decided too that it might be a good idea if we stopped talking about the age of the child and actually gave these women a chance to work. The truth is, it's a discrimination against them. Yes?

Miss SPENCER. I agree with that, too, but the people whom we are talking about don't have enough free nurseries. If they had somewhere to put their children it might work, but as the situation is now I think they should be allowed adequate time for securing child care. This would not necessarily be age 3 because there are a lot of mothers who find places or people to care for their children if they really want to work.

Chairman GRIFFITHS. Do you know that all over the world, not just this country but all over the world, they have found that mothers don't like to put their kids in nursery schools or in day care centers. The most beautiful center I ever saw in a poverty area in Singapore that made any poverty area in America look like elegance and affluence, and they had a hard time getting those women to bring their kids into that day care center. It was beautiful, absolutely beautiful. But you have a difficult time, mothers generally make arrangements for their own children.

If you decide that a person is employable, where do you refer her, Mr. Meadows?

Mr. MEADOWS. As an intake worker if she asks me about places to go for employment I would refer her, depending upon her background, what kind of job she indicated an interest in, and her ability and educational background, to maybe a private employment agency or the State labor department. But as intake workers now with the separation of eligibility and services coming about, I would not be required to necessarily refer her anywhere. What would be done is a request for casework services. She could indicate that she desired and was interested in job training and/or placement, and a service case would be opened, and the service worker would work with her toward employment.

Chairman GRIFFITHS. And when the new WIN amendment goes into effect July 1, what's going to happen? Is that the way it is going to work?

Mr. MEADOWS. That is the way we started doing it in May.

Chairman GRIFFITHS. Do you tell women about the disregard of work expenses and the 30-plus-one-third work incentive so they know they can increase their income by working?

Miss SPENCER. No. Sometimes when they call up about an explanation as to why they were denied and explain that they can't live off the small amount of income they make on the job, I sometimes explain it to them then. But just in the application, I don't.

Chairman GRIFFITHS. You don't. Do you?

Mrs. VICKERS. No; not usually, unless they ask. If they ask me what would happen if they went to work, I explain it to them.

Chairman GRIFFITHS. I urge you to tell them all, explain it to them because it's really there to urge women to go to work, to give them a chance to go to work. What we're trying to find out is whether there is an incentive to go to work and whether this really will help them go to work. Maybe it would do that.

Did you want to ask some questions, Mr. Blackburn?

Representative BLACKBURN. Just a couple of things have come to mind here during your questioning period.

I feel that one of the most discriminated against group in America is social security recipients. They are people who have worked, they have contributed, their employers have contributed, and then, when they are old and get the social security, we say, "If you go out and work, we're going to take your social security away from you." Do any of you know of instances where this creates a hardship; that is, where you have some elderly couple and the man might like to get a job somewhere, but he finds out that, if he does work, they take away his social security? Have any of you ever run into that?

Miss SPENCER. I think I've handled about three cases of that nature. It has actually happened to specifically one man that's disabled. He was receiving social security and then he started back to work. Consequently, his grant was terminated. Soon after that he wasn't able to work any more, so he didn't have any income, and came in to apply for assistance with us. He had reapplied for social security, but at that time he did not know if he would be able to get it.

Representative BLACKBURN. Along the line that Mrs. Griffiths has mentioned, and I think it is important, too, that you discuss with your recipients the advantages of working, and that they will be able to retain some of their earnings. Do you think that the 30 plus one-third is an adequate incentive for someone to go to work? Should it be changed on a more graduated scale? Should we increase that \$30 deduction, and then, instead of having a one-third deduction, have a 10-percent deduction on the first additional \$50 and then gradually go up until they have worked out of it? Do you think we should have the loss of welfare benefits on a more graduated scale? From what I understand, if you take into account the free school lunches and the free milk and the medicaid, these are right substantial financial advantages for a family. If a person is working and they get to the threshold where, if they make another \$10 a month it all goes, then they are going to have an incentive not to earn another \$10 a month because they are going to lose perhaps \$75 a month in benefits. Do you have any facts about that, making the reduction in benefits on a more graduated scale?

Miss BRADY. Yes, I do agree with you on that. It takes a while for a family on welfare, when a mother does start to work, to get on her feet, and I don't think we should pull the rug out from under her quite as suddenly as we have to sometimes. Our exemptions should be either

greater or on a graduated scale, like you say. Another one of the benefits of welfare besides the money is the medicaid. If a mother goes to work and is making enough to pay the rent and buy the food, if she does not have big medical bills she can get by. But there have been many times when I have tried to help a client figure out how they can get just a dollar of welfare because they need the medicaid so badly for five or six children.

Representative BLACKBURN. You mean to pay for their share of medicaid?

Miss BRADY. The only way a recipient can get medicaid is to be eligible for a check also, and it does not depend on the amount of the check. It can be as small as a dollar.

Representative BLACKBURN. So if you can justify under your regulations a \$1 monthly payment, then that triggers these other benefits?

Miss BRADY. Then the medicaid goes with it.

Representative BLACKBURN. Has anyone computed the value of these other benefits? Of course, I know no one figure is going to answer because some have greater medical expenses than others. But, certainly the free lunch, the free breakfast, the milk, and these things could be computed.

Miss BRADY. That's very good for the children, but also consider the disabled adults and the aged adults who are living alone and getting just enough social security to get by. If we can give them just a dollar of welfare, they can get medicaid, and they are the ones who have terrific medical bills as a rule.

Chairman GRIFFITHS. The subcommittee's first staff study, showed what benefits a woman with three children on four programs would receive in New York, Detroit, Chicago, and Atlanta. And it works out to the fact that most of the time she is doing quite a lot better than she would be if she were working and could not receive welfare supplementation.

Representative BLACKBURN. At the rate she could expect to earn?

Chairman GRIFFITHS. At the rate she could expect to earn.

Representative BLACKBURN. You mentioned that you are using the services of the Internal Revenue Service to help locate fathers who have abandoned their children. In about what percentage of the abandonment cases are you being successful in locating the fathers, and how long does it take? I'm just wondering, with Internal Revenue Service, for example, if a man moves to another city he will not personally file an income tax return until the end of the year. So you've got a built-in timelag, haven't you, before you can find him. Or is it possible that they find him by reason of his employer deducting and paying into Internal Revenue? How long does it take in your general experience and how successful has it been?

Mr. MEADOWS. Here again, that is not one of the responsibilities that we as eligibility and intake people perform. I've never done that myself, try to locate a father through either Social Security or Internal Revenue, because that is a function of the service worker who handles the case on an ongoing basis. As soon as I determine that a person is eligible, I get as much information about the whereabouts of the father as I can to pass on to the service worker. Once I have done that, I don't know the results of any search for the father.

Representative BLACKBURN. So it is not within your sphere of activity then to find out, so you would have no basis on which to guess or give us an estimate.

Chairman GRIFFITHS. Mrs. Robinson, can you give us a brief description of what your job entails and at what point cases come to you?

Mrs. ROBINSON. As an eligible worker I handle the redeterminations for AFDC and aid to the aged, blind, and disabled (AABD) cases. In this particular role, the AFDC cases are reviewed every 6 months and up until now we have received a computer printout, and they are divided among the eligibility workers. Up until now we have been averaging around 50 recurrences a month with about 80 percent of those being AFDC cases. What we usually do is mail out a form to schedule appointments for the AFDC cases. There is a mandatory personal contact with all AFDC clients at the time of their redetermination. We schedule these appointments either at the client's home or at our office or wherever is convenient for the clients. If he is working and he can't get off his job any way to make a visit at his home or at our office, we might arrange to go out there to see him on his lunch hour or something like this.

Chairman GRIFFITHS. With your workload, are you able to keep current with your redetermination reviews which HEW requires?

Mrs. ROBINSON. We have to.

Chairman GRIFFITHS. Do you get behind?

Mrs. ROBINSON. We manage to get them done when they are supposed to be done.

Chairman GRIFFITHS. I see. You are also responsible for making any changes in grant levels and so forth between these redetermination reviews, aren't you?

Mrs. ROBINSON. We do special reviews, right.

Chairman GRIFFITHS. Do people often voluntarily report that their incomes have gone down and their grant should be larger?

Mrs. ROBINSON. Yes; more so than the other way.

Chairman GRIFFITHS. They are not so apt to tell you that their income has gone up; is that it?

Mrs. ROBINSON. A lot of them do, but it tends to be more the other way.

Chairman GRIFFITHS. I see. In your really excellent statement you say that you perform special reviews. What are these special reviews?

Mrs. ROBINSON. Any changes in circumstances that would affect the amount of the grant, or the disposition of the check. Say for instance, if a client moves, his check would be going to the wrong address. He would call in and we would change the address. If in moving, the household composition has also changed, this might affect the amount of the grant. So we work a new budget on him. If they had an increase in income we would have to verify the amount of the income. If they recently acquired a job we have to verify the amount of their wages and any work expenses they have to go along with this job. Medical and social reports also often come as special reviews. In AFDC cases if the mother has a child that is 3 years old or older she is supposed to be working. If she is not able to work then we do what we call a medical-social report. We interview the client and determine how her particular incapacity affects her ability to hold a job. This

might be either social incapacities, as we call them, and/or medical. Social incapacities are things that are outside what the physician would find that would also affect the client's ability to hold a job—for instance, if this client lived in a rural section of Georgia, say she might have 10 children, she lives 10 miles from the nearest city. No public transportation, no private transportation is readily available. It would be almost impossible for her to find somebody to keep the kids, and then she would have to walk 15 miles to get to a bus to go someplace to look for a job. So this might be considered a social incapacity. For a medical incapacity, we get the necessary medical information. If the client has a private physician we call and try to arrange a medical report from the physician. If she doesn't, she is scheduled into our clinic at the county hospital and we make an appointment for her to have a medical appointment with the doctor. We get the medical information back. In AFDC cases we then have to consider the information and try to determine whether this client is able to secure employment.

Chairman GRIFFITHS. Do you ever find cases where maybe the client has faked some of this, or where a client who really didn't want to work made himself pretty obnoxious to an employer?

Mrs. ROBINSON. To an employer or to a physician?

Chairman GRIFFITHS. To an employer or to a physician.

Mrs. ROBINSON. Yes. On the employment situation though we ask them, if they have a child over 3, "Do you have a job?" "No." "Are you looking for employment?" "Yes." If they are looking for employment, the conditions are that they be employed, in training, or seeking employment. If they are looking for employment we don't have very much to do but take their word for it.

Chairman GRIFFITHS. You argued for specialization among service workers in order to give clients better service. Would you elaborate on that a little?

Mrs. ROBINSON. Yes. I feel that perhaps if a service worker were dealing with specific areas of services, say for instance, finding employment for a certain category of client, say a woman who is middle aged and has very little formal education, I think that the worker could become more familiar with all the resources that are available. By continually working with these same type clients, she might get a better background of what is available to them—having caseworkers dealing with 20 or 30 employable or trainable women, trying to get to all the resources that are available.

Chairman GRIFFITHS. For AFDC families you require verification of income which a client reports, but do you do any research for unreported sources?

Mrs. ROBINSON. The size of our caseload makes this rather prohibitive. I had a case where there was a certain young lady who had one child. She did not claim any income. She had an apartment, the rent was, say—I don't remember, maybe \$80 a month. She had a telephone. She got \$79 a month. And to me it seemed a little bit ridiculous that she could claim only \$79 a month but was paying \$75 a month rent, plus the telephone, and she had to buy food. So I called her up and asked her how much child support she was getting, and she told me then that she was getting such and such amount of child support.

And I wanted to mention about locating fugitive fathers. I think if the rules were a little less punitive to the mothers, they might be more

willing to give us information about the whereabouts. A lot of times I'm sure that the mothers have an idea where these men may be located, but I'm sure in the back of their mind they are thinking, "If I give them information and they find him, he might give me \$10 for 2 months and then I might not hear from him anymore. But my welfare check will go down, and then I'm not getting that and I'm not getting this either. So it would be better for me not to bother with him at all and I can be assured of getting my welfare check."

Chairman GRIFFITHS. That's correct. Welfare is really considerably more dependable than a husband.

Representative BLACKBURN. My wife hasn't said that.

Mrs. ROBINSON. You may not be able to depend on a certain amount, but you can depend on something.

Chairman GRIFFITHS. I was watching a TV program one night and there flashed on the screen, "The wages of sin are tax free." That's quite true. Welfare has been used as a cover in some instances to hide various kinds of illegal income. For instance, I noticed that in one of the eastern cities a woman who was on ADC and had been for years was, in fact the largest distributor of heroin in the whole city. Now, would you be able to locate any sort of crime like that, or would you point it out, point out any questionable thing to the police department?

Mrs. ROBINSON. If we uncovered it. I'm sure in a situation such as that the person involved must know to do the necessary things, where we would not have time necessarily to investigate. If, for instance, a recurrent is due and the lady calls and says she wants to come into the office to complete the forms, then there is no reason for an eligibility worker to go out to the home, since the woman says she wants to come in. Even if we do go out to the home, it's only for this one particular segment of time. She could, you know, cover that up quite easily.

Chairman GRIFFITHS. In your statement you say :

We tell a client that in order to remain eligible for assistance, she must lose 30 pounds. So we give her a few dollars and a card which entitles her to 25 pounds of flour, peanut butter, rice, cheese, beans, cornmeal, butter and grits.

Under what conditions would you actually require someone to lose weight in order to remain eligible?

Mrs. ROBINSON. If she's a mother with a child over 3 years old and she says she cannot work, we send her to the doctor. The doctor says that he will not grant disability to her because she has been in to him before and she was told to lose a certain amount of weight and she has not followed through, so that he feels that she should not be given disability. So we tell the lady, "The doctor says if you don't lose 30 pounds that you're going to be required to go to work." The lady might have a long list of other problems too.

Chairman GRIFFITHS. You know, I think I'm going to have to start a new campaign. I think we're being unfair to fat people. I find out that in the WIN program in Detroit they actually refused to permit people to enroll in WIN who were too fat. I think that's unconscionable. What has that to do with whether you can work or not? And you say that the recipient :

Can't get into WIN because she has a hangnail on her toe or one of her kids has a cold.

Mrs. ROBINSON. A slight exaggeration, but—

Chairman GRIFFITHS. Are they that rigid about minor ailments?

Mrs. ROBINSON. One of the most common denials is slight urinary tract infection; or slight pelvic inflammatory disease. Most people at one time or another might have a urinary tract infection. It doesn't prevent very many people from continuing their usual daily activities. But it does prevent a client from getting into a training program which is WIN.

Chairman GRIFFITHS. You comment that since you don't have AFDC training for unemployed fathers or for working men whose earnings are very low, it encourages men to leave their wives. Actually, I think this has to be said loud and clear. How many homes do you think that this kind of rule has broken up?

Mrs. ROBINSON. I couldn't give you a number, but I imagine it's quite a few.

Chairman GRIFFITHS. A percentage of your cases.

Let me ask, you mention also the high turnover of employees in your job. How high is the turnover?

Mrs. ROBINSON. In my particular position a great deal of the workers have a degree, and when it comes time, whenever someone sees fit, they are promoted. And when they are promoted, it's a promotion to either intake or to services. I've been in my particular unit since September and there have been some additional positions added, but there are three of us who are still there, and there are now seven positions. I think there have been two promotions, one resignation. There will be another two or three that will be up for promotion within 6 months. They will not necessarily be promoted at that time, but they will be eligible.

Chairman GRIFFITHS. When you have new regulations put out, how are you made aware of them?

Mrs. ROBINSON. By a manual transmittal.

Chairman GRIFFITHS. Do you have any meetings among the workers?

Mrs. ROBINSON. We have meetings where we go over new procedures and policies.

Chairman GRIFFITHS. Miss Brady, could you describe the homemaker's service and who is eligible for it?

Miss BRADY. In our agency we have two homemaking divisions. One takes care of the mothers with children and the other one is in the model cities part of the city. The model cities one is the one I'm connected with right now. To be eligible for a homemaker in this particular division, the person must live within the model cities area. We service aged and disabled people who are living alone, or two disabled people together. A mother with children we refer to the other department. The person must not have access to relatives or friends who could come in and perform this service for them. The aim is to help a person maintain his/her home. If we were not in the home they would probably have to be in a hospital or a nursing home or some type of institution.

Chairman GRIFFITHS. In my opinion it's a very valuable service.

Miss BRADY. It's one of the most valuable I have ever seen.

Chairman GRIFFITHS. I personally feel that if we made homemaking services available across the country we would cut down tremendously

upon the cost of nursing care, nursing home care, and hospital care.

Miss BRADY. Yes.

Chairman GRIFFITHS. I have been working a long time on selling this to the committee.

Miss BRADY. Keep at it.

Chairman GRIFFITHS. I'm having a very hard time, but I think it makes more sense than anything else we could do.

Miss BRADY. I've seen the benefits of it. I have seen where we can go into the home with a homemaker for maybe 3 or 4 months and help a person get back on his feet. The homemaker can do the cooking, the cleaning, the grocery shopping, she can accompany them to the hospital, she can provide the friendship and the contact necessary to help this person to get over what problem it was that knocked him off his feet.

Chairman GRIFFITHS. Is this service ever available to a mother on ADC?

Miss BRADY. Yes.

Chairman GRIFFITHS. How frequently and under what circumstances?

Miss BRADY. Well, it would be under the same circumstances—the need would be there and there would be no one available to meet the need except the homemaker. A lot of times this will be when a mother has to go into the hospital. Rather than farm the children out all over the city, we can have a homemaker go in during the day, or from the time the children are home from school, and then arrange with a neighbor or somebody else to take over during the time we can't be there.

Chairman GRIFFITHS. Is a housekeeper ever made available to a woman on ADC?

Miss BRADY. A homemaker and a housekeeper are really the same thing, except our homemaker does go home at night.

Chairman GRIFFITHS. The best case I ever heard of in my district, I might say I almost fainted. A woman called who was drawing \$600 a month on AFDC, \$200 of it was for a housekeeper. In addition to that, she had bought a home under section 235 and she had medicaid. Her children got free lunches and so forth. I really thought she was doing pretty well, in view of the fact that I had had a letter just the day before from a woman who was working as a medical technician in a hospital who drew \$5,300 a year as opposed to \$7,200, and the woman in the hospital didn't get anything free. I think that the inequities within the system are really the greatest problem that you have with welfare. Take the fact that the working woman can't get anything. You've first got to get on welfare, then you can get some of these benefits. We have to correct this, Mr. Blackburn.

Representative BLACKBURN. It's all my fault. I'm not even on the Ways and Means Committee.

Chairman GRIFFITHS. You're going to help me.

You mention in your statement that you have been holding group meetings of clients and also met and talked with service workers about the WIN program, what it is, who is eligible, and so forth. Does this imply that workers, too, need more information and more training with respect to WIN?

Miss BRADY. Yes.

Chairman GRIFFITHS. You mention that service caseloads were too large to be a real service to the clients. Do you think separation will help here?

Miss BRADY. I personally have questions about separation because, as I said before, I think in welfare where money is concerned, the two go very much hand in hand. That's strictly a personal observation, and I may be wrong.

Chairman GRIFFITHS. Do you think there is a difficulty in the client's mind and in the eligibility worker's practice in separating out what is service and what is related to eligibility and function?

Miss BRADY. Yes; for a client to know who to call he has to be just about as familiar with the rules as we do. He has to know if it's an eligibility question, he contacts his eligibility worker. Or if it's a service function, there is another person to contact. If his case should be transferred to WIN, then there is another set of workers with whom to become familiar. And none of these are the intake worker who originally saw him.

Chairman GRIFFITHS. Do you think in practice that this is too difficult to follow?

Miss BRADY. Yes. I don't have a caseload right now, but I have many clients we are serving with the homemakers who will call and say, "This is my name and this is my address, and this is my problem. Could you please tell me who to call?" Then I start looking. At least I have the books available to me. I don't always know where to find them, but I do have a place to look.

Chairman GRIFFITHS. How hard is it to find doctors to take medicaid patients?

Miss BRADY. It's getting more and more difficult because the doctors have to fill out a lot of forms they don't think they have time to fill out, and then they have to wait for payment. One doctor who has just recently quit accepting medicaid patients said it was such a hassle to get the payment. It wasn't the people and it wasn't the amount of the payment. It was just that it might come 3 to 6 months later. And he was tired of it. You know, he could see other patients and not have that problem.

Chairman GRIFFITHS. My heart really doesn't bleed too much. I've seen some of the payments. A few of those in Michigan, the first 18 months, got a million dollars.

Miss BRADY. I don't feel sorry for the doctors, but the clients who need a doctor I do feel very sorry for.

Chairman GRIFFITHS. Do you have any comments on the training you received?

Miss BRADY. No, the staff development I had at the beginning was before the separation of services and eligibility so most of it was concentrated with eligibility.

Chairman GRIFFITHS. You state that it's hard to urge a client to manage money when there isn't enough to cover his daily expenses. As a matter of fact, how do people cope with this problem?

Miss BRADY. They get used to a standard of living that is far below what we would settle for ourselves.

Chairman GRIFFITHS. Is there any role or any need for budget counseling?

MISS BRADY. Yes, but I don't know what budget counselor can stretch what isn't there.

Chairman GRIFFITHS. Could you describe the background and purposes of the eviction project you are working on?

MISS BRADY. Yes. It originally started with a group of concerned citizens and representatives from various agencies in town in the fall of 1969. It has now gotten to the point where a proposal has been written and is being readied to send to the State. We have to iron out some more of the difficulties before it will meet guidelines. If it is funded, it will be with IV-A funds. One-quarter from the community, three-fourths matching, and it will offer emergency services. It would be for people living in a designated geographical area who are evicted and who meet the guidelines to be serviced by the project. You know, in Georgia when a client is evicted, his possessions are still set right out on the street.

Chairman GRIFFITHS. How many people would you say are evicted annually in Atlanta?

MISS BRADY. In a 2-year study, from approximately 20,000 warrants—dispossessionary warrants being served in Fulton County—these warrants resulted in approximately 1,000 evictions per year. I find a lot of people are surprised that the marshal and his men go in and actually carry the furniture out and set it on the street, but that's what happens.

Chairman GRIFFITHS. What does the welfare department do, do you pay the bill?

MISS BRADY. Right now?

Chairman GRIFFITHS. Yes.

MISS BRADY. If the person is already getting welfare, no more money can be given. It's then the service worker's problem to see if some arrangement can be made with the landlord, if he can hold out until such time as she can solicit funds from other private agencies in town. If she can't work out an agreement with him, then the next step would be to contact emergency shelter, the Salvation Army or the Union Mission, and see if they could take this person or family for a period of time.

Chairman GRIFFITHS. Do you have a problem with lost checks?

MISS BRADY. Yes.

Chairman GRIFFITHS. How many checks are lost?

MISS BRADY. Let's see. When I had a caseload I would say the average, say out of 250 people, was five a month. These are mostly stolen, not lost.

Chairman GRIFFITHS. Do the people to whom the check was issued afterward ever cash the check that was lost?

MISS BRADY. That only happened to me one time. And that was because the lost check got into the person's hands and he thought it was the duplicate check that our agency was sending out. But as soon as he cashed it he called and said, he got the duplicate check and we discovered it wasn't the duplicate. We simply canceled the order for the duplicate.

Chairman GRIFFITHS. How many lost checks would you permit them to have?

MISS BRADY. Well, as long as they say it's lost, it's considered lost.

Chairman GRIFFITHS. And if it were afterward discovered it was not lost but they did cash it, what would you do?

Miss BRADY. Then it's reported to the State, and probably the next month's check would be canceled.

Chairman GRIFFITHS. I see.

Representative BLACKBURN. Let me inject a question here.

Chairman GRIFFITHS. Surely.

Representative BLACKBURN. Suppose you found that a "friend" was actually cashing the check, so it would be treated as a stolen check. Have there ever been any prosecutions for that?

Miss BRADY. Yes. I had one client where a so-called friend stole the check, but the client prosecuted and the matter was taken to court and the friend was given a sentence and fined.

Representative BLACKBURN. The friend had actually stolen the check from the client?

Miss BRADY. Yes, the friend had stolen the check, but had given none of the money to the client.

Representative BLACKBURN. That was the question I was going to ask next. Have you had any instances where you have discovered that the check was not actually stolen but it was a conspiracy between the recipient and the check-casher to defraud the Government?

Miss BRADY. I haven't had one just as you described it, but I had one similar where a man would lose his check just about every month. So I finally told him something had to be done, we had to get the check sent to a safe address, he would have to get a mailing address.

Representative BLACKBURN. How many months did this go on before you reached the crisis stage?

Miss BRADY. About three times. He had a friend who was a lawyer and we arranged for his mail to be sent to the lawyer's office. The lawyer would verify that he got his check, and then if it got out of his hands, that was his problem.

Representative BLACKBURN. Thank you.

Chairman GRIFFITHS. I would like to congratulate the State of Georgia because the sad fact is that in a lot of other places some few recipients are losing these checks regularly and they are regularly cashing them themselves. In New York, I believe, they don't even raise any complaint until four have been lost in a year.

Chairman GRIFFITHS. They are issuing duplicate checks and the people cash both of them. In the State of Michigan there happened to be a large loss of checks, I believe, last November or December. And it spread around that the auditor-general was checking up on this, and the next month only 17 were lost while hundreds had been lost before.

Before we quit, I would like to ask you what causes this increase in welfare around Easter and Christmas.

Miss SPENCER. Well, around Christmas they want to buy toys and clothes and things for the children. They want their children to have Santa Claus just like everybody else. And around Eastertime everybody likes new clothes and this requires additional money which they do not have after paying their monthly bills.

Chairman GRIFFITHS. If they are eligible at Christmas why aren't they eligible in November?

Miss SPENCER. They have just gone along on what they had before, and now they are not able to get their hands on as much money as they need to get these additional things.

Chairman GRIFFITHS. This is when the checks were lost in Michigan too, so I guess they were going to use that additional check for Santa Claus.

I would like to thank all of you and I want to say again not only how well I think you are doing your jobs, but how much good commonsense you have. I can't tell you how much I have enjoyed talking with you and how much I appreciate your telling us how this system works in Georgia. I hope that from the findings and observations of this committee will come a better system, one that makes more sense and that is more equitable to everyone than what we have now.

Thank you very much, and we will send you the copies of the record for you to correct.

(Whereupon, at 12:12 p.m., the subcommittee recessed, to reconvene at 2 p.m., the same day.)

#### AFTERNOON SESSION

Chairman GRIFFITHS. Our witnesses this afternoon are Mrs. Dollie Buck, who is an application and assignment consultant with the Atlanta Housing Authority, and Miss Katherine Perry, who is a caseworker in the commodity certification unit of the surplus commodities food program. Miss Perry is employed by the Fulton County Department of Family and Children Services.

Copies of their statements and the statements of this morning's witnesses are available at the front of this room when the afternoon session concludes.

Our witnesses tomorrow morning will be the Directors of the Department of Family and Children Services in Fulton, Fannin, and Talbot Counties. Tomorrow afternoon we will hear from employees of the WIN program, public assistance employment counselors, and unemployment insurance and State employment service personnel.

We are so happy to have you here, Miss Perry and Mrs. Buck, thank you for coming. Our first witness is Miss Perry.

#### STATEMENT OF KATHERINE E. PERRY, CASEWORKER I, FULTON COUNTY DEPARTMENT OF FAMILY AND CHILDREN SERVICES

Miss PERRY. The Fulton County distribution program has been in operation since 1961 and has steadily grown until it now serves more than 60,000 people a month in Fulton County alone. The food program is under the joint efforts of the U.S. Department of Agriculture; the Department of Education; the Department of Family and Children Services; and the Fulton County government.

My job as a caseworker I, in the commodity certification unit is to certify and recertify all households meeting the eligibility requirements in Fulton County.

Households, are certified rather than individuals. This term means a group of related or nonrelated individuals, exclusive of boarders, who are not residents of an institution or boarding house, but who are living as one economic unit, sharing common cooking facilities and for whom food is customarily purchased in common.

Public Assistance households mean households in which all members are receiving grants under the federally aided public assistance program authorized in the Social Security Act. An other needy household is one in which no member receives a grant. A combination household is one in which some individuals receive a grant but others do not.

A public assistance household is certified for 1 year and this can be done by a caseworker in the field. An other needy household is certified for 1 month at a time unless their source of income has been regular and steady for 1 year or longer. That is the main reason we have so many clients coming to our office each month. These are either the other needy or combination households.

A caseworker in the field can send a change-of-status form to our office for a public assistance household. This is done to notify us to recertify the household for another year and, also, to inform us of any changes in the household composition.

The following is an example of a month's work of certification and recertification by the two caseworkers and one casework aide in our office:

In April, 1972, we served 16,160 public assistance households which equals to 54,417 individuals, 899 other needy households or 26,663 individuals, and 799 combination households or 2,935 individuals. The number of individuals seen by the three workers in the office averages 900 a month. Our work consists of the individuals actually coming to our office to be recertified or certified, or a caseworker in the field sending us a new application or a recertification form.

When a client comes to our office, we pull his/her case record if he/she has been receiving the food previously. We then discuss all points of eligibility. For a new application the soft copy and the hard copy is completed. The soft copy is used in our office as our case record and the hard back is sent to the market for the client to sign each time he receives the food. At this time we also notify the market of who has been recertified. We take the client's word for verifications of income, residency, reserves, etc. for 1 month and let him get the food. Before he can pick up the second month, he must bring the written verifications. The market usually tells the client when it is time to be recertified. One of the workers from the certification office takes our recertification lists along with the processed hard backs to the market daily.

In order to be certified for the food the following items have to be verified on all other needy persons: residency within the county, all sources of income, whether or not they are working or seeking employment, all reserves on hand, child support, if any; and medical and drug bills when the income is over the scale.

We are able to verify income by a pay stub, or by having the client get a form filled out by his employer stating his earnings, or by having a form filled out concerning the amount of a government check.

A rent receipt or a tax statement is brought to the office to verify residency. If the client is seeking employment, a Georgia State Employment Service card must be seen monthly. This is obtained from the Georgia State employment office.

In order to be eligible for commodities a person must be: (1) residing in Fulton County; (2) must have cooking facilities available; (3) not residing in an institution or boarding house; (4) and must be in need.

For other needy households or combination households, need exists when the monthly income is less than :

Number in household :	Monthly income
1 -----	\$100
2 -----	160
3 -----	215
4 -----	265
5 -----	285
6 -----	320
7 -----	345
8 -----	365
9 -----	385
10 -----	400
11 -----	420
12 -----	440
13 or more -----	465

We have certain deductions when obtaining net income. A flat deduction of \$35 is used for each person in household who is working. We can deduct the actual amount of money spent on medical expenses (receipts must be seen), we deduct for child care, excess shelter and utilities based on their income, and we do give an excess transportation deduction. This is figured by deducting the amount over \$15 (10 cents a mile is the standard) used for transportation to and from work.

The Old Farmers Market is located 3 miles from the certification office. It is open Monday through Thursday from 9 a.m. to 12 p.m., and from 1 p.m. to 2:30 p.m. The market is also open one Saturday a month from 9 a.m. to 12 p.m. The food is distributed to the clients by prison labor and the market serves between 800 and 1,000 people each day it is opened. We also actually move the market to a community center in South Fulton and in North Fulton 1 day a month for those who cannot get to the Old Farmers Market.

When a client comes to the market, he brings cardboard boxes to put his food in. He shows his card to one of the staff at the market, signs his hard back and is ready to receive the food. He puts his cardboard boxes on a conveyor belt and as he pushes his boxes down the line, the prison labor drops the commodity items into his boxes. The amount of food he receives depends on the number of people in his household.

Our relatively new program—food-to-the-people project—is one that we are very proud of. In April of 1971, the program was set up where a church could pick up in bulk for a number of households without going through the regular lines at the Old Farmers Market. This is strictly a volunteer program on the part of the churches. Someone from the church actually goes to the market and picks up the food in bulk for the number of households they are serving. Our certification unit has previously prepared a list of the eligible households and the actual amount of food they should be receiving.

We are responsible for recertifying each household on the church pickup list. We also complete a distribution sheet showing the actual number of each item each household receives. A copy of each of these is sent to the market and to the church 1 week before the pickup date.

The church then has individual volunteers who deliver the food to the families. At present (May 1972) we had 20 active churches serving 551 families, 1,599 individuals. We are adding two more churches to our list effective June, and another in July.

At present our office is working on a handbook-cookbook to better serve our clients. Since many of them do not know how to use the food for variety in a meal, we are giving them a number of recipes using each commodity item. We are also giving special diets for heart patients, diabetes, old-age clients and low-salt diets. There will also be a section on proper storage of food.

Because of the number of clients that we serve each month, it is very difficult for the three workers to handle the volume of work. Not only do we serve the clients in the office, but also have to process the 38 applications and the 55 change of status forms we receive daily from the caseworkers in the field. This involves going through our 60,000 case records in our five filing systems to clear the record. At this time, we record in the case record to bring it up to date, and issue a card and appointment slip to go to the market if necessary. We are trying to expand our food-to-the people project because we feel these are the people who do need the food most desperately.

We are unable to serve any additional clients through this program at present because of the volume of work that exists for the three workers. For this reason we are requesting additional staff to further develop and expand the food-to-the-people project, and to help us to process the applications and change of status from the caseworkers in the field.

Because of the great amount of work at the market also, it is very difficult for them to operate with such a small staff. The market also needs additional distribution centers so that the clients can pick up their food easier. Approximately 20 percent of certified households do not receive the monthly food because of the lack of transportation to the market and the distance from their homes to the market.

The commodity program could be more efficient if there was more staff. Our three workers not only have the duties already discussed but we also are needed frequently to refile the records we have pulled when the clients come in, file the new records, and answer the phone. This can be frustrating because the records that need filing accumulate and often times the record is needed again and cannot be found.

I feel very strongly about the handbook-cookbook being processed. So much of this food is wasted because the clients do not know how to store it or how to cook it. This also has been held up because of mass amount of work we handle.

I was employed by Fulton County Department of Family and Children Services in August, 1971, as a casework aid. At that time myself and several other new employees were placed on the job-in-training. Usually a new employee goes to a 4- or 5-week staff development class to learn all aspects of the job. At the time I was hired, I was needed on the job immediately. I was trained as an eligibility worker at that time. In February, 1972, I was promoted and transferred to the commodity certification unit and again on-the-job trained. My training has been very sufficient because of my personalized instruction from both of my supervisors. I have not had any trouble

with complexity of rules and regulations, just difficulty trying to handle the mass amount of work.

Chairman GRIFFITHS. Miss Perry, how many distribution centers for commodities are there in Fulton County?

Miss PERRY. We have one main center on Murphy Avenue, and then twice a month we actually move the food and conveyor belts and everything to a point in North Fulton County and in South Fulton County because we feel like these people are too far away from the distribution center to come here and pick up their food.

Chairman GRIFFITHS. What would be the the longest distance that anyone would have to travel now to those centers to pick up their commodities?

Miss PERRY. I don't have any exact figures on that, but in talking about time it takes many clients about 3 hours or so to get to the market because of lack of transportation. Some of them end up walking. I have actually had clients that have been up at 6 o'clock in the morning on the road and have not arrived at the market until 9 o'clock in the morning.

Chairman GRIFFITHS. How long are the centers open?

Miss PERRY. Our center is open Monday through Thursday from 9 o'clock until noon, and 1 to 2:30 o'clock the first full 3 calendar weeks of the month. It is closed each Friday for inventory.

Chairman GRIFFITHS. Do you have public transportation available?

Miss PERRY. To pick up the food?

Chairman GRIFFITHS. Yes.

Miss PERRY. No, we don't.

Chairman GRIFFITHS. The persons who have had to walk, did they have to walk the first part of the way and then can they use public transportation?

Miss PERRY. Well, there is a problem. Some of the clients do use buses; but we issue approximately 35 pounds of food per person a month. For example, a lady goes to the market to pick up food for three people in her household. That's over 100 pounds of foods, and it's almost impossible for her to be able to maneuver that amount of weight on a bus or some type of public transportation. Then they do take taxis, but there is the problem of expense. They have to pay a great deal to this taximan to take them to the market. Or they will pay a man in the neighborhood to pick up their food, and again they will pay him \$5 to go to the market and pick up their food for them, and that's a lot of money to them.

Chairman GRIFFITHS. Yes, indeed. What is the busfare?

Miss PERRY. Right now busfare is 15 cents. That has been in effect about 2 months and I don't know how long it's going to last.

Chairman GRIFFITHS. Who staffs the centers?

Miss PERRY. The distribution centers?

Chairman GRIFFITHS. Yes.

Miss PERRY. The manager and the three staff members are hired by the Fulton County Commissioners, but the actual food is distributed by prison labor.

Chairman GRIFFITHS. Have you ever had any trouble?

Miss PERRY. Not any violence or anything like that because they are under guard, but the labor does try to do things like, "Hey, I'll give you an extra piece of cheese if you will give me some cigarettes,"

or something like that. They do try to switch the food around. But that's the purpose of the guards being there.

Chairman GRIFFITHS. Nevertheless, I'm sure that the labor is actually glad to have the opportunity to do this helpful work; is that not right?

Miss PERRY. Right.

Chairman GRIFFITHS. I once sat on the criminal court and I understood that this is one of the main problems with the prison. The prisoners really want something to do.

Is there a separate way for determining eligibility for nonpublic assistance recipients?

Miss PERRY. We don't have to verify any of the income of persons who are receiving public assistance because we know that the case-workers are doing that when they redetermine their eligibility. We only verify income for an "other needy household," which is someone not receiving welfare.

Chairman GRIFFITHS. How do you do it?

Miss PERRY. They will come into our office and we will take an application on them. We ask them how much they are making; do they receive child support; do they receive any Government checks. We have to verify that they live in Fulton County. We do take their word for it that first month, and at this time we give them a piece of paper which is one of our little forms and one of them is called a "Dear Employer" form that they actually take to their employer and have him to fill it out stating how much they make. And we have another form that is called the "Dear Cashier" form that we use to verify any type of Government checks they receive, social security, VA. And then they have to bring this back to us the next month before they can receive food again.

Chairman GRIFFITHS. How much money could a man and wife and two children be receiving and still get commodities?

Miss PERRY. For four people in a household the maximum income is \$265 a month.

Chairman GRIFFITHS. Is that set by the Federal Government or does the State set it?

Miss PERRY. I'm not exactly sure. I've been using those standards ever since I've been down there but I'm not sure who sets them. That is net income. They can be making more than that and we do have deductions.

Chairman GRIFFITHS. You can deduct something?

Miss PERRY. Yes, ma'am.

Chairman GRIFFITHS. We can come next to that. What do you deduct?

Miss PERRY. We deduct any amount that they are actually paying monthly for medical expenses. If a lady has to go to the doctor twice a month and it's \$15 a visit, we can actually deduct that amount or any monthly prescription drugs that have to be filled. But this also has to be verified. They have to bring in a receipt where they have paid. We have an excess shelter deduction. The way our standards are set up, 30 percent of the income is what they should be paying for shelter. Anything over this 30 percent is considered excess and can be used as deduction. This, too, has to be verified.

Chairman GRIFFITHS. So that medical bills, prescriptions, and excess shelter costs can be deducted. Anything else?

Miss PERRY. We also have the work expenses, the same thing as the public assistance eligibility.

Chairman GRIFFITHS. I see.

Miss PERRY. We have an excess transportation to and from work. It's a little bit different from public assistance. We give 10 cents a mile for the actual distance to and from work, and then anything over \$15 is considered excess.

Chairman GRIFFITHS. Do you actually deduct the \$30 and one-third that AFDC deducts from earnings?

Miss PERRY. We don't use that.

Chairman GRIFFITHS. But you use the expenses of getting back and forth to work?

Miss PERRY. Right.

Chairman GRIFFITHS. At 10 cents a mile and anything above \$15?

Miss PERRY. Right.

Chairman GRIFFITHS. If there were two families with equal incomes, one of which is on AFDC, the AFDC family may also be eligible for commodities while the other is not, isn't that right?

Miss PERRY. The way it's set up, this is one thing that concerns me. We certify households, not individuals.

Chairman GRIFFITHS. I see.

Miss PERRY. Which means that if a family is receiving welfare and they are living with other relatives that are not receiving welfare, we have to take into consideration the income of that other needy family. If their income is over scale, then the public assistance family cannot receive the commodity food.

Chairman GRIFFITHS. Why do you do that?

Miss PERRY. That's the way the regulations are set up. The only way that a household can be separated so I can certify just the public assistance family would be if we had a written statement stating that they cook, eat and store their food completely separately at all times. And that's based on the fact that if they just ate two meals a week together, then the commodity food would be used in those meals. And so it would be shared. That is one thing that really disturbs me because so many low-income families have to live with their relatives because they can't afford to live on their own or they can't find suitable housing.

Chairman GRIFFITHS. In H.R. 1, we bought out the food stamps in the cash payment. Now, we considered removing the commodity distribution and Mr. Mills asked Mr. Poage and Mr. Poage objected strenuously. He insisted that we continue the commodity distributions. And I got the idea that Mr. Poage, who was chairman of the Agriculture Committee, wanted to get rid of those commodities.

Miss PERRY. There are some problems with it. Many of the clients don't know how to properly cook the food or store it and use it, and it's wasted. We have calls sometimes saying there is 5 pounds of flour out in the street, and it's because they really don't know how to cook with it so that it will be tasteful for the family. That is one reason why we are working on cookbooks now but we just haven't had that much time.

Chairman GRIFFITHS. I noticed that cookbook idea. I think that's very commendable.

Miss PERRY. I do too, I just wish we had time to get it going.

Chairman GRIFFITHS. I believe it would help if you could work one up. Let's go back a little. Supposing you have one family on AFDC and supposing they live in a one-room apartment. Right next to them is a family with exactly the same income but not on AFDC. Is it possible that only the family on AFDC would get the commodities and not the other family? Supposing it's a woman with three children in both cases.

Miss PERRY. It is possible. Because a straight public assistance household is automatically certified. Like I said, we don't question income or anything. For the other needy family, our income scale is so low that possibly the same income would make them ineligible because AFDC uses different deductions than we do. So their net income would come out actually less than an "other needy" family.

Chairman GRIFFITHS. This is an inequity. Just like we heard this morning, if you have a modest job you can't get any welfare, but if you quit your job we will give you welfare, then you can get the job back. This is the same thing in commodities too, isn't it?

Miss PERRY. Right.

Chairman GRIFFITHS. The family who had the same amount of money as the one on welfare would be well advised to quit working because then you get commodities.

Miss PERRY. Except if an "other needy" family states they are not working, we do require them to bring in a Georgia State Employment card once a month showing they are seeking employment.

Chairman GRIFFITHS. The manual states that for purposes of eligibility to obtain surplus commodities, net income will be determined in the same manner as for public assistance. Can you tell us what this means, how do you compute net income?

Miss PERRY. It has all changed in about the last month, but we take the gross income and we can take out the same deductions as in welfare except the first \$30. We can't do that, that is strictly for AFDC families, and AABD doesn't even get that deduction. So it makes a big difference.

Chairman GRIFFITHS. Do you count the earnings of children?

Miss PERRY. Yes, we do.

Chairman GRIFFITHS. This is one of the things that makes me mad. This is why you couldn't get the papers delivered in a city, because a child's earnings have heretofore been counted by welfare and it has removed the money from the welfare grant. That's what we try to get rid of now so that the earnings of children can't be counted. You ought to put somebody in the family to work, period.

Miss PERRY. If the child is a full-time student we don't consider it.

Chairman GRIFFITHS. And you have already told us about transportation. In certain circumstances you can waive the income eligibility limits and make someone eligible for commodities even if he has income higher than the eligibility ceiling, isn't that correct?

Miss PERRY. We can certify someone on a hardship.

Chairman GRIFFITHS. What kind of circumstance is that?

Miss PERRY. For example, if a man has medical bills. I had a man one time and he owed something like \$8,000 in medical bills and his income was over scale. Because every penny just about that he was putting out was toward that and he still had children to support, we

could certify him for a month on a medical hardship. But then he would have to come in the next month and show that he was actually putting out his money, as much as he possibly could, toward paying for these bills.

Chairman GRIFFITHS. If someone tells you they have a car, earnings, savings account, or receive social security, you can check with the bank or social security or whatever. But do you ever check such sources independently to see if there are unreported sources of income?

Miss PERRY. We don't have the time to.

Chairman GRIFFITHS. Your statement notes that if there is a person seeking employment in the household group, these cases must be reviewed every month for continued eligibility for commodities. Is it required that able-bodied people actively seek employment?

Miss PERRY. Yes; it is.

Chairman GRIFFITHS. What evidence of job search is required?

Miss PERRY. A Georgia State employment card. It has a date on it which shows when they actually went to the State employment office.

Chairman GRIFFITHS. I see.

The State manual additionally says that commodity recipients who are also public assistance households will have their eligibility reviewed "at intervals that are coincident with the redetermination of the eligibility to receive the public assistance grant." Does this mean that one review will serve for both programs?

Miss PERRY. Yes; it does. A caseworker will send us a form when they do the redetermination.

Chairman GRIFFITHS. They do it, not you?

Miss PERRY. They send it to us and we do it in our records.

Chairman GRIFFITHS. Well, that takes care of that.

You've been working with low-income people and their provisions for food. How would you evaluate the effectiveness of the commodities program?

Miss PERRY. At present there are a lot of things that I would like to change, simply because I think that it is a shame that so much of the food is wasted, and it is. And I think it is also a shame that some of the people that need the food the most desperately are unable to receive it because they don't have any transportation to the market, or they don't have the money to pay someone to pick it up for them, and it is not in walking distance from their home. To me, the person who needs the food the most would not have access to any transportation. They would not have a car.

Chairman GRIFFITHS. So that there is an inequity in the sense that the neediest families may not even be able to get to the market to pick up the food?

Miss PERRY. Right.

Chairman GRIFFITHS. It isn't really giving the food away to say that we will give it to all who reach a certain point, because some can't reach that point, whatever that point is. But the waste of the food that is given by the persons receiving it, this is—

Miss PERRY. But, really, it's our fault because they don't know how to cook it; they really don't. And we need someone like home services or someone to demonstrate how to use it. If they eat this food, they should be receiving every nutrient and vitamin that is needed. But when you get 5 pounds of flour and you don't know what to do with it,

you're not going to sit there and eat it out of a bag. And there is a problem there.

Chairman GRIFFITHS. If they could be taught to bake bread, would they actually have the facilities to bake the bread?

Miss PERRY. One of our requirements is that they do have to have cooking facilities in their residence. One thing about this cookbook is that we have learned of an unbelievable number of things to use for measuring cups—how to use an old peanut butter jar, what it's equal to, and different things like this—so they would not actually have to go out and buy cooking utensils. They could use some of their old everyday household items.

Chairman GRIFFITHS. What do you see as the relative advantages and disadvantages of food stamps versus commodities?

Miss PERRY. That's a big question. One thing that disturbs me about the food stamps is that so many people would not know how to properly buy the foods and use them. They would not know what they would really need for a well-balanced meal. The commodities actually give you all the nutritious value you need. Someone else could go in the store and buy all the wrong things and would not be receiving a well-balanced meal. But there again, there are people that could use it and put them to good use and could get more out of them than the actual food.

Chairman GRIFFITHS. Are you a nutritionist?

Miss PERRY. No, I'm not.

Chairman GRIFFITHS. I think that is really a very interesting point that you made. What is the major area in the commodities program which you feel could be improved?

Miss PERRY. I would like to see more distribution centers because I think that is a great problem. With one center, they serve approximately a thousand people a day in 4½ hours, and there are about, I think, 12 labor men out there, maybe a few more than that, I'm not exactly sure. It's so fast and the clients do wait in line, it's an all-day process. Also, I would like to see a little more communication between the caseworkers in the field and our office because we have three workers and we see approximately 900 people a month, and that does not count the 80-some-odd forms we receive from the caseworkers a day. And you can see right there why we don't have the time to demonstrate how to use the food. And you know, that's my major concern.

Chairman GRIFFITHS. Mr. Blackburn?

Representative BLACKBURN. I think you've done a very fine job, Madam Chairman. I would like to get clarified on one matter. Regarding the 10-cent-per-mile allowance against earnings for travel, is that 10 cents per mile allowed irrespective of the method of transportation or is that only when they go in a private car?

Miss PERRY. Only when they go in a car. Also, if a lady pays someone \$5 a week to take her, we consider that, and anything that is over the \$15 limit is considered excess fare too.

Representative BLACKBURN. I understand. Describe to me, what a person would normally expect to receive in surplus food. Let's suppose I'm the head of a household with three children and I'm one of your clients this month. What would I generally expect to receive if I came out?

MISS PERRY. You could get yellow grits, cheese, peanut butter, flour, cornmeal, dried beans, some kind of canned sandwich meat, dried eggs, powdered milk. Each month you either get a chicken—well, cans of chicken, pork, or beef; they alternate.

Representative BLACKBURN. How much chicken would you get?

MISS PERRY. I have some of the forms.

Representative BLACKBURN. Does it depend on the size of the family?

MISS PERRY. Right, it's 35 pounds per person in the household.

Representative BLACKBURN. Thirty-five pounds of surplus food?

MISS PERRY. Right.

Representative BLACKBURN. What portion of that would be a protein, a meat product?

MISS PERRY. Very little. Most of it is the cornmeal, the flour, the beans, the dried prunes, and the eggs, and things of that sort.

Representative BLACKBURN. Well, now could you give me any idea if I have, say two children and a wife, would I get two chickens or three for the month, or would I get chicken once on Sunday for the month, or would we divide the legs up?

MISS PERRY. I can tell you. Okay, for one person they would get one can of the chopped meat.

Representative BLACKBURN. How large a can would that be? Would that be like spam?

MISS PERRY. About this size [indicating].

Representative BLACKBURN. You mean a couple of pounds?

MISS PERRY. It's enough to last a month. They go once a month.

Representative BLACKBURN. You call this sandwich meat?

MISS PERRY. Yes; it's a chopped meat. And then they get another meat which would either be a chicken or pork or a beef, one.

Representative BLACKBURN. How much?

MISS PERRY. They would get one can of that too.

Representative BLACKBURN. Does one can of chicken contain one chicken?

MISS PERRY. I don't think it's a whole chicken.

Representative BLACKBURN. I have to ask because I am not familiar with canned chicken. Is the chicken boned or is it a whole chicken?

MISS PERRY. It's a boneless chicken.

Representative BLACKBURN. So the can is full of chicken which you can eat?

MISS PERRY. All of the food is name brand food, it's just covered up with USDA labels.

Representative BLACKBURN. As I understood the original purpose behind the surplus food program, it was to help us distribute the surplus commodities that we were getting into our Commodity Credit Corporation by reason of guaranteeing levels of income to farmers or income for sale of certain commodities. And am I to understand that the goods that are being distributed may alternate from month to month because the surplus varies?

MISS PERRY. No; you receive the same items every month except for the change in the meat, unless, you know, sometimes the market will run out of something and you won't receive all your food. You can look at this, it's a list but it's the same items every month.

(The lists referred to follow:)



(FOR FAMILY OF 10)

USDA DONATED COMMODITIES  
DISTRIBUTION FORM

FULTON COUNTY

APPLICATION DATE \_\_\_\_\_

CERTIFICATION DATE \_\_\_\_\_

IDENTIFICATION CARD NO. \_\_\_\_\_

FCOFCR # \_\_\_\_\_

NAME OF CERTIFIED HEAD OF FAMILY \_\_\_\_\_

ADDRESS \_\_\_\_\_

APPLICANT'S SIGNATURE \_\_\_\_\_

NUMBER IN FAMILY \_\_\_\_\_

RACE \_\_\_\_\_

SEX \_\_\_\_\_

P.A. OR OTHER NEEDY \_\_\_\_\_

ELIGIBILITY PERIOD  
(CHECK ONE):

1 MO.

3 MO.

ANNUAL

GILBERT G. DULANEY, COUNTY DIRECTOR D.F.C.S.

OTHER PERSON AUTHORIZED TO RECEIVE FOOD \_\_\_\_\_

SIGNATURE \_\_\_\_\_

BY P. W. W., AGENT

Month	Dry Beans 2# Pkgs.	Corn Meal 5# Pkgs.	Flour 10# Pkgs.	Rice 2# Pkgs.	Dry Peas 2# Pkgs.	Lard 2# Pkgs.	Lard 3# Pkgs.	Peanut Butter 2# Pkgs.	Roll'd Oats 3# Pkgs.	Chopped Meats Cans	Cheese 2# Loaves	CL 5# Loaves	Refrige. 1# Pkgs.	Grits 2# Pkgs.	Egg Mix	Butter	Split Peas	Evg. Milk	Cnd. Chicken	Cnd. Veg.	Potatoes	Juice	Macaroni	Syrup	Prunes	Apple Sauce	Signature of Recipient
Jan.	10	5	5	7	10	X	4	4	5	10	5	2	10	5	12	6	X	20	10	10	10	10	10	10	10	10	
Feb.	10	5	5	7	10	X	4	4	5	10	5	2	10	5	12	6	X	20	10	10	10	10	10	10	10	10	
Mar.	10	5	5	7	10	X	4	4	5	10	5	2	10	5	12	6	X	20	10	10	10	10	10	10	10	10	
Apr.	10	5	5	7	10	X	4	4	5	10	5	2	10	5	12	6	X	20	10	10	10	10	10	10	10	10	
May	10	5	5	7	10	X	4	4	5	10	5	2	10	5	12	6	X	20	10	10	10	10	10	10	10	10	
June	10	5	5	7	10	X	4	4	5	10	5	2	10	5	12	6	X	20	10	10	10	10	10	10	10	10	
July	10	5	5	7	10	X	4	4	5	10	5	2	10	5	12	6	X	20	10	10	10	10	10	10	10	10	
Aug.	10	5	5	7	10	X	4	4	5	10	5	2	10	5	12	6	X	20	10	10	10	10	10	10	10	10	
Sept.	10	5	5	7	10	X	4	4	5	10	5	2	10	5	12	6	X	20	10	10	10	10	10	10	10	10	
Oct.	10	5	5	7	10	X	4	4	5	10	5	2	10	5	12	6	X	20	10	10	10	10	10	10	10	10	
Nov.	10	5	5	7	10	X	4	4	5	10	5	2	10	5	12	6	X	20	10	10	10	10	10	10	10	10	
Dec.	10	5	5	7	10	X	4	4	5	10	5	2	10	5	12	6	X	20	10	10	10	10	10	10	10	10	

Remarks:

Representative BLACKBURN. What would you estimate is the percentage of the surplus food that is wasted each month because it is not used, either in dollar value or in weight?

Miss PERRY. I really wouldn't have any idea because we have never done any type of survey.

Representative BLACKBURN. You have never followed up? But there could be some families who have received flour every month for the last year and have thrown the flour away because nobody knows how to make biscuits?

Miss PERRY. Right.

Representative BLACKBURN. And there has been no followup on that?

Miss PERRY. No, there hasn't.

Representative BLACKBURN. In making the determination that the person is seeking employment, you say he has a card that shows he has been to the Georgia employment office. Does the Georgia employment office make any determination as to the qualification of the man for the job sought?

Miss PERRY. Yes, it does.

Representative BLACKBURN. They won't give him a card unless he is seeking a job for which he is qualified?

Miss PERRY. When a man goes in they ask him what he is qualified to do, and they register him on the card as, let's say, construction worker, laborer or something. And they will seek that type of employment for him.

Representative BLACKBURN. But you are confident that a man could not go in who is qualified for construction work and say I'd like to be a bank president and they could get the card? That doesn't happen, as far as you know?

Miss PERRY. Not as far as I know. But we really don't have much communication with the employment office.

Representative BLACKBURN. Am I to understand that your only outlet is at the farmer's market?

Miss PERRY. Yes, sir.

Representative BLACKBURN. Does that cover Fulton County only?

Miss PERRY. We serve approximately 60,000 people a month from Fulton County.

Representative BLACKBURN. I agree that that farmer's market is a poor location. I don't think there is any public transportation out there.

Miss PERRY. You can catch a bus but it's really almost dangerous, it's mostly the women that go out there. and it's really hard on them.

Representative BLACKBURN. It wouldn't be a satisfactory way to travel. I think you should have some additional centers for disbursal. I wonder about a cookbook, because if somebody doesn't know how to make a biscuit, I doubt if they would be able to read the book.

Miss PERRY. That's one thing, it's pictures. We have really put a lot of thought into the level we have to do this on, and it would actually show someone how to stir, and what measuring is, and things like that. So that we know they would understand.

Representative BLACKBURN. I think you've answered this, but just for my own clarification, if a family became certified for public assistance and that's good for 1 year without any further review on your

part, suppose they became ineligible 2 months after the original certification. Would you continue to give them—

Miss PERRY. No; we receive an IBM list at the end of the month that tells us what public assistance cases have been closed.

Representative BLACKBURN. All right.

Miss PERRY. We pull all those records and automatically cancel the food eligibility.

Representative BLACKBURN. All right. Thank you.

Chairman GRIFFITHS. What is the average value per person of the commodities for 1 month?

Miss PERRY. About \$15.

Chairman GRIFFITHS. About \$15. Do the commodities change every month?

Miss PERRY. No. It's the same items. Maybe one or two would change.

Chairman GRIFFITHS. The commodities program gives benefits that only partially are tied to income. That is, your benefits don't vary if your income goes up or down. So the net income cutoff for a family of four persons is \$265. What if the family's income rises to \$270, would they not get anything?

Miss PERRY. If there were no possible deductions they would not. We sometimes give a leeway of up to \$5 at the most, and this is judgment.

Chairman GRIFFITHS. So if they got up to \$275 they are just out?

Miss PERRY. Right.

Representative BLACKBURN. For a family of four that would be \$60 in benefits they would lose for earning \$5 more.

Chairman GRIFFITHS. You see, that is the problem with all these programs. The benefit reduction rate is so high you are better off if you don't do anything, and that's what we find. The rules, benefits, and benefit schedule change from one program to the next. You have one set of eligibility and you get this and that, so really, you work at your peril.

In your statement you say that you are unable to serve any additional clients with commodities because of the volume of work. Does this mean that you cannot accept any new applications?

Miss PERRY. No; I don't mean that at all. We receive applications daily, but everyone at our office would like to work on the cookbook or give community demonstrations or something to show how to actually use the food.

Chairman GRIFFITHS. How many more people do you think want to participate in the commodities program?

Miss PERRY. Want to receive the food?

Chairman GRIFFITHS. Yes; that would be eligible.

Miss PERRY. That would be eligible?

Chairman GRIFFITHS. Yes; that would be eligible. Do you think you have all the eligible people?

Miss PERRY. I'm sure we do.

Chairman GRIFFITHS. Oh, do you?

Miss PERRY. I feel sure we do because we don't even turn anybody away. We see people, we see approximately 60 people a day and most of them are new applicants.

Chairman GRIFFITHS. When we send you this record to correct, will you please send us all the forms you have to fill out?

Miss PERRY. I sure will.

Chairman GRIFFITHS. All right, we would appreciate having them. (The forms referred to follow:)

# IDENTIFICATION CARD No.

Fulton County Surplus Food Program

**Federally Donated Foods Will Not be Sold, Traded, Exchanged.**

\_\_\_\_\_ Head of Household - Recipient \_\_\_\_\_

Address \_\_\_\_\_  
St. Address City Zone

Distribution Location \_\_\_\_\_

No. in Family \_\_\_\_\_ P. W. ( ) Other Needy ( )

\_\_\_\_\_ Signature of Head of Household or Recipient \_\_\_\_\_

Signature of Agent Authorized to Receive  
**GILBERT G. DULANEY, Administrator Fulton County**  
 Department of Family and Children Services

Date \_\_\_\_\_ By \_\_\_\_\_

**FULTON COUNTY DEPARTMENT OF PUBLIC WELFARE**

Record of Family Distribution of  
**USDA Donated Foods**

ID. No.

THIS CARD FOR SOCIAL SECURITY, GOVERNMENT PENSION, RETIREMENT PENSION-DISABLED

NAME OF CERTIFIED HEAD OF FAMILY	NO. IN FAMILY	TYPE CASE
----------------------------------	---------------	-----------

ADDRESS	PERSON AUTHORIZED TO RECEIVE FOOD
---------	-----------------------------------

JAN.	JULY
FEB.	AUG.
MAR.	SEPT.
APR.	OCT.
MAY	NOV.
JUNE	DEC.

TO BE RECERTIFIED EVERY 3 MONTHS.

AUTHORIZATION TO PICK UP FOOD

Date \_\_\_\_\_

TO: SURPLUS FOOD DISTRIBUTION CENTER  
 FULTON COUNTY, GEORGIA

This is to authorize \_\_\_\_\_ Name

and/or \_\_\_\_\_ to act as my agent and pick up food

that I am entitled to receive until further notice.

I.D. Card No. \_\_\_\_\_

(Signed) \_\_\_\_\_  
 Head of Household

DATE \_\_\_\_\_

TO: \_\_\_\_\_

FROM: \_\_\_\_\_

RE: Name \_\_\_\_\_

Case # \_\_\_\_\_

The above name appeared on a recertification list recently and we are unable to recertify this client because:

- There are Other Needy people in the home who must come to our office to be recertified. If these people are no longer in the home, please advise us accordingly,
- Number in household does not agree with our records. Please send Change of Status and list names.
- We do not have an application in our files on this family because:
- It was cancelled over two years ago and the application destroyed.
  - They receive food as Other Needy and a new P.A. application is needed.
  - They have never received food at all under this name.

SURPLUS FOODS--FULTON COUNTY DEPT. OF FAMILY AND CHILDREN SERVICES  
ROOM 804 50 WHITEHALL ST. S.W.  
572-2144

## ATTENTION MR/MRS EMPLOYER:

\_\_\_\_\_ has applied to our office for Surplus Foods. In order to establish his eligibility, it is necessary for us to verify all income in the household.

We are asking, therefore, that you fill in the following statement:

\_\_\_\_\_ works for me \_\_\_\_\_ (number of days)  
days a week at a salary of \_\_\_\_\_ per day/week.

SIGNED \_\_\_\_\_

DATE \_\_\_\_\_

SURPLUS FOODS--FULTON COUNTY DEPT. OF FAMILY AND CHILDREN SERVICES  
ROOM 804 50 WHITEHALL ST. S.W.  
572-2144

## ATTENTION CASHIER:

\_\_\_\_\_ has applied to our office for Surplus Foods. In order to establish his/her eligibility, it is necessary for us to verify all income in the household.

We are asking, therefore, that you fill in the following statement:

I have cashed \_\_\_\_\_'s Social Security check  
in the amount of \_\_\_\_\_.

SIGNED \_\_\_\_\_

DATE \_\_\_\_\_

DATE \_\_\_\_\_

TO: \_\_\_\_\_

FROM: DONATED COMMODITIES CERTIFICATION UNIT

SUBJECT: Name \_\_\_\_\_

Case # \_\_\_\_\_

The above named person has been certified for \_\_\_\_\_ months to receive food for \_\_\_\_\_ people. The Identification Card number is \_\_\_\_\_ and the pick up date is \_\_\_\_\_

Please write this information in the appropriate place inside the service folder.

Thank you -

FULTON COUNTY DC FORM #1 (REV. 5/71)  
APPLICATION DATE FOR DON. COM. \_\_\_\_\_

USDA DONATED COMMODITIES  
APPLICATION FORM

IDENTIFICATION CARD # \_\_\_\_\_  
FCDFCS # \_\_\_\_\_

NAME (please print) last \_\_\_\_\_ first \_\_\_\_\_ int. \_\_\_\_\_ address \_\_\_\_\_

ELIGIBILITY PERIOD

signature of caseworker \_\_\_\_\_ in H.H. \_\_\_\_\_ race \_\_\_\_\_ sex \_\_\_\_\_ PA, OH, PA/ON 1 MO.  3 MOS.  ANNUAL   
A. PA/OK A. PA PENDING B. GA B. OK B. GA B. IN ST. PA CEST.

caseload # \_\_\_\_\_ other person authorized to pick up food \_\_\_\_\_ PICK UP DATE \_\_\_\_\_ NEW \_\_\_\_\_ TRR DATE \_\_\_\_\_  
supervisor's initials \_\_\_\_\_ (check market schedule)

OTHER NEEDY

last name	first	age	relation-ship	employed	net wthly. income amount	verified	employer or source of income	employable
1.								
2.								
3.								
4.								
5.								
6.								
7.								
8.								
9.								
10.								

PA: LIST NAMES

type of			type of			type of		
last name	first name	grant	last name	first name	grant	last name	first name	grant
1.			5.			9.		
2.			6.			10.		
3.			7.			11.		
4.			8.			12.		

TELEPHONE NUMBER \_\_\_\_\_  
 PROPERTY OWNED: REAL ESTATE \_\_\_\_\_  
 address \_\_\_\_\_  
 FULTON COUNTY RESIDENCE \_\_\_\_\_  
 date verified \_\_\_\_\_  
 TAX ASSESSMENT EVALUATION \_\_\_\_\_  
 SPECIFY WHETHER USED AS RESIDENCE \_\_\_\_\_  
 MONTHLY RENTALS RECEIVED IF ANY \_\_\_\_\_  
 FROM WHOM \_\_\_\_\_  
 AUTOMOBILES: MAKE: \_\_\_\_\_  
 YEAR MODEL: VALUE \_\_\_\_\_

MEDICAL EXPENSES: DOCTOR, DRUG, HOSPITAL BILLS  
 LIST \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

I AND OTHER MEMBERS OF MY FAMILY HAVE THE FOLLOWING RESOURCES: (SPECIFY IN WHOSE NAME)

CASH ON HAND \_\_\_\_\_

CHECKING ACCOUNT  \_\_\_\_\_  
 name of bank \_\_\_\_\_  
 address \_\_\_\_\_

SAVINGS ACCOUNT  \_\_\_\_\_  
 name of bank \_\_\_\_\_  
 INDICATE WHICH \_\_\_\_\_  
 address \_\_\_\_\_

I DECLARE, UNDER THE PENALTIES FOR PERJURY, THAT THE FOREGOING APPLICATION, INCLUDING ALL STATEMENTS, HAS BEEN EXAMINED BY ME OR READ AND EXPLAINED TO ME, AND, TO THE BEST OF MY KNOWLEDGE AND BELIEF, IS TRUE AND CORRECT. NEITHER I NOR MY FAMILY WILL SELL, TRADE, OR WILLFULLY DESTROY ANY FOOD GIVEN TO US.

DATE \_\_\_\_\_

signature of applicant or agent's signature \_\_\_\_\_

(FOR C. C. UNIT ONLY)

APPROVED  1 MO.  CANCELLED DATE \_\_\_\_\_  
 DATE \_\_\_\_\_  3 MOS.  REOPENED DATE \_\_\_\_\_  
 C/W's Ints. \_\_\_\_\_  ANNUALLY  CANCELLED DATE \_\_\_\_\_

Gilbert G. Dulaney, Administrator

USDA DONATED COMMODITIES—FULTON COUNTY DEPARTMENT OF FAMILY AND CHILDREN SERVICES

When you return for recertification as directed by caseworker, please bring the following checked items:

- rent receipt, house note receipt, or house tax statement
- wage statement
- verification of amount of Social Security check
- Georgia State Employment Service Registration card (GSES)
- bank balance (checking or saving account, or both)
- receipts of medical bills (doctor, drugs, and hospital)
- other \_\_\_\_\_

These forms must be seen by caseworker for you to be recertified for food.

RECORD OF RECERTIFICATION

-----  
Name of Head of Household

*Instructions:* Space entitled "Comments" should be used to indicate changes in household by deleting or adding names, changes in income, change from PA to ON or vice versa or any other comment relevant to recording of required information. If recertification is denied, state the reason. If additional space is needed, use the next available space. Use both sides.

Date-----Recertified for-----persons for-----months through-----  
(last day of the last month for which recertified).

COMMENTS:

-----  
Signature of Caseworker

Date-----Recertified for-----persons for-----months through-----  
(last day of the last month for which recertified)

COMMENTS:

-----  
Signature of Caseworker

Date-----Recertified for-----persons for-----months through-----  
(last day of the last month for which recertified)

COMMENTS:

-----  
Signature of Caseworker

Date-----Recertified for-----persons for-----months through-----  
(last day of the last month for which recertified)

COMMENTS:

-----  
Signature of Caseworker

FULTON COUNTY DEPARTMENT OF FAMILY AND CHILDREN SERVICES—SURPLUS FOOD CERTIFICATION SECTION

To: Mr. Thomas McDaniel, Commodity Distribution Supervisor.  
From: Mrs. Frances I. Findley, Casework Supervisor I, Surplus Food Section.  
Subject: Recertifications.

Date-----

Name (last name first)	ID No.	Number of persons included	1 month	3 months	Annual	TBR	Pickup date
-----	-----	-----	-----	-----	-----	-----	-----
-----	-----	-----	-----	-----	-----	-----	-----
-----	-----	-----	-----	-----	-----	-----	-----

-----  
ID CARD No -----

FULTON COUNTY DEPARTMENT OF FAMILY AND CHILDREN SERVICES, DONATED  
COMMODITIES DISTRIBUTION PROGRAM, ATLANTA, GA.

NOTICE OF FOOD DISTRIBUTION

You may pick up your donated commodities at:  
*Place:* Old Farmers Market Distribution Center, 1050 Murphy Avenue SW.

*Date:* -----  
*Time:* 9:00 a.m.—12:00 p.m.  
1:00 p.m.—2:30 p.m.

Please come on the above date if at all possible.

*It is not necessary that you take all of the food available to you each month. If you cannot use certain food do not take it.*

Remember, you may not sell, trade or give away any of this food.

*Bring some kind of container to carry the food. A sturdy box is best. You will receive about 35 lbs. of food for each person in your family.*

The person whose signature is on the identification card must come for the food. If you are unable to pick up your food, send your identification card, pick up date and written authorization for this person to pick up your food.

You must bring your identification card.

Please bring this letter with you.

CHANGE OF STATUS FORM

FULTON COUNTY DONATED COMMODITIES PROGRAM, FULTON COUNTY DEPARTMENT OF FAMILY AND CHILDREN SERVICE

1. ID # \_\_\_\_\_  
 2. FOCDFCS # \_\_\_\_\_

3. Name: \_\_\_\_\_  
 (Please Print) Last First Middle Initial

4. Current Address: \_\_\_\_\_

5. Change Distribution Center From: \_\_\_\_\_ To: \_\_\_\_\_

6. Change in No. Certified From: \_\_\_\_\_ To: \_\_\_\_\_

7. List Change of Household Group Below:

Name	PA or ON	Add or Delete
_____	_____	_____
_____	_____	_____
_____	_____	_____

(Use back of sheet if additional space needed)

8. Recertify Client for: (Check one) 1 Mo. ( ) 3 Mo. ( ) 1 Yr. ( )  
 Number in household \_\_\_\_\_

9. Name of Person Authorized to Pick Up \_\_\_\_\_

10. Combine Certification of: \_\_\_\_\_ ID # \_\_\_\_\_  
 and \_\_\_\_\_ ID # \_\_\_\_\_  
 and cancel ID # \_\_\_\_\_

11. Client has had card stolen. Cancel old ID # and issue a new one \_\_\_\_\_

12. Client has lost card, and needs a duplicate \_\_\_\_\_

13. Date \_\_\_\_\_ Signature of Worker \_\_\_\_\_  
 Caseload # \_\_\_\_\_  
 Supervisor's Initials \_\_\_\_\_

14. Record Changed at Certification Office ( )  
 Record Changed at Distribution Center ( )

Certifications for month of \_\_\_\_\_ Date \_\_\_\_\_

Name of church \_\_\_\_\_ Address \_\_\_\_\_  
 Person in charge \_\_\_\_\_ Phone \_\_\_\_\_  
 Area served \_\_\_\_\_ Pickup date \_\_\_\_\_

ID card No.	Name	Address	Number of HH	Supp. card ID No.	TBR date
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

Church:

Pickup date \_\_\_\_\_

Name \_\_\_\_\_

Number in family

Dry beans, 2 lb. pkg.

Corn meal, 5 lb. pkg.

Flour, 10 lb. pkg.

Rice, 2 lb. pkg.

Dry milk, 4½ lb. pkg.

Lard or shortening, 3 lb.

Peanut butter, 2 lb. can

Rolled oats, 3 lb. pkg.

Chopped meat, can

Cheese, 5 lb. loaf

Raisins, 1 lb. pkg.

Grits, 2 lb. pkg.

Egg mix, 6 oz. pkg.

Butter, 2 lb. can

Evaporated milk, can

Beef, pork, chicken, turkey, can

Canned vegetable

Instant potatoes, 1 lb. pkg.

Juice, can

Syrup, bottle

Prunes, 1 lb. pkg.

Apple sauce, can

Macaroni, 1 lb. pkg.

REQUEST FOR VOLUNTEER

Caseworker \_\_\_\_\_ Date \_\_\_\_\_

Telephone \_\_\_\_\_ Caseload Number \_\_\_\_\_

Specific service requested \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

When is service needed? \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

Name of client \_\_\_\_\_ Telephone \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

Age \_\_\_\_\_ Sex \_\_\_\_\_ Date \_\_\_\_\_

(This area for Volunteer Department use)

VOLUNTEERS ASSIGNED TO THIS REQUEST

Volunteer Names    Length of Assignment    Performance    Telephone Number

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

4. \_\_\_\_\_

5. \_\_\_\_\_

Was Job Completed? \_\_\_\_\_

Comments \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Chairman GRIFFITHS. Our next witness is Mrs. Dollie Buck.

**STATEMENT OF DOLLIE BUCK, FAMILY SERVICES CONSULTANT,  
ATLANTA HOUSING AUTHORITY**

Mrs. BUCK. It is the responsibility of the tenant application and assignment office to receive all applications from people desirous of gaining occupancy with the Atlanta Housing Authority. In addition, the tenant application and assignment office determines the eligibility status of the applicant and advises them accordingly.

Requirements for admission are based on the following: net income, family composition, attainment of retirement age, disability, or displacement by urban renewal or other governmental action. The interviewer determines unit size by family composition. Prior to acceptance, verification of income from employment and child care support forms are processed. In the case of elderly or disabled supportive medical reports are obtained from the hospital or private physician.

The income of employed applicants is periodically reverified to avoid the establishment of incorrect rent grade upon housing availability. When an applicant meets the eligibility requirements, rent grade is computed by regulations establishing admission policies of the Atlanta Housing Authority, or the Brooke amendment. The applicant is favored with the lesser of the two computations. Families whose income exceeds the regular admission limits may be admitted under the special income limits in regular public housing if they are displaced by governmental action or in leased housing.

The need for more input into our selection and assignment procedure brought the creation of the application and assignment consultant's office. Social and family problems could be identified and resolved prior to the actual assignment of families and individuals to housing. This is particularly true of elderly and handicapped individuals who normally have problems in adjusting to living alone. Obviously, if left unattended, these conditions will continue to seriously impair our ability to reduce dependency and to provide the quality environment in low-rent public housing for people who cannot otherwise afford decent, safe, and sanitary housing in a suitable living environment.

(The following forms were attached to Mrs. Buck's statement:)

AHA-107

**Atlanta Housing Authority**  
ATLANTA, GEORGIA

Application No. \_\_\_\_\_

**APPLICATION FOR ADMISSION**

Applicant \_\_\_\_\_

Eligibility Status \_\_\_\_\_ Unit Size \_\_\_\_\_

Preference category \_\_\_\_\_ Urgency \_\_\_\_\_

Previous Address \_\_\_\_\_

Address \_\_\_\_\_

Rent Grade \_\_\_\_\_

Project Preference(s) \_\_\_\_\_

Former Tenant? \_\_\_\_\_ Maiden Name \_\_\_\_\_ Telephone No. \_\_\_\_\_ S. S. No. \_\_\_\_\_

No.	PERSONS TO OCCUPY DWELLING	Relationship To Head	Sex	Date of Birth	BIRTHPLACE	Occupation or Grade and School Child Attends	No.	NAME AND ADDRESS OF EMPLOYER Starting with Present Employer last all employment during past 12 months for each member of family	EMPLOYED	PAY RATE	TOTAL INCOME PAST YEARS EXACT
1		Head of Family*							From To	Per	
2									From To	Per	
3									From To	Per	
4									From To	Per	
5									From To	Per	
6							No.	OTHER INCOME RECEIVED	VERIFIED BY	Initial and Date	AMOUNT
7								Old Age Assistance			Per
8								Aid to Dependent Children			Per
9								Aid to the Blind			Per
10								General Public Relief			Per
11								Private Welfare Agency			Per
								Social Security Benefits			Per
1.								Unemp Comp., RR Retm, Gov't Pensions, G. I. Bill, Non-Serv Connected Disab. or Death Benefits fr. VA			Per
								Service-Connected Disability or Death Benefits from VA			Per
								Alimony, Support Payments			Per
								Contributions, Gifts			Per
								Scholarships, Grants-In-Aid			Per
											<b>TOTAL PAST YEAR EXACT</b>

\*Date of Marriage \_\_\_\_\_ Baby expected? \_\_\_\_\_  
If Divorced or Separated Show Date and Previous Name \_\_\_\_\_

**Service Status and Record** DAV DVS V S (C-No. )

NAME AND SERIAL NO.	Relationship to Head	Dates of Service	Rank & Branch of Service	Type of Discharge	Verified By (Initial & Date)

Net Assets		<input type="checkbox"/> Yes <input type="checkbox"/> No		
No.	TYPE OF ASSET	AMOUNT	TYPE OF ASSET	AMOUNT
	Cash in Excess of \$100		Stocks and Bonds	
	Checking Account over \$200		Real Estate	
	Savings Account		<b>TOTAL</b>	

If my application is approved, my first request is for housing in \_\_\_\_\_

my second choice is in \_\_\_\_\_. If no unit of appropriate size is available in either one of the above, I will accept housing in any other project where a unit of appropriate size is available. Yes \_\_\_\_\_ No \_\_\_\_\_

**AFFIDAVIT:** I understand that this is not a contract and does not bind either party. I have no objection to inquiries being made for the purpose of verifying the facts stated above. I understand that if I have failed to give complete and correct information I will be subject to having my application cancelled.

SIGNED \_\_\_\_\_ DATE \_\_\_\_\_ 19 \_\_\_\_\_

Interviewed and Witnessed by: \_\_\_\_\_

a. RECORD OF PHYSICAL INSPECTION OF DWELLING UNIT at \_\_\_\_\_

(Address)

(Answer each question below and explain condition indicated by answer of "YES")

ITEM	(a) SUBSTANDARD CHARACTERISTICS	Score 1/	(b) OTHER DEFICIENCIES	Score 2/	(c) DESCRIPTION OF EXISTING SUBSTANDARD CHARACTERISTICS AND OTHER DEFICIENCIES
(1) LOCATION OF DWELLING UNIT	Does location of dwelling unit constitute a major hazard with respect to Fire? . . . . . Yes ___ No ___ Health? . . . . . Yes ___ No ___ Safety? . . . . . Yes ___ No ___		Does location of dwelling unit constitute a minor hazard with respect to fire, health or safety? . . . Yes ___ No ___ Is play space inadequate? . . . Yes ___ No ___ Is environment detrimental? . . . Yes ___ No ___		
(2) CONDITION OF STRUCTURE	Are major repairs needed in Foundations? . . . . . Yes ___ No ___ Stairs? . . . . . Yes ___ No ___ Walls? . . . . . Yes ___ No ___ Roof? . . . . . Yes ___ No ___ Is structure constantly damp? . . . Yes ___ No ___		Are minor repairs needed? . . . Yes ___ No ___ Is structure seriously infested? . . . Yes ___ No ___ Is structure occasionally damp? . . . Yes ___ No ___		
(3) WATER SUPPLY	Is dwelling unit without potable running water? . . . . . Yes ___ No ___ Are structure & Dwelling unit without potable running water? . . . . . Yes ___ No ___ Are entire premises without potable running water? . . . Yes ___ No ___		Does dwelling lack facilities for running hot water? . . . Yes ___ No ___ Is supply of running hot water inadequate? . . . . . Yes ___ No ___ Is water pressure too low? . . . . . Yes ___ No ___		
(4) SEWAGE SYSTEM	Are connections lacking between plumbing fixtures and adequate sewage disposal system? . . . Yes ___ No ___		Are drains clogged? . . . . . Yes ___ No ___ Are sewer connections faulty? . . . . . Yes ___ No ___		
(5) TOILET FACILITIES	Is dwelling unit without usable flush toilet? . . . . . Yes ___ No ___ Are structure & dwelling unit without usable flush toilet? . . . Yes ___ No ___ Are premises without any toilet facilities? . . . . . Yes ___ No ___		Is toilet in need of minor repairs? . . . . . Yes ___ No ___ Does toilet open off kitchen? . . . Yes ___ No ___ Is private inside flush toilet located apart from rest of dwelling unit? . . . . . Yes ___ No ___		
(6) BATH FACILITIES	Is dwelling unit without usable bathtub or shower with running water? . . . . . Yes ___ No ___ Are structure & dwelling unit without usable bathtub or shower with running water? . . . . . Yes ___ No ___ Are premises without usable bathtub or shower with running water? . . . . . Yes ___ No ___		Are both facilities in need of minor repairs? . . . . . Yes ___ No ___ Does bath have cold running water only? . . . . . Yes ___ No ___		
(7) KITCHEN FACILITIES	Is dwelling unit without adequate and safe connections for a cooking stove? . . . . . Yes ___ No ___ Is dwelling unit without installed sink with running water? . . . Yes ___ No ___		Are stove connections safe, but in poor condition or inadequate? . . . . . Yes ___ No ___ Does sink have defective or bad plumbing? . . . . . Yes ___ No ___ Is storage space inadequate? . . . Yes ___ No ___ Is kitchen located in bedroom? . . . . . Yes ___ No ___		

(8) ELECTRICITY	Is dwelling unit entirely without electric wiring? Yes ___ No ___ Is any part of the dwelling unit not wired for electricity? Yes ___ No ___ Is installed electric wiring so makeshift as to be unsafe? Yes ___ No ___	Is electrical system safe but inadequate or inconvenient? Yes ___ No ___	
(9) HEATING FACILITIES	Are heating facilities inadequate for healthful living? Yes ___ No ___ Are heating facilities unsafe? Yes ___ No ___	Is heat inadequate for comfort? Yes ___ No ___ Are heating costs excessive? Yes ___ No ___	
(10) LIGHT AND VENTILATION	Is there a windowless room in the dwelling unit? Yes ___ No ___ Is there more than one room without windows? Yes ___ No ___	Do bedrooms or toilet have windows opening only on air-shaft or narrow areaway? Yes ___ No ___ Do some rooms require artificial light all day? Yes ___ No ___	
(11) SPACE AND PRIVACY	Is there more than one family using a single family accommodation? Yes ___ No ___ Do number of persons per square foot of sleeping area exceed approved standards? Yes ___ No ___ Is family both overcrowded and doubled up? Yes ___ No ___	Are sleeping rooms separated by makeshift partitions? Yes ___ No ___ Is it necessary to pass thru sleeping rooms to get to toilet or to get outside? Yes ___ No ___ Is closet space inadequate? Yes ___ No ___	
(12) BUILDING CODE VIOLATIONS NOT COVERED ABOVE	(Specify)		
1/ Score 50 points for any one question in each box answered with "Yes", and score 5 points for each additional question in the same box answered with "Yes" Total		2/ Score 1 point for each question answered with "Yes" Total	

**b. PRESENT HOUSING COSTS:**  
 Rent: \$ \_\_\_\_\_ per \_\_\_\_\_ Rent includes \_\_\_\_\_  
 Amount of arrears: \$ \_\_\_\_\_ Reason for arrears: \_\_\_\_\_  
 Estimated cost of tenant purchased utilities:  
 Electricity, \$ \_\_\_\_\_ per \_\_\_\_\_; Heating fuel, \$ \_\_\_\_\_ per \_\_\_\_\_;  
 Gas, \$ \_\_\_\_\_ per \_\_\_\_\_; Ice, \$ \_\_\_\_\_ per \_\_\_\_\_; Other, (Specify) \_\_\_\_\_  
 Total Housing Costs: \$ \_\_\_\_\_ per \_\_\_\_\_  
 Remarks: \_\_\_\_\_

**c. HEALTH FACTORS:** (Record presence of chronic illnesses or physical impairment and person affected) \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**d. HOUSE KEEPING**

Good   
 Fair   
 Bad   
 Filthy

**e. TOTAL SCORE INDICATING URGENCY OF NEED: EXISTING CONDITION**

	Check	Score
(1) Family is:		
(a) Actually without housing	<input type="checkbox"/>	
(b) To be displaced or about to be evicted	<input type="checkbox"/>	
(c) Living in unsafe, insanitary or overcrowded housing conditions	<input type="checkbox"/>	
(2) Health factors present	<input type="checkbox"/>	
Urgency of Need — Total Score		

Remarks: \_\_\_\_\_

The above information was verified by means of a home visit made on \_\_\_\_\_ (Date) or by \_\_\_\_\_

on \_\_\_\_\_ (Date) (Signed) \_\_\_\_\_



(Rev. 11-28-72)

APPLICATION PROGRESS SHEET

Date of Application \_\_\_\_\_ Project \_\_\_\_\_

Name of Applicant \_\_\_\_\_

Verification to be Submitted

INFORMATION NEEDED	DATE MAILED	DATE RECEIVED
DISPLACED		
AHA 122		
FORMER TENANT CLEARANCE		
PRESENT EMPLOYMENT FORM		
PREVIOUS EMPLOYMENT		
TIPS		
LETTER TO DPW		
SOCIAL SECURITY		
RETIREMENT OR PENSION		
ALLOTMENT FROM SERVICEMAN		
LETTER TO VA		
DIVORCE OR SEPARATION		
ADULT PROBATION OFFICE		
LETTER FROM NURSERY, BABY SITTER		
COLLEGE FORM		
SCHOLARSHIP LETTER		
BANK STATEMENT & BONDS		
PROPERTY CLOSING STATEMENT		
MEDICAL STATEMENT, GRADY FORMS		
ELDERLY SPONSORS		
AFFIDAVITS		
MARRIAGE CERTIFICATE		
BIRTH CERTIFICATE		

REMARKS:

AHA Form No. 100  
(Rev. 2-11-72)

HOUSING SCORE

Name: \_\_\_\_\_

Address: \_\_\_\_\_

1. Families who are displaced or about to be displaced by Low-Rent Housing or Urban Renewal Projects and persons who are displaced or about to be displaced by Atlanta Airport expansion.
  - a. Elderly family (600)..... \_\_\_\_\_
  - b. Serviceman, family of deceased serviceman, or Veteran (575).... \_\_\_\_\_
  - c. Other families (550)..... \_\_\_\_\_
  - d. Single non-elderly (540)..... \_\_\_\_\_
2. Families who are displaced or about to be displaced by Other Governmental Action.
  - a. Elderly family (500)..... \_\_\_\_\_
  - b. Serviceman, family of deceased serviceman, or Veteran (475).... \_\_\_\_\_
  - c. Other families (450)..... \_\_\_\_\_
  - d. Single non-elderly (440)..... \_\_\_\_\_
3. Families without Housing.
  - a. Elderly family (400)..... \_\_\_\_\_
  - b. Serviceman, family of deceased serviceman, or Veteran (375).... \_\_\_\_\_
  - c. Other families (350)..... \_\_\_\_\_
4. Families about to be without Housing.
  - a. Elderly family (300)..... \_\_\_\_\_
  - b. Serviceman, family of deceased serviceman, or Veteran (275).... \_\_\_\_\_
  - c. Other families (250)..... \_\_\_\_\_
5. Families living in Substandard Housing.
  - a. Elderly family (200)..... \_\_\_\_\_
  - b. Serviceman, family of deceased serviceman, or Veteran (175).... \_\_\_\_\_
  - c. Other families (160)..... \_\_\_\_\_
6. Families living in Standard Housing.
  - a. Elderly family (150)..... \_\_\_\_\_
  - b. Serviceman, family of deceased serviceman, or Veteran (140).... \_\_\_\_\_
  - c. Other families (130)..... \_\_\_\_\_

AHA-103-

## EMPLOYMENT VERIFICATION

### ATLANTA HOUSING AUTHORITY

To Employer of:

Return to:

Applicant .....

Application Office  
121 Hunter Street, S. W., Room 305  
Atlanta, Georgia 30303

Address .....

Your employee is seeking a better home. However, he cannot be considered for a low-rent public housing unit until this completed form is returned since our regulations require that only families determined to be low-income can be admitted. Accordingly, you will be helping him by completing this form at your earliest convenience.

Very truly yours,

Date .....

(Tenant Selection Supervisor) .....

1. Occupation..... 2. Employed from (Date) ..... to.....

3. Permanent..... Temporary..... 4. Is social security deducted? .....

5. Basis of pay: (Check more than one if applicable) 4. (a) Social Security Number.....

Wages-Salary ..... Commission ..... Tips..... Other (Specify).....

6. Rate of pay \$ ..... per  hour Hours per week at regular time ..... day

Hours per week overtime (average) .....

 week two-weeks

Is time and one-half paid for overtime? .....

 semi-monthly

Days per week (if day work) .....

 monthly

7. If employee receives any compensation in the form of commission, bonus, expense account, tips, free meals, car fare, etc., please indicate and show current rate of payment or value received (estimate where necessary).

..... \$ ..... per .....

8. Total Gross Earnings During Past 12 Months - - - - - \$.....

or for any lesser period during these 12 months - - - - - \$.....

9. Number of days allowed per year with pay for Vacation ..... Sick Leave .....

Firm.....

Signature .....

Title .....

Telephone No. ....

Date .....

AHA FORM NO. 64  
(Rev. 1-7-71)

AFFIDAVIT ON CHILD CARE

I, \_\_\_\_\_, hereby certify that I care  
for the child/children of Mrs. \_\_\_\_\_  
while she works. She pays me \$ \_\_\_\_\_ per  
day/week.

\_\_\_\_\_  
Baby Sitter's Signature

Date \_\_\_\_\_

I, Mrs. \_\_\_\_\_ do solemnly swear that I employ  
\_\_\_\_\_ to take care of my child/children.  
I pay her \$ \_\_\_\_\_ per day/week.

\_\_\_\_\_  
Applicant's Signature

HOUSING APPLICATION AND ASSIGNMENT BRANCH  
121 HUNTER STREET, S. W.  
ATLANTA, GEORGIA 30303

Fulton County  
Department of Family and Children Services  
165 Central Avenue, S. W.  
Atlanta, Georgia 30303

Gentlemen:

We are required by Federal law to verify the income of all families applying for admission to our low-rent public housing projects. The person identified below is a member of one of these families and is understood to be receiving welfare assistance.

Full Name of Recipient \_\_\_\_\_

Address \_\_\_\_\_

Case Number \_\_\_\_\_

(If not available, show full name of spouse).

\*\*\*\*\*

Will you kindly fill in Items 1, 2, and 3 and return to this office.

\_\_\_\_\_  
Supervisor

1. Type of Grant \_\_\_\_\_

2. Amount of Grant \_\_\_\_\_

3. Other Income (Social Security, etc.) \_\_\_\_\_

4. Remarks \_\_\_\_\_

Date \_\_\_\_\_

\_\_\_\_\_  
Administrator

HOUSING APPLICATION AND ASSIGNMENT BRANCH  
121 HUNTER STREET, S. W.  
ATLANTA, GEORGIA 30303

Adult Probation Office  
Fulton County Courthouse

Re: Name \_\_\_\_\_  
Age \_\_\_\_\_  
Address \_\_\_\_\_  
\_\_\_\_\_

Gentlemen:

We are required by Federal law to verify the income of all families applying for admission to, or continued occupancy in, low-rent projects.

It is understood that the above-named person has been directed by court order to make support payments through your office to \_\_\_\_\_, mother of the following children:

- 1. \_\_\_\_\_ 5. \_\_\_\_\_ 9. \_\_\_\_\_
- 2. \_\_\_\_\_ 6. \_\_\_\_\_ 10. \_\_\_\_\_
- 3. \_\_\_\_\_ 7. \_\_\_\_\_
- 4. \_\_\_\_\_ 8. \_\_\_\_\_

Very truly yours,

\_\_\_\_\_  
Chief, Housing Application and  
Assignment Branch

\*\*\*\*\*

- 1. Date of court order \_\_\_\_\_
- 2. Amount ordered to be paid by court \_\_\_\_\_ per \_\_\_\_\_
- 3. Total amount actually paid for past 12 months \_\_\_\_\_
- 4. Date of last payment \_\_\_\_\_ Amount \_\_\_\_\_
- 5. Change within past 12 months \_\_\_\_\_
- 6. Total arrears from date of court order to present \_\_\_\_\_

Remarks:

Date \_\_\_\_\_

Probation Officer \_\_\_\_\_

AHA FORM NO. 68  
(Rev. 3-17-71)

AGREEMENT BY APPLICANT AND SPONSORS

The applicant names \_\_\_\_\_ as  
sponsor and \_\_\_\_\_ as alternate sponsor.

The applicant understands and agrees that as a condition to admission the sponsor and alternate sponsor are authorized to enter his/her apartment at any time to assume full responsibility for his/her care in case of disability, including removal from the premises, and to receive and remove his/her property.

The sponsor and alternate sponsor will also assume responsibility for arrangements in case of death.

The undersigned sponsor and alternate sponsor agree to accept the responsibilities detailed above. The alternate sponsor will act in the event the sponsor cannot be contacted or for any reason is unable to take, or does not take, appropriate action.

Applicant \_\_\_\_\_

Sponsor \_\_\_\_\_

Address \_\_\_\_\_

Phone Number \_\_\_\_\_

Alternate  
Sponsor \_\_\_\_\_

Address \_\_\_\_\_

Phone Number \_\_\_\_\_

Date \_\_\_\_\_

GRADY MEMORIAL HOSPITAL  
Atlanta, Georgia

Date \_\_\_\_\_

Atlanta Housing Authority  
Housing Application and Assignment Branch  
121 Hunter Street, S. W., Room 305  
Atlanta, Georgia 30303

Gentlemen:

Our records indicate that: Name \_\_\_\_\_

Address \_\_\_\_\_

Clinic Number \_\_\_\_\_

Diagnosis \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Physician's last report relative to patient residing alone \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Sincerely yours,

Medical Social Worker

AHA FORM NO. 203  
(Rev. 4-18-72)

TENANT SELECTION - FAMILY SERVICES REFERRAL

NAME \_\_\_\_\_  
ADDRESS \_\_\_\_\_ CITY \_\_\_\_\_  
TELEPHONE NO. \_\_\_\_\_ ADULTS \_\_\_\_\_ CHILDREN \_\_\_\_\_  
DATE OF REFERRAL \_\_\_\_\_ PERSON MAKING REFERRAL \_\_\_\_\_

REASON FOR REFERRAL

PROBLEMS WITH CHILDREN \_\_\_\_\_ NEIGHBOR RELATIONS \_\_\_\_\_  
FINANCIAL \_\_\_\_\_ MARITAL PROBLEMS \_\_\_\_\_ JUVENILE DELINQUENCY \_\_\_\_\_  
EDUCATION \_\_\_\_\_ EMPLOYMENT \_\_\_\_\_ LACK OF FOOD \_\_\_\_\_  
HEALTH PROBLEMS \_\_\_\_\_ LACK OF FURNITURE \_\_\_\_\_  
WELFARE REFERRAL \_\_\_\_\_ AGENCY REFERRAL \_\_\_\_\_  
EMERGENCY HOUSING \_\_\_\_\_ MENTAL PROBLEMS \_\_\_\_\_  
OTHER \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

INITIAL INTERVIEW \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

CATEGORY \_\_\_\_\_

FAMILY STATISTICAL DATA

NAME \_\_\_\_\_ AGE \_\_\_\_\_ STATUS \_\_\_\_\_

\_\_\_\_\_ AGE \_\_\_\_\_ STATUS \_\_\_\_\_

ADDRESS \_\_\_\_\_ APT. # \_\_\_\_\_

CITY \_\_\_\_\_ TELEPHONE \_\_\_\_\_

\_\_\_\_\_ BLACK \_\_\_\_\_ WHITE \_\_\_\_\_ OTHER

MARITAL STATUS \_\_\_\_\_ BIRTHPLACE \_\_\_\_\_

FAMILY OF: \_\_\_\_\_ U.S. CITIZEN \_\_\_\_\_ ALIEN \_\_\_\_\_ VETERAN

\_\_\_\_\_ SERVICEMAN \_\_\_\_\_ DISABLED VETERAN \_\_\_\_\_ DECEASED VET OR SERVICEMAN

NAMES OF OTHER MEMBER OF FAMILY:

NAME                      RELATION                      SEX                      AGES                      STATUS

<u>NAME</u>	<u>RELATION</u>	<u>SEX</u>	<u>AGES</u>	<u>STATUS</u>

PREGNANT: \_\_\_\_\_ YES \_\_\_\_\_ NO

MONTH DUE \_\_\_\_\_

EMPLOYMENT AND INCOME

EMPLOYER: \_\_\_\_\_ HOW LONG? \_\_\_\_\_

ADDRESS: \_\_\_\_\_ OCCUPATION \_\_\_\_\_

JOB STATUS: \_\_\_\_\_ PERMANENT \_\_\_\_\_ TEMPORARY \_\_\_\_\_ PART-TIME \_\_\_\_\_ SEASONAL

SALARY: \_\_\_\_\_

INCOME OTHER FAMILY MEMBERS: \_\_\_\_\_

OTHER INCOME \_\_\_\_\_ TOTAL: \_\_\_\_\_

PRESENT LIVING CONDITIONS:

SUBSTANDARD: \_\_\_\_\_

OVERCROWDED: \_\_\_\_\_

DISPLACED: \_\_\_\_\_

WITHOUT HOUSING: \_\_\_\_\_

REFERRALS:

DATE	AGENCY	REASON	DISPOSITION

FAMILY SERVICES \_\_\_\_\_  
DATE

ELIGIBLE FOR PUBLIC HOUSING: \_\_\_\_\_ YES \_\_\_\_\_ NO

IF NO, GIVE REASON: \_\_\_\_\_

RECOMMENDATIONS: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_





Chairman GRIFFITHS. Now, Mrs. Buck, could you describe to us the length and type of training you received for your job as an application worker?

Mrs. BUCK. There was no formal training. I started out with the Atlanta Housing Authority as a temporary worker in one of the housing management offices. After that I was sent to maintenance as a receptionist-clerk-secretary to the superintendent of maintenance. From there I was sent to receptionist of applications. From there I was promoted to application interviewer, and from there I was promoted to family service consultant.

Chairman GRIFFITHS. I think that's a pretty good training.

Mrs. BUCK. I have really worked in all phases, I started in management, maintenance, application and now the social service branch.

Chairman GRIFFITHS. A very fine and intelligent man told me one time that he sincerely believed that if all the secretaries walked out of the big industries in the city of Detroit, they would have to close the industries.

Representative BLACKBURN. That's supposed to be a management secret.

Mrs. BUCK. I think in doing the type of work and dealing with people who come in to apply for public housing, I think that I am working with the people. This is where you acquire anything you might need, just working directly with the people. You will never get it in a college or university.

Chairman GRIFFITHS. Would you describe for us what in general the job of application and assignment consultant entails, what you do?

Mrs. BUCK. When a person is referred to us through the application office, he is usually referred because he has an outstanding problem. The No. 1 problem is he does not have finances. No. 2, he does not have a bed to sleep in. When we get the referrals, we try to find a bed for him to sleep in and money for him to move in. This is very difficult. We do not have resources available for giving people, everyone who comes in in this situation, financial assistance. We can get them a place to live, we can waive move-in expenses, and this is normally what has been done in helping families who come in and need our assistance. But most of them who come in are emergency situations. They are living at the Salvation Army House, Union Mission for men and women, mother has put them outside, and these are the type problems that are referred to us.

Chairman GRIFFITHS. Do you have furnished housing?

Mrs. BUCK. No, we do not. We only furnish stove and refrigerator in public housing. But we, as family service consultants, go out and beg for beds and also furnishings for the people that come in and need them.

Chairman GRIFFITHS. I would like to know the general procedure that is followed when somebody applies for public housing. Supposing a couple with children comes in and says their income is \$4,200. Are they interviewed?

Mrs. BUCK. Yes, they are. This is a husband, wife and two children.

Chairman GRIFFITHS. Yes; but the income limits for a family of four is \$4,800?

Mrs. BUCK. Right.

Chairman GRIFFITHS. I see. Will they have to provide pay stubs to indicate that they are working?

Mrs. BUCK. No; they do not. We have an employment verification form that is given to the man, usually it's the man that is employed. The woman usually says she is not employed. And we give him an employment verification form. He takes it to his employer and brings it back or mails it back to us.

Chairman GRIFFITHS. Do you find that some of the women are employed?

Mrs. BUCK. Most of them are employed.

Chairman GRIFFITHS. I see. Would you call their current and past employers?

Mrs. BUCK. Current, right.

Chairman GRIFFITHS. If the family head is receiving old age assistance, do you or anyone call the public assistance agency and verify this?

Mrs. BUCK. We call only in emergencies where they have to be helped immediately. Otherwise, we have a form letter which is sent to the department of family and children services with the person's name. Sometimes when they come in they have a case number and we can send that along.

Chairman GRIFFITHS. What do you do about social security if they say they are getting social security?

Mrs. BUCK. If they are getting social security, we have to verify social security. I don't like the way it's done, but it is done by a person bringing in the social security check. So this means you have a big influx of people on the 3d of the month into the application office bringing in their social security check itself for verification. And they are probably not going to be housed for months and months.

Chairman GRIFFITHS. What if they get hit over the head or something with the check in their hands. What if they are robbed are they sometimes?

Mrs. BUCK. I don't think this has ever been considered.

Chairman GRIFFITHS. Well, I'd start considering it. What about veteran's pensions?

Mrs. BUCK. This has to be brought in for verification. All checks have to be brought in for verification before they are cashed.

Chairman GRIFFITHS. What if they tell you they have a \$500 savings account?

Mrs. BUCK. We ask them to bring in the savings book or a bank statement. They do not necessarily have to bring in the bank book.

Chairman GRIFFITHS. Why does your application form ask if there is a veteran in the household?

Mrs. BUCK. We give a veteran priority.

Chairman GRIFFITHS. Do you give women veterans priority?

Mrs. BUCK. We do give the woman her husband's veteran priority if she is separated, but not if she is divorced from him. She loses that priority if she is legally divorced from him, but if she is separated she still gets that priority.

Chairman GRIFFITHS. Well, what if she is the veteran?

Mrs. BUCK. She gets that priority.

Chairman GRIFFITHS. Congratulations. I notice there are nearly 50 questions and subquestions about the applicant's housing conditions, such as whether there are major fire hazards, bathtub or shower, electric wiring, and so forth. Also, persons are given a rating as to their housekeeping. Does all of this require a dwelling unit inspection?

Mrs. BUCK. No. We once had home visitation. That's where they had people who were supposed to go out and actually inspect where the applicant was living and the conditions that they found, but we don't do this anymore. We use the housing score sheet, and we usually accept the applicant's word as to the conditions under which he is living.

Chairman GRIFFITHS. Is this required from the Federal offices?

Mrs. BUCK. Yes; it is. They set up the housing scoring system.

Chairman GRIFFITHS. How do you add up these scores, the numbers, to get the right score?

Mrs. BUCK. We don't add it up. The form is set up itself with the housing score under that specific category. For instance, a family about to be without housing, if it's an elderly family, gets a 300-housing score. That's that, period. This is on the housing score sheet itself. So if an elderly family comes in without housing, they are going to get a 300-housing score. A serviceman, deceased serviceman or veteran, 275, you know. And families about to be without housing, it's pre-set up, it's categorized.

Chairman GRIFFITHS. Do you have a priority for families that are being dispossessed because of a Government action?

Mrs. BUCK. Yes; we do. That's our second highest priority.

Chairman GRIFFITHS. Where the highway comes in or they knock down the building in which they are living?

Mrs. BUCK. Right; it's strict coding with us.

Chairman GRIFFITHS. There are six others under the heading of eligibility. The first ask: "Is this a family?" What is considered not a family?

Mrs. BUCK. It's hard to say what is considered not a family, because first of all when they come in they don't know the rules and regulations. So they always come in and say, "I want to apply for my husband, myself, and my children." You very seldom find anybody that comes in and say I want to apply for me and a friend.

Chairman GRIFFITHS. Or "myself, my sister's children, and my boyfriend;" they don't say that.

Mrs. BUCK. We do get a lot of "me and my boyfriend."

Chairman GRIFFITHS. Oh, really?

Mrs. BUCK. We really do. They are planning to get married.

Chairman GRIFFITHS. Well, do you insist that they be married before you let them in or not?

Mrs. BUCK. Yes; we do.

Chairman GRIFFITHS. Do you?

Mrs. BUCK. We do in the case of the young couples. They must produce a marriage certificate before we certify them. We will take the application, process the application, but we will not certify them until they have brought in the marriage certificate.

Chairman GRIFFITHS. If a grandmother is living with her daughter and grandchildren, is this a family?

Mrs. BUCK. Yes; it is.

Chairman GRIFFITHS. The second question asked is, "Were persons who are family heads born in the United States." How do you ascertain that?

Mrs. BUCK. We ask the head of the family, "Were you born in the United States," if they say "Yes" we don't pursue it any further. If they say "No," it sometimes requires our asking for a waiver of citizenship from the executive director, because we have to have this.

Chairman GRIFFITHS. I think that is a very good idea. It's my understanding that we probably have a million people in the United States illegally; at least a million.

Mrs. BUCK. Right.

Chairman GRIFFITHS. And they are taking up jobs, they are taking welfare and other things that really should be available to American citizens.

Mrs. BUCK. Right. We have so many of them coming in that are attending the universities from Nigeria. Most of the students who come in to apply are from Nigeria and are in the Atlanta University system. And in Tech and Emory they are usually from Cuba.

Chairman GRIFFITHS. How many units of public housing do you have in Atlanta?

Mrs. BUCK. Forty-some thousand, I'm not sure of the exact figure.

Chairman GRIFFITHS. Have you had any new housing put up in recent years?

Mrs. BUCK. Yes.

Chairman GRIFFITHS. Good.

Mrs. BUCK. We have had approximately five new projects opened within the past 3 years.

Chairman GRIFFITHS. Do you have trouble with vandalism in the housing?

Mrs. BUCK. Very much so. Vacant units especially.

Chairman GRIFFITHS. Do you have some housing that is high rise and some—

Mrs. BUCK. Garden-type apartments.

Chairman GRIFFITHS. Do you have more trouble in the high rise?

Mrs. BUCK. No; we have more trouble in garden-type apartments.

Chairman GRIFFITHS. Really?

Mrs. BUCK. Very much more. We have hardly any vandalism in the high-rise apartments.

Chairman GRIFFITHS. Are you aware that in the city of St. Louis they have high-rise public housing that is only 15 years old that is going to have to be torn down?

Mrs. BUCK. You're kidding.

Chairman GRIFFITHS. No.

Mrs. BUCK. You see, in our highrise apartments we have senior citizens. We don't put families in our high rise apartments.

Chairman GRIFFITHS. Maybe that accounts for it.

Mrs. BUCK. We only put—

Chairman GRIFFITHS. The senior citizens are nice.

Mrs. BUCK. Right. We put senior citizens in there, that becomes their permanent home. They take good care of them, they don't move out. We have senior citizens now that have been waiting for 2 years for a unit to become available in a high-rise building.

Chairman GRIFFITHS. That's too bad. The third question asks, "Has nonsubversive certificates been signed." What is the wording of the nonsubversive certificate?

Mrs. BUCK. I don't think there has ever been such a thing. I have never seen one. It's just on the application and I really feel it should be left off because nobody has ever used it, and I haven't talked with a person that has ever seen one.

Chairman GRIFFITHS. That's interesting. The last three questions ask whether the family owns a dwelling in Metropolitan Atlanta, whether the family is presently located in the Atlanta area and whether the family meets the previous housing requirements. The question is, can any one of these questions serve to disqualify a family?

Mrs. BUCK. Yes.

Chairman GRIFFITHS. If they don't live in the Atlanta area they don't get in?

Mrs. BUCK. We require that you live within the five-county metropolitan area to be eligible for public housing, Fulton De Kalb, Clayton, Cobb, or Gwinnett. If you do not live within this five-county area, you are ineligible for public housing.

Chairman GRIFFITHS. If the head of the family was not born in the United States, is that person still eligible?

Mrs. BUCK. Yes; provided we get the waiver of citizenship that I mentioned before from the executive director. We give the background of the family head, why he is in the United States, how long he has been here, how long he is expected to be here, general information of the family. That's required from the family bringing it into the office.

Chairman GRIFFITHS. If a person applies and waits that 2 years you told us about, do you reverify the circumstances before you admit them?

Mrs. BUCK. Yes; we do.

Chairman GRIFFITHS. How do you do it?

Mrs. BUCK. You asked earlier about social security verification. If a person was receiving social security and has been waiting for 2 years, and we get to that person's date of application to certify him for public housing, we have to ask them to bring in the next social security check, because if he brought in his first one and he hasn't brought in another one since and he has been waiting 2 years, actually that social security figure has changed, he's gotten raises in social security.

Chairman GRIFFITHS. What if we give that 25-percent raise in social security, will that disqualify some of these people?

Mrs. BUCK. Very few. Because for most of them, this is their only source of income. So I don't think it will keep many of them from being eligible.

Chairman GRIFFITHS. You know, every time there is a social security increase, it disqualifies some people from veterans pensions, medicaid, or food stamps.

Mrs. BUCK. It's always going to affect somebody.

Chairman GRIFFITHS. You give social security and a lot of people go off veteran's pensions. You give them \$12 and they lose \$98, or something like that.

Mrs. BUCK. Yes.

Chairman GRIFFITHS. So that it works very badly together.

Let's go back to this vandalism problem. What do think can be done to stop it? This is nationwide.

Mrs. BUCK. I know it is.

Chairman GRIFFITHS. It's so unfair to the people who are living there to be subjected to this.

Mrs. BUCK. It really is. The only way we have found here in Atlanta of keeping the apartments from being vandalized is to keep them filled up. You don't have vandalism in units that are occupied. It's always vacant units. Children in the community throw rocks just to break out the windows. They have solved this somewhat by boarding up windows in the units when they become vacant and they are boarded up until a new family moves in. But they have not solved the problem of hoodlums breaking down the doors and going in. We have had cases recently where it was discovered that they were having pot parties in one particular project on Saturdays and Sundays. This was a four-bedroom apartment. The woman had signed a lease, she had not moved in. Once she signed the lease this was her apartment to move in whenever she wanted to. Somehow the key got into her 18-year-old daughter's hand and she was inviting all her friends over to this apartment on Saturday and Sunday until somebody in management found out about it, went out and investigated, and caught them in the act there.

Chairman GRIFFITHS. Could you describe the kind of services that you give? As I understand, you are a service worker.

Mrs. BUCK. Yes.

Chairman GRIFFITHS. What kind of services do you give and to whom do you give them?

Mrs. BUCK. Most of my services are given to elderly people and disabled. For instance, we require that a disabled person or a person who is going to live alone procure a medical statement that he is capable of living alone. I take them to a private physician, they usually have their own private physician, or to Grady Hospital.

Chairman GRIFFITHS. So you spend part of your time as a chauffeur.

Mrs. BUCK. I really do. I've had to take people who did not have transportation to go sign their lease, I have taken them out to sign this. I have taken them to see the apartment and when they are ready to move in I have had to take them to move in. I have actually moved families into public housing with my car, taking all their belongings, by taking trips with their belongings, two trips or three trips.

Chairman GRIFFITHS. What do you feel are the most necessary and useful services for the majority of public housing tenants which you give?

Mrs. BUCK. I think that social services help in public housing is the most beneficial service in public housing. We have social service consultants, aides, and homemakers in all our public housing apartments.

Chairman GRIFFITHS. Do you have nurseries?

Mrs. BUCK. Not in all of them. We do have nurseries and we are opening up more nurseries.

Chairman GRIFFITHS. Why can't you get together with Miss Perry and get those commodities delivered to those public housing projects?

Mrs. BUCK. I think that they are working on this. She would be a good person to get together with, too. Another thing we have in common with Miss Perry is that our homemakers are going to be helping

them with the surplus food, in preparing surplus food. They are going to be going in and trying to show them how some of these commodities can be used.

Chairman GRIFFITHS. How many service workers like you are there who work with the applicants or tenants?

Mrs. BUCK. Within the application office there are only two.

Chairman GRIFFITHS. For all these 40,000 units?

Mrs. BUCK. No; we are the two in the application office.

Chairman GRIFFITHS. I see.

Mrs. BUCK. And we handle the cases that come into the application office that are problems and emergency situations. After they go into public housing, they have to go under the family and service workers on the project site.

Chairman GRIFFITHS. Do you refer cases to other social agencies?

Mrs. BUCK. Yes; we do. We refer them to welfare.

Chairman GRIFFITHS. I see. Are there any other additional comments or recommendations on the application procedures and services that you would care to make?

Mrs. BUCK. I really don't have a lot of comments to make about that. The only thing I would like to see is more public housing units become available to us. At this time we have 6,700 families waiting to get into public housing. Most of them have been waiting 2 years.

Chairman GRIFFITHS. I congratulate you on putting in at least five projects in recent years. I don't think there has been a public housing project put up in the city of Detroit in the last 20 years.

Mrs. BUCK. And I thought every city was as on-the-ball as Atlanta is.

Chairman GRIFFITHS. No; it's been many, many years since there has been a public housing project put up in many areas. Now, there have been relatively inexpensive housing projects put up, but they have been put up by pension funds and by churches and so on. And they are put up for a restricted group of people, you know, the people who are members of that church or some union or some such thing as that. But no public housing.

Mrs. BUCK. And then we also have leased housing.

Chairman GRIFFITHS. We are going to hear about that. Now, the leased housing, does that come within your domain?

Mrs. BUCK. Yes; I do work with families that are going into leased housing too.

Chairman GRIFFITHS. Is that leased from private individuals?

Mrs. BUCK. From private individuals.

Chairman GRIFFITHS. One of the problems with that is, or would be, that you cannot attach a welfare check for payment of rent, isn't that right?

Mrs. BUCK. Right.

Chairman GRIFFITHS. So when you get those people in there, what kind of law applies in getting them out? How long can they stay if they fail to pay the rent? What happens?

Mrs. BUCK. If they fail to pay the rent naturally they are evicted within a certain period of time.

Chairman GRIFFITHS. How long is the time?

Mrs. BUCK. This depends on the individual manager. Some managers will evict them the first month, some will give them a waiting period. So it really depends on what the manager wants to do.

Chairman GRIFFITHS. Do you have any questions Mr. Blackburn?

Representative BLACKBURN. I sure do. I'd like to continue on the problem of evictions. We have found in some areas of the country that tenants' rights organizations are almost encouraging some tenants not to pay their rent. And then when legal proceedings are brought, the OEO lawyers will file petitions in court and keep the thing balled up in court for a year and a half. When they finally get a final court order, they find that the marshal who has the legal responsibility for dispossessing is some 2 years behind in actually levying his dispossession, and of course, in the meantime the remaining tenants in the area are beginning to say, "Why should I pay my rent, old Joe hasn't paid his in over a year and a half, so I'm going to do the same thing." You haven't had that problem in Atlanta?

Mrs. BUCK. No, we haven't. We do have resident association presidents that influence people to a certain extent. I don't believe they have had but one rent strike. They had one this year in one of the housing projects. But they solved the problems. The social service workers get with the resident association presidents and they try to work out their differences. So there is a good communication and good relationship among the two.

Representative BLACKBURN. I'm happy to hear that from my area because I'm afraid it is not true in all areas of the country.

Let me ask you on the question of vandalism. If you find the parents of a child who has caused extensive damage, do you try to get the parent to assume responsibility and pay for the damage?

Mrs. BUCK. Yes, we do. If the damage is so extensive that the family feels they can't pay it, they sometimes move out. And oh, within 6 months to a year they come back to reapply. This is when we present this little bill to them again. We will take your application, Mrs. So-and-so, but we cannot certify you to public housing until this outstanding bill of \$250 or \$300—we have had them as high as \$800 in damages—is paid. Then they go to Legal Aid. And Legal Aid tells them that they don't owe this. So then there is a big battle between Legal Aid and Atlanta Housing and it goes back and forth. Usually Legal Aid wins and they go back into public housing.

Representative BLACKBURN. You mean the taxpayers are paying to build the projects, they're paying to repair the damage that has been caused by the child, and then they are hiring the lawyer to avoid paying the damages?

Mrs. BUCK. Right.

Representative BLACKBURN. Well, that's all right, I guess. I don't agree with it necessarily.

Mrs. BUCK. We don't agree with it either.

Chairman GRIFFITHS. We are destroying the housing stock of America.

Mrs. BUCK. Right.

Chairman GRIFFITHS. We are going to be checking with HUD, they're letting it happen too.

Mrs. BUCK. Legal Aid normally wins every case that comes up against the Atlanta Housing Authority where a person owes money.

Representative BLACKBURN. Let me ask you some questions that will have some impact on our policies probably this year in Congress. In the Housing Act of this year we have given the administrators of public housing discretion to allow families to remain in public hous-

ing when their income is increased beyond what would today be the maximum limit. And the philosophy behind that is that it would be desirable perhaps to keep some of the higher income families in the units because they would tend to be the more stable families and maybe present a better example for some of the other families coming in. Do you have any thoughts on that?

Mrs. BUCK. Yes. They normally are referred to Urban League counseling service if they become over income for a 221 or a 235 certificate to get into their own home and become homeowners. But I feel just like you just mentioned, we should keep some over income families in public housing to keep the financial status and dignity a little higher. I feel that we are just—it's low income as it is, and the income is not going to get so high that we couldn't keep some of the higher income families in.

Representative BLACKBURN. Well, of course, we've got this dilemma. To the extent that we allow higher income families to stay in, you've got these 6,000 low income families on the waiting list who would like to come in. But you feel, based on your experience, that the advantages to be gained by allowing this economic mix would override the other disadvantages.

Mrs. BUCK. Right; because most of them waiting to get in are welfare recipients. Most of them aren't even working. So I feel like we should keep these people in here who have good jobs, and they are not troublemakers, they have established themselves in the residence, in the community. And I just feel like it would be to housing's advantage to keep these higher income people in.

Chairman GRIFFITHS. I think she makes a real good point; I think that's very good sense.

Representative BLACKBURN. This is the thinking behind the committee's action. When you look at the different levels of assisting families to have housing you find that we've about four different approaches now: we've public housing; we've rent supplements. There is a proposal that we go to just a flat housing allowance, you know, and just let every family take their money and go out and find what they can with this housing allowance. And of course, we've got leased housing. All of these have some advantages and some disadvantages regarding cost to the taxpayer. Some of them have advantages as far as flexibility to the family as to where they want to live. Do you have any thoughts as to which of these methods are better in the long run, the least expensive, or do you think we need a mixture of these programs?

Mrs. BUCK. I think we need a mixture of these programs. Leased housing, to me, is a waste of the Federal Government's money. I just can't see how they can have the Atlanta Housing Authority take over a group of apartments and give them, subsidize so much money, and then they say, "Well, you've got to be in a certain income bracket before you can go in here." And here are thousands of people over here waiting for any decent place to live, and these units are sitting here vacant for months and months and months.

Representative BLACKBURN. You mean the leased housing is worse?

Mrs. BUCK. Right.

Representative BLACKBURN. Why is this?

Mrs. BUCK. Because we don't have enough families who meet the income requirements.

Representative BLACKBURN. And who don't earn enough money?

Mrs. BUCK. Enough money.

Representative BLACKBURN. Even with the supplement?

Mrs. BUCK. Right.

Representative BLACKBURN. So the economic cost of maintaining these units is so high, even with the supplement, that the beneficiaries are not able to take advantage of it.

Mrs. BUCK. Right.

Representative BLACKBURN. I wasn't aware of that. Of course, one of the advantages of leased housing is that it remains on the tax rolls of the local community so that the schools, roads, and so forth are being paid for out of the rentals of the property. Let me ask you a question with some social implications, and without getting into any political realms here any more than I have to.

What is your thought as to whether or not the tenants in public housing would like to be relocated in the suburbs? This is getting to be a matter of considerable discussion now, whether or not we should locate public housing in the suburbs, and whether or not there should be not only racial mix but economic mix. And I'm wondering, from your experience, do you think the tenants would want this, would it be to their advantage? What would be your thoughts on it?

Mrs. BUCK. I'm sure it would be to their advantage in more ways than one, but most of them don't want to move out of the city. Most of them have grown up in the ghetto type of area, they were relocated in the urban renewal areas, and they have now gone into public housing. But their first comment when they come in to apply is: "I don't want to go too far out." This means they want to stay as close within the city as they can.

Representative BLACKBURN. They sort of feel they have their roots in the ground where they are, and they don't want to be relocated?

Mrs. BUCK. Right, and they want to remain in their old communities. If urban renewal comes through and clears the land so that public housing can be built, you have to promise these families that when these apartments are completed they can come back. I think it is a rule that the Federal Government promises them, "You have top priority, you can come back." And they get mad, you know, if they don't get back into that location. It's a clean vicinity now, it's been cleaned up. Public housing, they have gotten a shopping center around them so they want to come back to this. But out there on the outskirts of town, they have never been out there so they don't even know what's out there. They are unfamiliar with the beautiful shopping center. They just know what has happened to their old community.

Representative BLACKBURN. Let me ask you, what has been the effect of the Brooke amendment on the financial stability of public housing in Atlanta?

Mrs. BUCK. I wouldn't know too much about it because I don't have to deal with rent computations.

Representative BLACKBURN. You are not involved in the operational aspect of housing?

Mrs. BUCK. No, I'm not, but I know about it. It's hard to get, I think, the tenants to understand why there are changes in rent. But I don't have to come in contact with it.

Representative BLACKBURN. Is there any public housing located in the Model Cities area of Atlanta?

Mrs. BUCK. Yes. We have one housing project within the Model Cities area.

Representative BLACKBURN. Is that one of the relatively new units?

Mrs. BUCK. Right; it's Martin Luther King.

Representative BLACKBURN. I'm familiar with that. How successful is it, is it full of tenants now?

Mrs. BUCK. Yes, it is. We have the high-rise building and the garden apartments. We rarely have a vacancy.

Representative BLACKBURN. Do you find that your elderly prefer to live together in their own apartment complex, or do you find that they like to be mixed up in different age groups with children?

Mrs. BUCK. No; they would rather live in the high-rise buildings that are provided for senior citizens.

Representative BLACKBURN. They like to have elderly people on each side of them because they get along better than they would taking care of 10-year-old children?

Mrs. BUCK. Right. They fall out with each other and they sometimes move out because they can't get along with old lady so-and-so next door, you know. But they like living there where they have their own clubs, art clubs, and things of this sort. So they really don't want the garden-type apartments.

Representative BLACKBURN. I'm glad to hear you say that, because I believe in the housing act this year we've got some requirement that there be a certain age mix in public housing projects. And frankly, I resisted that. At the White House Conference on the Aging, this is one of the things they all agreed on. They have raised their children and they would take care of the grandchildren occasionally, but they don't want to live with them anymore.

Mrs. BUCK. They sure don't want to live with them anymore. If you can do anything about it, please don't put them in there. If you can do anything about it, don't put our senior citizens in there with families and children in these garden-type apartments.

Representative BLACKBURN. You spoke about students applying for public housing. Aside from the question of residence and citizenship, what is the eligibility of a student for public housing? Is a student eligible for public housing? If I come in and I'm just a young fellow with no family or anything, would I be eligible?

Mrs. BUCK. No; because you see, you have to be a family.

Representative BLACKBURN. You have to be a family?

Mrs. BUCK. Yes.

Representative BLACKBURN. By definition. So if I brought my girlfriend I would have to marry her, then we could have a family and we could go from there.

Mrs. BUCK. Right.

Representative BLACKBURN. I have no further questions.

Chairman GRIFFITHS. Do public housing developments tend to be isolated, physically and socially, from the rest of the community or not?

Mrs. BUCK. I sometimes feel that they are isolated from the other community.

Chairman GRIFFITHS. Do you think that is undesirable?

Mrs. BUCK. Really, I do. In the schools you will hear the children say, "Well, he lives in the project," and you're kind of stamped and labeled, you know.

Representative BLACKBURN. Let me ask a question. I hate to interrupt but this is an appropriate time to ask the question. This raises again the question about these alternate methods of assisting families in their housing. If we put them in public housing, you do have this social stigma, whereas if a family were receiving, say, a rent supplement or leased housing, they would not be in a project, they would be living in a private residence, perhaps, and it would not have that social stigma. Is that something to be considered?

Mrs. BUCK. Yes; if private residence could be provided some kind of way so they could get this stigma off of them.

Representative BLACKBURN. I have no further—

Mrs. BUCK. We do have 30 homes in an area where it's just like public housing, you know. But this is a trial thing and I don't know too much about it. I just know that they selected 30 families to go into low-income houses. They built 30 model homes.

Representative BLACKBURN. But it avoids the stigma of being a project.

Mrs. BUCK. Right. And they are taught to keep the yards up and everything, you know. But they are low-income families, they have to meet the same requirements of getting into public housing.

Representative BLACKBURN. The eligibility.

Chairman GRIFFITHS. We know that the eligibility they are bound by is income, but in public housing you also look at household expenditures in determining eligibility and rent. What are some of these expenditures, for example? Is child care deducted, transportation costs, utilities, medical expenses, or what?

Mrs. BUCK. The only deduction we give there is child care to the working mother. We only give a child care deduction to the working mother.

Chairman GRIFFITHS. But you don't give transportation?

Mrs. BUCK. No, ma'am.

Chairman GRIFFITHS. We had persons involved in public assistance administration this morning who said that the changes in rules, laws, forms, and procedures were so frequent that they can't keep up with them. Could each of you think back over, say the last 2 years, and describe the major changes in eligibility criteria and application procedures and the impact they had on your work? Miss Perry?

Miss PERRY. I have been with the commodity program only since February, but I wouldn't know really far back. But this morning when they were talking of the work expense deduction, the same thing has happened to us. We have gone back and forth on that, you know. They've changed it about three times in the last couple of years.

Chairman GRIFFITHS. You ought to see what has happened to food stamps. They have really changed the system on food stamps.

Miss PERRY. We have changed our form some too, but not any tremendous amount.

Chairman GRIFFITHS. What about you, Mrs. Buck?

Mrs. BUCK. I've been with Atlanta Housing, this is my sixth year, and there have been so many changes it's hard to say.

Chairman GRIFFITHS. It makes you dizzy.

Mrs. BUCK. Right. I'm thinking over, you know, by the time you get used to one rule, it is changed. So it's hard to say. I think the most significant change in applications has been a couple of years ago. The unwed mother, when she came in to apply, oh, this was something that was pushed under the chair almost. She was definitely ineligible. If a mother living in public housing became pregnant, she had to move out. Rules of this type. And I think that has been the biggest change, significant change. Because it has just opened the doors for so many people that needed public housing.

Chairman GRIFFITHS. You have both mentioned that you use complex means of verifying income, computations, and figuring benefits, and so forth. Do you think that your procedures could be simplified, and if so, how?

Miss PERRY. One of our main problems is we actually give these forms to the client when he is in our office. Most of the time they cannot read the forms and they forget what they are supposed to do with them. We give them a list of things they are supposed to bring back next month to be certified, and they cannot read the form. When they come back the next month they are not filled out properly and they don't have the right information. What I would like to see is some way where we could verify through other agencies, but at the present this is the only way we have to do it. I think it would be easier for me to verify someone's social security by a phone call. What they have to do, they take their check to either a bank or the housing authority or something, and when they cash the check they fill out this form. But the man is so excited when he gets the check that half the time he forgets the form, and then he doesn't get the food the next month because he doesn't bring in any verification.

Mrs. BUCK. I agree with Miss Perry. I feel that we should accept the applicant's word. I don't think it is even necessary to have some of these older citizens especially, and these other people, come in one month to apply and the next month come back to bring their social security check or VA check. I feel that we should accept their word.

Chairman GRIFFITHS. This is peculiarly true of the aged, disabled, and the blind. You know, things are not going to really improve very much for them unless they win the Irish sweepstakes or something. And we will all read about that in the paper. So that for those categories, it seems to me—

Mrs. BUCK. Right. These are the ones I feel too.

Chairman GRIFFITHS. It's pretty rough on them.

Mrs. BUCK. The young mother, you know, is going to go shopping anyway, she is always out in the street. It's all right, you know, if she has to bring in this verification.

Chairman GRIFFITHS. But not for the others.

I want to thank you both, you have been very good witnesses, you've been very kind, you have been very helpful, and I appreciate your being here.

And this subcommittee is adjourned until tomorrow morning at 10 o'clock.

(Whereupon, at 3:15 p.m., the subcommittee adjourned, to reconvene at 10 a.m., Wednesday, June 7, 1972.)

# PROBLEMS IN ADMINISTRATION OF PUBLIC WELFARE PROGRAMS

WEDNESDAY, JUNE 7, 1972

CONGRESS OF THE UNITED STATES,  
SUBCOMMITTEE ON FISCAL POLICY  
OF THE JOINT ECONOMIC COMMITTEE,  
*Washington, D.C.*

The subcommittee met, pursuant to notice, at 10 a.m., in room 318, Old Post Office Building, Atlanta, Ga., Hon. Martha W. Griffiths (chairman of the subcommittee) presiding.

Present: Representative Griffiths.

Also present: Alair A. Townsend, technical director; James R. Storey, staff economist; Sharon S. Galm, staff counsel; Patricia Kelly, legislative assistant to Representative Griffiths; and Leslie J. Bander, minority economist.

Chairman GRIFFITHS. The Subcommittee on Fiscal Policy of the Joint Economic Committee will resume its hearings.

Our witnesses today are directors of welfare in three counties—two rural, and one urban.

Mr. Bennett, will you please proceed?

## STATEMENT OF JAMES BENNETT, DIRECTOR, FANNIN COUNTY DEPARTMENT OF FAMILY AND CHILDREN SERVICES

Mr. BENNETT. Thank you.

This statement is in three parts. Part I deals with welfare as administered in Fannin County. Fannin County has an area of 396 square miles. Its 14,000 residents are mostly Caucasian. The county seat is Blue Ridge with a population of 2,000. The towns of McCaysville, Morganton, and Mineral Bluff are also located in Fannin County.

Part II deals with problems in public welfare in general and rural America in particular.

Part III deals with my solution.

### PART I—LOCAL WELFARE PROGRAMS

In Fannin County, as in all other counties throughout the State of Georgia, the Department of Family and Children Services has the full responsibility for administering all its programs within guidelines drawn up by the Georgia State Department of Family and Children Services and certain Federal agencies. The county department determines how the programs will be directed, but must always pay heed to certain State and Federal regulations and standards. The way in which

policy and program objectives will be carried out is the responsibility of the county department.

The county department authorizes assistance payments for such programs as aid to the aged, aid to the blind, aid to the disabled and aid to families with dependent children, all of which are financed through State and Federal funds. The county adds to State and Federal financing of such programs as day care, adoptions, foster care, et cetera. It becomes apparent then that this department administers many programs which have available matching funds for grants and staffing.

Some larger counties also operate programs which are financed solely by Federal funds. This complexity of jurisdiction by State and Federal agencies over programs operated by the county is also evidenced in the medicaid and food programs. The county handles only the certification for the Georgia medicaid program while the funding is, in actuality, through Federal and State health departments. The county operates a food stamp program which is funded by State and Federal moneys but distribution costs are taken care of by the county government with the staff of the family and children services making certifications.

The Fannin County Department of Family and Children Services is a locally administered department in theory only. In reality, the administration of the department is greatly influenced by many other local and State agencies.

It is obvious then, that the county department is hindered in offering its programs to community individuals by the number of agencies to which it must be responsible. To watch a county department attempt to maintain the delicate balance required between conflicting standards from regulatory sources reminds one of a tightrope walker who breathtakingly inches his way across a chasm with a 10-foot stack of china plates in each hand.

On the one hand, Federal regulations require complete separation of services and eligibility while on the other hand, additional staffing is made virtually impossible by the strict regulations of the State merit system. Needless to say, efforts to meet Federal regulations have been severely limited. This is just one of many conflicts in regulations under which the department operates.

In administering local welfare programs, it becomes extremely difficult to meet eligibility standards. These standards and procedures for determining eligibility are changed almost every month in the year. Workloads increase even while staff struggles under the pressure to cut mistakes to a minimum. Eligibility regulations become so complicated that they, in themselves become the cause for numerous errors. Not only are eligibility regulations cumbersome—they are changed far too often. This puts the caseworker in the position of constantly learning and relearning.

The county department must learn to cope with changes in procedures made by Federal and State courts. The most recent court change has been the application of work expenses. The actual application of this ruling was reinterpreted to the counties within a month of the court ruling.

In the last few years, major changes have also been made in regulations concerning working mothers, substitute fathers, and residence.

While many court decisions have been beneficial to the clients, acting upon these same decisions has presented major problems for the local department.

Casework time which would normally be spent serving clients is also spent in effecting other changes such as food stamp eligibility changes and policy changes made by the State department. This includes such overall changes as the amount of grants paid in various categories and the percentage of the total budget which will be paid. Also when social security benefits are increased, this causes review of the entire public assistance and food stamp caseloads—a major operation. Efficiency and accuracy become impossible under such conditions. Efficiency is hindered by the complexity of the work, the number of changes causing relearning of regulations, and the volume of the work. Standards in making workloads realistic cannot be met due to lack of funds for hiring additional staff and the constantly increasing caseloads.

When new staff members are hired, the training procedure is tedious and time consuming. Eligibility casework is very detailed and can be frustrating. The complicated nature of the work, the size of caseloads and constant changes all add to the frustration and increase error rates.

Many of our simplified methods can be complicated and confusing to caseworkers and clients alike. Clients cause errors when they are unaware of regulations or they willfully misrepresent facts. Under our present method of determining eligibility, the client is responsible for providing eligibility information. This contributes to client errors. Clients are confused by changes in regulations and voluminous paperwork.

County departments have been ordered by both State and Federal Governments to separate services and eligibility, and this is being done, statewide. The question is whether or not there can ever be true separation. The department is aware that services and eligibility are still entwined in eligibility determinations.

Clients will soon be confused further when the Talmadge amendment goes into effect. Heretofore, service workers have been striving to maintain independent social services, but under the new amendment, acceptance of services is mandatory. The service worker will be faced with threatening termination of assistance if employment and training services are refused. Clients have already been confused as to who to call for what—eligibility or services, and they are apt to become more so. It is no wonder they are suspicious and uncomfortable with service workers who are still involved with eligibility standards.

Primary emphasis will be put on training employment and child support services to the neglect of some other equally important services. In some cases, client needs may be greater in other areas.

It is still unclear as to whether or not complete separation will be the most advantageous plan to follow for the benefit of the client.

Regulations for services changes just as often as do regulations for eligibility. This causes problems for service caseworkers. The attempt has been made to free service workers of paperwork but service paperwork is increasing. It has also been necessary at times to pull service workers off their regular duties to help with mass caseload eligibility reviews.

Roughly speaking, over one-half the service worker's time is spent completing required paperwork. This includes service plans, correspondence, referral forms and report of contacts. This is a far cry from freeing service workers from paperwork.

Caseworkers are confused as to the definition of the role of the service workers. When separation went into effect 2 years ago, the broad definition of the service worker was one who would be involved in long-term, general planning with the client. The attention has now shifted to short-term, specific planning such as training, employment, child care, family planning, et cetera. Such an about-face has confused caseworkers who are finding it hard to define their roles.

In rural counties such as Fannin, the offering of services is severely limited due to absence of community resources to meet client needs. While it is realized that the role of the service worker is to provide information and referrals, it is discouraging to find that there is no available housing, no hospital, no classes for special children, even in the public school system no employment for men, no dental or mental health clinics, no medical specialists, et cetera.

Referrals are fruitless and the morale of the service worker is low. It is sad to face the fact that a client's situation cannot be altered.

Workloads for eligibility and service workers are constantly increasing thereby putting tremendous pressure on the Department. This increase accounts, in large part, for applications pending beyond standard of promptness. Applications have increased rapidly during the past few years.

Normal departmental activity has been disrupted by manual transmittal and county letter changes. These originated in either the Department of Health, Education, and Welfare or the State department of family and children services. In many cases, short deadlines were given to implement required changes or gather necessary data. Regular workloads were put aside and service and clerical workers were assigned to help eligibility staff in most instances. This involved many hours which caseworkers would have spent with clients working on eligibility or services. This also accounts for delay in completion of applications within required time limits.

Recently certain responsibilities have been shifted from the State department to the county department such as determination of incapacity in AFDC, pretermination hearings and sample validation.

The department has also been involved in policy studies and special studies, all of which have increased workloads tremendously.

At full staff Fannin County department consists of three stenographers, one casework aide, four service workers, and three eligibility workers, one casework supervisor, and a director. We are county administered and have an administrative board. Besides the administrative duties, we consider this board vital to the maintenance of communication with the community.

The eligibility staff is responsible for determining and maintaining eligibility for both public assistance and food stamps. The service staff provides service work for clients and potential clients. At one time, we had a speciality worker for food stamps. We found that this often meant duplication of efforts. It was possible for a service worker, eligibility worker, and food stamp worker to be working with a client at one time. We found this to be uneconomical in an area where travel

often requires many miles for one visit. We have made no effort to separate our clerical staff into eligibility and service units and feel that any effort to do so would be unsatisfactory.

## PART II

Problems in administration and public welfare of rural counties are demanding and require immediate attention. Before any attempted answers, let us look at some of the problems.

Foremost among our problems in rural America is that of distance. One city block can conceivably supply a full caseload for an urban caseworker. I have read studies where a caseworker is assigned to one apartment building. In Fannin County, a caseworker must often drive 60 miles to visit two or three clients. Rural counties are not only sparsely populated, but they don't have poverty pockets. A have not family may live next door to a have family. This point and the lack of knowledge of it was brought forcibly to my attention some time back when I accompanied the county commissioner to apply for a neighborhood facility with HUD in Atlanta. This facility was to be used for our office, a recreational facility and a general meeting place for the community. Our idea was to locate the facility in Blue Ridge. The gentleman from HUD kept wanting to locate the facility in a "poverty pocket." He also informed me that I could not have my office in the facility since I did not deal directly with the poor. Our efforts to explain the demography of Fannin County and the fact that I deal directly with our clients were to no avail. We left defeated and frustrated and we have never tried again for a neighborhood facility. Transportation is another problem in rural America. A trip to the local welfare department often amounts to a \$5 taxi ride.

The myth of the "Welfare Cadillac" is a savage distortion that makes me furious every time I hear it. The average welfare client in Fannin County has no transportation available to him except that which he hires, begs, or we supply. (Volunteers average 5,000 miles per month.) Add to this the fact that 50 percent of our clients are functionally illiterate if one uses our client's ability to complete our so-called simplified eligibility forms as a yardstick and our present crisis in public welfare is apparent. (See attachment 3.)

The much-discussed separations of casework staff has finally been accomplished, and I understand we will soon separate our clerical staff. Part of our staff approve and part don't. Service staff approve and eligibility staff do not. After years of demeaning ludicrous detective work in which we were told to believe nothing our clients told us (I have verified residence of neighbors I had known all my life) we are suddenly told to believe everything our clients tell. After a stinging rise in errors and fraud we are again supposed to be suspicious.

Separation was based in part on the premise that our new simplified eligibility process would permit the client to do most of the work in establishing his own eligibility. Most clients cannot complete their forms properly and this fact combined with the almost incomprehensible myriad of regulation and policy changes forced by judicial decisions, new mandates, Federal and State legislative bodies and supervisory bodies such as State Department and the shortage of

eligibility caseworker staff has forced a radical increase in both the error and fraud rate. Two years ago I was shocked if a quality control reviewer found an error in one of our case records. Today, I am shocked if they don't.

I don't mean to paint a desperate picture; fact is, our clients have gained considerably and staffs are willing to put forth the effort to make mass changes and adjustments if they benefit the client. However, they are tired of being blamed by the hierarchy and elected officials looking for publicity getting campaign material. I am trying to say that we are willing to run the maze and take the gamble of our fellow citizens will understand and support us.

Another separation premise is that the service caseworker will be able to provide pure service. In rural America services can be indefinable. Have you ever heard a good definition of services? In the past year, I have traveled to Wisconsin, Washington, D.C., and California seeking the magic formulas for services and I have always left disappointed and confused. It always come out something like this—that which if applied correctly will allow every American to be a self-supporting, productive, fulfilled citizen. Hogwash! I make it a practice to never set goals which are beyond my reach and I, therefore, have never subscribed to this definition of services and I have never made the mistake of telling the citizens of Fannin County I was going to accomplish this miracle. Glutinous claims such as this to legislative bodies year after year have created such a credibility gap that Americans are demanding new and untried answers. We must face the reality that we are not going to solve the problem completely. Progress is attainable. America can be a better place for our poor. But, we will always have children who have been deserted by their mothers or fathers or both. We will always have people born who cannot support themselves because of birth, accident, or sickness. We will always have people who reach old age without the magical number of points required to draw their "pension." Something can be done for them. Some, but not all, can be rehabilitated to the point of self-sufficiency.

Most of our real service programs have been developed by our community with my staff acting as a supporting agent: Our summer camp for AFDC children with the help of solicited gifts including money, man-hours, and property, gifts ranging from commodities from the Department of Agriculture to clothes from a church group in Florida, housing from Farmers Home Administration, including low-interest home loans for new homes or a family's first indoor bathroom, a tutorial program developed around high school students who care enough to throw in an Easter egg hunt and a Christmas party for AFDC children just for good measure, a county-owned nursing home which provides for the indigent, our volunteer drivers who average traveling 5,000 miles per month, a service staff who completed an employment application for every possible recipient for an unbelieving plant manager (one was hired). Yes, I think we have a good service program but much needs to be done. Services cannot be provided by mandate. They must be developed in the community with whatever resources are available. Unfortunately, present trends seem to favor development of services by the Federal Government in the State and this, in my opinion, leads to the polarization of services on a regional basis. Fa-

vored practice is to draw a circle on a map around "umpteen" number of people and locate the service in the largest urban area within the circle. Granted, this leads to efficiency in delivery but I contend inefficiency of usage.

In Fannin County's case this means locating a youth development center, a mental health clinic, or a social security office in either Dalton or Gainesville, which necessitates the crossing of a mountain range to the west or east some 70 miles distant. On a map it looks close, much nearer than Atlanta, but in fact requires approximately the same driving time. Usual practice is to assign counties to the east in Gainesville to the west Dalton—Fannin County being somewhat to the center goes to Gainesville part of the time and Dalton the rest. The district welfare office is in Gainesville while the district health office is in Dalton. State and Federal officials never seem to realize that enough people are in between the mountain to operate our own facilities. Ninth District Opportunity (our CAP agency) on whose executive board I served at one time creates the height of irony. This CAP agency serves 16 counties in northeast Georgia and has its offices in Gainesville, Ga. Mind you, Gainesville is in Hall County, which has its own CAP agency and is not served by Ninth District Opportunity. A large percentage of their budget is administrative and almost all of this is spent in Hall County. Why aren't more programs developed on the local level? The programs that can be developed without added taxes have about been exhausted and counties in Georgia are limited in their taxation methods to that of property taxes. Property taxes have reached their limit in Fannin County. Most of the cost of public welfare in Georgia is formed by the State and Federal Government since July of 1971 and implementation of House bill 1194.

The mood of our State officials seems to be that if they pay the bill they should administer the program with the possible exceptions of revenue-sharing proposal for Federal programs seem to presuppose a Federal takeover. In my opinion this would be a disaster unless adequate safeguards are built in to allow for local needs and determination and I don't think this is possible in a Federal or State administrative program. A perhaps too-simple solution would be to realize that all tax dollars originate from the same place—an individual or business in a community and whenever possible he should be able to spend that tax dollar as he deems best. Whether it be on the Federal, State, or county level, adequate safeguards could be set up to protect our civil liberties and misuse of funds at least as adequately as is presently being done.

I realize that many knowledgeable people oppose the unlicensed granting of funds to local communities and I realize there is some merit to their opposition; however, the net results of our present method of allocating funds by application and the use of voluminous studies often means that the area that can afford to hire the expertise necessary to fill out applications for such programs as Hill-Burton Appalachian projects and HUD, and OEO funds may not need them the most. Fact is the areas that need these Federal programs the most are the least likely to obtain them. A no-strings-attached grant program might produce era of colossal nature, but I would like to compare it with our many Federal grant programs already in existence.

While it is true that many of our programs and problems such as

defense and national transportation network cannot be dealt with on a local level, I believe we are best equipped to meet our brothers' problems of a social nature. Fannin County has different needs than Fulton County and nobody knows that better than Gilbert Dulaney, Fulton County administrator, and Jim Bennett. We cannot always solve the problems of our fellow citizens, but we are in a position to hear and recognize their needs and you would be surprised how much redtape we sometimes dodge to deal with a problem.

Traditionally communications through our bureaucracy has been one way—down and never up. This has been further hindered by the newness of our profession and the great demand which exists for professionally trained social workers. Educators start as teachers, some become principals and this follows in most professions, but not in the field of social work. I am president of the Georgia County Welfare Association comprised of some 2,000 administrators, child welfare workers, and child welfare aides, and while I know some do exist in urban areas, I don't know one professionally trained worker who works as a caseworker. They go straight to the top often without the beneficial grassroot experience to administrative position which require knowledge, aptitude, and ability not always found in a good social worker. We must find a way to retain professionals on a local level and a way for them to influence and develop policy from that level. We must also face the reality that this can't be accomplished without benefit of improved salary and professional advancement without leaving the client. Our association has attempted for the past several years to communicate needed changes through the hierarchy with varying degrees of success—some with the State, none with HEW. Our inability to deal on the Federal level supports my contentions that localities should be given more options. Examples of mismanagement are rampant.

An applicant who received a lump-sum social security payment of \$700 and reapplied the following month is eligible, even though he still has the \$700. A recipient who gets his \$700 and reports to the agency as he should is closed for 1 month, jeopardizing his medicaid coverage even though he has no other reserve. Just as illogically, our nursing homes are full of elderly people who could stay in their own home and who would rather do so if we could budget adequately for personal care. We cannot budget over \$100 even if they have other income for personal care, but we can pay a \$300 vendor payment to the nursing home.

Answers to our problems are not easy. There is much being done and much more needs to be done. H.R. 1 is not a solution. I am unalterably opposed to H.R. 1 for many reasons. I don't believe a program that has survived and evolved for 35 years has nothing more to offer people. Surely we have learned lessons which can be useful in solving future problems.

The provisions of H.R. 1, in my mind, constitute a thinly disguised guaranteed annual income maintenance program. Birth in the United States should guarantee lifelong maintenance only if each person is willing to do all within his power for himself. Georgia residents receive no welfare check for unemployed fathers and I believe most Georgians prefer this to continue. This fact does not indicate a cal-

lousness on our part. I do believe in work programs. Every citizen should be guaranteed a job if he is willing to work.

Many theorists believe that every man wants to work irrespective of his income correlation. I don't subscribe to this theory. My present job might be satisfying as an end in itself; but I have worked in factories, a stock boy in a department store and hospital, and as a heavy equipment operator, none of which I would have done without the stimulus of income.

H.R. 1 would further remove our input at the local level. Current plans call for retention of all present employees; however, many would be required to move. Part of our strength is found in our deep roots. How many would be willing to relocate?

Our social security system seems to be the pattern for H.R. 1. Our social security office is located in Gainesville. Representatives visit Fannin County each Tuesday. A visit to the courtroom where the representative meets the clients would convincingly demonstrate that social security has not yet arrived in rural America where welfare workers have traditionally done considerable legwork both for social security and vocational rehabilitation.

I have never understood the excellent reputations of social security when 10 percent of my salary is required to support it. (Five percent from employees and five percent from employers.) Perhaps, part of the success stems from the millions of dollars spent on public relations. I question the wisdom of the vast sums of money spent by the social security administration in preparation for the passage of H.R. 1 when its passage is not and may never be a reality. The proper procedure would be to pass legislation and allow sufficient leadtime for implementations.

### PART III

Any successful future social program would encompass the following points:

First. A local office responsible to and for its citizens with latitude and resources to develop and deliver services to all citizens.

Second. Guidelines which would discriminate enough to insure that only those in true need received long-term financial assistance.

Third. Any long-term financial assistance would be sufficient to provide subsistence above the poverty level.

Fourth. A general assistance program sufficient to meet short-time emergency needs.

Fifth. A comprehensive health program.

Sixth. A work program encompassing both the public and private sectors of our economy sufficient to employ all men and women who are able and desire to work.

Seventh. A food program to reach every needy American.

Eighth. A revitalized public educational system which stresses vocational education for those who are unable or do not desire to attend college.

It is not really important what we call the local delivery office. It can be a social security office, a welfare office, or a human resources office, but it must be there. A good education on the collection and use of the American tax dollar, be it social security, property tax, or gen-

eral revenue might generate enough tax reform to supply the necessary revenue to finance the program.

I endorse your efforts in holding this hearing and I offer myself for any questions or use you might have of me.

(The following information was supplied by Mr. Bennett:)

*Administrative—July 1, 1971 to May 31, 1972*

Salaries -----	\$76,768.17
Travel -----	8,399.29
Supplies and equipment -----	4,531.20
County warrants -----	4,689.93
<hr/>	
M. C. Roberts Foundation :	
On hand, July 1971 -----	546.26
Received -----	465.10
Disbursed -----	146.00
Balance May 31, 1972 -----	865.36
<hr/>	
Camp share :	
Received -----	1,113.50
Disbursed -----	711.89
Balance May 31, 1972 -----	401.61
<hr/>	
Public assistance :	
Applications -----	335
Approved -----	158
Rejected -----	152
Recipients :	
AA (5,191) -----	\$5,203,622
AB (144) -----	\$10,003
AFDC (1,297) -----	\$132,533
AD (1,646) -----	\$111,641

**FOOD STAMP PROGRAM, JULY 1, 1971 TO MAY 31, 1972**

Number of fraud cases : 20.  
Amount Collected : \$1,199.00.  
Amount Outstanding : \$799.50.  
Total Value of Coupons Issued : \$413,024.00.  
Amount of Bonus Coupons : \$252,165.25.  
Amount of Cash Received : \$160,858.75.  
Number of Individuals Participating : NA : 6,570 ; PA : 6,869 ; NP/PA : 2,433.  
Number of Households Participating : NA : 1,798 ; PA : 3,049 ; NA/PA : 749.  
Number of Individuals Eligible : NA : 6,865 ; PA : 7,250 ; NA/PA : 2,523.  
Number of Households Eligible : NA : 1,877 ; PA : 3,196 ; NA/PA : 774.  
Total number of applications : 425.  
Approved : 328 ; Denied : 90 ; Pending : 7.  
Average Number of Individuals Participating Monthly : NA : 597 ; PA : 625 ; NA/PA : 221.  
Average Number of Households participating monthly : NA : 163 ; PA : 277 ; NA/PA : 68.  
Average number of individuals eligible monthly : NA : 624 ; PA : 650 ; NA/PA : 229.  
Average number of households eligible monthly : NA : 171 ; PA : 291 ; NA/PA : 70.

GEORGIA STATE DEPARTMENT OF FAMILY AND CHILDREN SERVICES  
DECLARATION OF NEED FOR AID TO THE AGED, BLIND OR DISABLED

Miss Young

19  
9/0

FANNIN

County Department of Family and Children Services

Date: November 17, 1970

Case No.: [REDACTED]

Name: \_\_\_\_\_ ACTUAL FORM FILLED OUT BY PUBLIC ASSISTANCE CLIENT.

1. MY ADDRESS AND TELEPHONE NUMBER ARE

Address: [REDACTED] Telephone No. [REDACTED]

2. I NEED THIS KIND OF HELP BECAUSE Check one:  I am 65 or older  I am blind  I am disabled, but not yet 65

3. I AM NOW Check one:  Widowed  Divorced  Separated  Living with husband or wife  Single

4. MY RACE IS *white widow* 5. MY SEX IS *female* Check one:  Male  Female 6. MY AGE IS *41* Years

7. PERSONS IN MY HOUSEHOLD List your name on line (1) below, then list all other people living in this home who cook and eat with you. Fill in all blocks. Write "none" if block does not apply.

	NAME	BIRTHDATE	RELATIONSHIP TO ME	INCOME IS FROM	DOES HE OR SHE RECEIVE PUBLIC ASSISTANCE?	IS HE/SHE IN SCHOOL?
1	<i>Borned in Ga</i>			<i>Welfare</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	
2	<i>October 17, 1881</i>	<i>91 years</i>			<input type="checkbox"/> Yes <input type="checkbox"/> No	
3	<i>my son</i>	<i>in Ga</i>	<i>my son</i>	<i>welfare and</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	
4				<i>social security</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	
5	<i>Borned in Ga</i>				<input type="checkbox"/> Yes <input type="checkbox"/> No	
6	<i>17, 1900</i>				<input type="checkbox"/> Yes <input type="checkbox"/> No	
7	<i>Burns far wood</i>				<input type="checkbox"/> Yes <input type="checkbox"/> No	
8	<i>15 Bellam road</i>				<input type="checkbox"/> Yes <input type="checkbox"/> No	
9	<i>Stone wood farm</i>				<input type="checkbox"/> Yes <input type="checkbox"/> No	
10	<i>a pump for my</i>				<input type="checkbox"/> Yes <input type="checkbox"/> No	
11	<i>wood covered</i>				<input type="checkbox"/> Yes <input type="checkbox"/> No	
12	<i>as i am or spend</i>				<input type="checkbox"/> Yes <input type="checkbox"/> No	

*fill and turn in*

(IF MORE THAN 12 SPACES ARE NEEDED, PLEASE ATTACH A SEPARATE SHEET)

**8. HOUSING ARRANGEMENT**

Check the one box below that fits your living arrangement:

AMOUNT PAID BY YOU

RENT IS PAID (CHECK ONE)

- A.  Free - no cost to me Don't cost me
- B.  Rented house Don't cost me \$ \_\_\_\_\_  Weekly  Monthly  Yearly
- C.  Rented apartment Don't cost me \$ \_\_\_\_\_  Weekly  Monthly  Yearly
- D.  Rented trailer Nothing every \$ \_\_\_\_\_  Weekly  Monthly  Yearly
- E.  Housing project have it blank \$ \_\_\_\_\_  Monthly
- F.  Someone else's home (friend or relative) up & Round \$ \_\_\_\_\_  Weekly  Monthly  Yearly
- G.  Room and board have the lawn \$ \_\_\_\_\_  Weekly  Monthly  Yearly
- H.  Nursing home (give name) Mo. L. Court \$ \_\_\_\_\_  Monthly
- I.  House (or trailer) which I own or am buying week \$6.00 Dollars
- J.  House (or trailer) which some other member of my household owns or is buying

His (or her) name is:

**9. HOME OWNERS OR BUYERS**

*He is in vetten now were just now i sold to him*

If you checked I. or J. above, complete the following:

Assessed value of the home according to the County Tax Book (Do not include value of household goods, cars, trucks, etc.): none

City Taxes..... \$ \_\_\_\_\_

State and County Taxes i paid no tax i was \$ \_\_\_\_\_

Fire Insurance by the year Extinct's war old \$ \_\_\_\_\_

Monthly House Note when i had my home loaned out to me after my

Does the Monthly House Note include Fire Insurance?  Yes  No

Does the Monthly House Note include Taxes?  Yes  No

*husband died i sold it to my grand son to pay my*

*page keep  
call 12-15-70  
called Mrs. Night  
& try go.*

*2.  
I struck the is I analyzed only the draft of it*

**10. UTILITIES**

If you do not live in a housing project, fill out A. only:

*Live at my old home my Grand Son who is now in the city with a spring not own this house*

A. (1) The following are not included in my rent and I pay all or part of them:

Heating Fuel,  Cooking Fuel,  Lights,  Water. Water is from:  City Water  Pump  Well  Spring  Spring

(2) The following are included in my rent and are furnished by my landlord:

Heating Fuel  Cooking Fuel  Lights  Water. Water is from:  City Water  Pump  Well  Spring

(3) Someone else pays for the cost of the things checked below, at no cost to me:

Heating Fuel  Cooking Fuel  Lights  Water. *I pay Electric Bill*

If you do live in a housing project, fill out B. only:

B. (1) Rent to the housing project includes cost of the following:  Heating Fuel  Cooking Fuel  Lights  Water.

(2) If I use more than allowed, I pay extra for the following:  Heating Fuel  Cooking Fuel  Lights  Water

**11. PERSONAL CARE**

If you (or your husband or wife) hire someone to prepare food, keep house, and give care to you (or your husband or wife) give the following information:

I (we) pay \$ *10* <sup>each</sup> *for our food But not else and take care of me i need help* (WEEK OR MONTH) (NAME AND ADDRESS OF PERSON OWING THE SERVICES)

I (we) give this person free meals when he (she) is at my home.  Yes  No *no money son i feed cook*

**12. MEDICAL INFORMATION**

Please give the following medical information:

I (or someone in my household) have active tuberculosis and have been put on a special diet.  Yes  No

I (or my husband or wife) have diabetes (sugar) and have been put on a special diet.  Yes  No

*he goes in wheel chair had a stroke there*

If you have answered yes to either of the two questions above it will be necessary to get a statement to prove this from the Health Center, Clinic, or Doctor who ordered the special diet.

Name and address of your doctor: *[Redacted]*

Name and address of hospital, clinic, etc., where medical information about your condition can be obtained: *[Redacted]*

*I can't see i have no glasses my Brother Paul had Tennessee a few days the best i can i paid no rent my Grand Son works this place i sold it to him to pay the hospital bill*

1035

**13. INCOME**

This statement is about any income you (or your husband or wife) have. Fill in all blanks. Write "none" if block does not apply.

SOURCE OF INCOME	MY INCOME	MY HUSBAND'S OR WIFE'S INCOME	IS THIS INCOME WEEKLY, MONTHLY OR YEARLY?
Social Security <i>from my son Travis</i>	\$	\$	
Veteran's Pension			
Railroad Retirement <i>So Cal Cemetery</i>			
Other pensions or retirement (specify)			
Salary or wages from working (complete section 14 below)			
Income from self-employment (farm or other)			
Interest from savings for past 12 months			
Insurance (Explain)			
Contributions from others			
Other income (Explain) <i>Interest</i>	<i>15.00</i>		
Income from rent of rooms or other property			

**14. STATEMENT OF EXPENSES CONNECTED WITH EARNINGS**

Complete only if you or your husband or wife are employed.

Name \_\_\_\_\_ Name of Employer \_\_\_\_\_

Total pay before deductions is \$ \_\_\_\_\_  Each Week  Every two Weeks  Twice a Month  Monthly

Do you work overtime?  Yes  No. Do you receive tips?  Yes  No

Amounts deducted each pay period:

Other expenses connected with earnings:

Withholding Tax \$ \_\_\_\_\_

Child care \$ \_\_\_\_\_ per  week  month

Required Insurance \$ \_\_\_\_\_

Care for sick or disabled

Retirement \$ \_\_\_\_\_

persons in home \$ \_\_\_\_\_ per  week  month

Social Security \$ \_\_\_\_\_

Other expenses (explain)

Union Dues \$ \_\_\_\_\_

\$ \_\_\_\_\_ per  week  month

Other (Explain) \_\_\_\_\_

\$ \_\_\_\_\_

**15. PROPERTY**

This statement is about the property you (or your husband or wife) own. Fill in all blanks. Write "none" if blank does not apply to you.

	WHOSE IS IT?		HOW MUCH IS IT WORTH
	HUSBAND'S	WIFE'S	
Money on hand .....			\$
Savings account or money for burial (not insurance) <i>Money for</i>		<i>800.00</i>	
Checking account .....			
Stocks or bonds .....			
In safe deposit box .....			
Money still owed me (or us) from sale of property <i>have on saved</i>			
Other money owed me (or my husband or wife) <i>truck all to pay</i>			
Car or truck — year model _____ Tax value \$ <i>hospital</i>			
Other vehicle — year model _____ Tax value \$ <i>Bell's fine</i>			
Property other than home place — assessed value <i>years of sickness</i>			
Other resources, such as livestock, machinery, tools .....			

Do you (or husband or wife) have insurance with face value of more than \$1,000?  Yes  No.  
If yes, complete section 16 below.

**16. DATA ON LIFE INSURANCE**

Complete only if you or your husband or wife have insurance with a face value of more than \$1,000

	NAME OF INSURED	NAME OF COMPANY	POLICY NUMBER	DATE ISSUED	FACE VALUE
1	<i>None have life insurance</i>				\$
2					\$
3					\$
4					\$
5					\$
6					\$

**17. TRANSFER OF PROPERTY**

Have you (or your husband or wife) given away land, money, automobile, savings, or any other valuables in the last two years?  Yes  No. If so, if you answered yes, complete the following:

The valuables disposed of were i aint let go of any thing i dont own  
then how it belongs to my Grand Son or the and the value was \$ in in

**18. SOCIAL SECURITY**

From your Social Security card, Medicare card, Social Security check, or Social Security award letter, give the following for both you and your husband or wife:

There is no pay for hospital Net work  
in current medical insurance work

You [Redacted] Your husband or wife [Redacted]  
 Security number: [Redacted] \$70 Husband  
 Security Claim Number: \_\_\_\_\_

**19. FOOD STAMPS OR SURPLUS COMMODITIES**

Do you and your family receive food stamps or surplus commodities?  Yes  No

If you checked no, would you like to receive food stamps or surplus commodities?  Yes  No

i aint get to Com Git Stamp i have to  
pay to Com  
out this  
and back

**20. SERVICES**

Check those problems below with which you would like help from your social worker: Com to see us i cant come  
out this

- |   |   |  |  |
|---|---|--|--|
| <input type="checkbox"/> Medical and health         | <input type="checkbox"/> Housing            | <input type="checkbox"/> Family counseling | <input checked="" type="checkbox"/> Children's school attendance |
| <input type="checkbox"/> Budgeting                  | <input type="checkbox"/> Legal aid          | <input type="checkbox"/> Food purchasing   | <input type="checkbox"/> Disciplining children <u>more</u>       |
| <input type="checkbox"/> Job training and education | <input type="checkbox"/> Finding child care | <input type="checkbox"/> Family planning   | <input type="checkbox"/> Other <u>than M.H. Love</u>             |
| <input type="checkbox"/> Job placement              | <input type="checkbox"/> Clothing           | <input type="checkbox"/> Meal planning     |  |

I understand that the statements made on this form may be verified by this department and I will cooperate in such verification.

I understand that Georgia has a fraud law and I can be punished for not telling the truth.

I understand that I have the right to appeal if I am dissatisfied with the decision on my case.

I agree to report any changes in my circumstances to this department.

I certify that I have read, or had read to me, all statements entered on this form and that information given is true to the best of my knowledge.

Date: 2

If signed

Signature: \_\_\_\_\_

\_\_\_\_\_  
(Signature of Witness)

\_\_\_\_\_  
(Signature of Husband or Wife)

\_\_\_\_\_  
(Address of Witness)

\_\_\_\_\_  
(Name)

\_\_\_\_\_  
(Telephone number of person giving client help in filling out form)

*you all no  
what she  
do now*

*I lived in the town my  
I have no one to help  
me I have seven  
girls they live way  
off and air Reiter  
and their family*

1039

Pertinent information regarding eligibility:

*Prepared not to apply for food stamps at this time*

Allowable Reserves: Savings: \$ 800.00 Property: \$ — Cash value of Insurance \$ — Total: \$ 800.00  
Total needs: \$ 65 Total income: \$ 0 Surplus/Deficit: \$ 65.00

Action by county:

- Approved
  - Direct money payment for  Aged  Blind  Disabled  IC/MA
  - Medical assistance only
- Denied or otherwise disposed of because \_\_\_\_\_
- Payment continued
- Payment terminated because \_\_\_\_\_

Certified for:  Surplus commodities  Food stamps

12-15-70  
(Date completed)

\$ 65.00  
(Amount of payment)

*Carnie U. Wood*  
(Signature of worker)

Chairman GRIFFITHS. Thank you, Mr. Bennett. Mr. Dulaney, you are next. Please proceed.

**STATEMENT OF GILBERT DULANEY, DIRECTOR, FULTON COUNTY DEPARTMENT OF FAMILY AND CHILDREN SERVICES**

Mr. DULANEY. Thank you, Madam Chairman.

The Fulton County Department of Family and Children Services operates a county-administered, State-supervised system as do the other 158 counties in Georgia. This department is responsible for directly administering all programs it operates under certain regulations and standards of the State department of family and children services and various Federal agencies. This means, in effect, that the department decides how to administer its programs in all aspects, except for those aspects which are dictated by State and Federal agencies. The major responsibilities left to the county department are the specific procedures with which to carry out policy and program objectives.

This department operates program which have wide ranging auspices and matching formula for grant moneys as well as staff. The major public assistance program—old-age assistance, aid to the blind, aid to the disabled, and aid to families with dependent children—of course, are State and federally financed programs. Child welfare programs operated by the department—foster care, adoptions, institutional care, day care, et cetera—are State, Federal, and county financed.

Other programs operated by the Department are financed wholly by Federal funds, such as the Model Cities homemaker program and the housing aid to the aged project. The mix of Federal and State agencies with regulatory powers over programs operated by the county are further complicated in the medical assistance programs and the donated food program. Actual funding of the medicaid program comes from Federal and State health department sources with only the certifications handled by the county department of family and children services' staff. The donated food program is funded by State and Federal sources but costs of distribution are funded by the county government with certifications handled by the county department of family and children services' staff.

Still other programs are funded wholly by county funds such as general assistance and the county-owned children's institution. Some child welfare programs are supplemented by county funds.

Although we can say that Fulton County Department of Family and Children Services is a locally administered welfare agency, actual administration of the agency is directly affected by the Departments of Health, Education, and Welfare; Housing and Urban Development; Labor; Agriculture; State department of family and children services; State merit system; State health department (welfare and health have recently been merged into a single State agency); and the county administration. Of course, indirect influence on administering these programs is felt by a host of other community social service agencies.

**MAJOR ISSUES IN ADMINISTRATION**

It can be readily seen that the matrix of regulatory agencies under which this department operates poses serious problems in administering programs to serve individuals in the community.

New or changed regulations from one regulatory source may hamper or at least disrupt services offered under another auspices. For example, the Department of Health, Education, and Welfare has ordered separation of services and assistance functions. This means massive structural and personnel changes. However, complex and rigid State merit system regulations on personnel have made staffing of this new system difficult and cumbersome. This drastically handicaps efforts in implementing the Federal regulations.

There are many other conflicting regulations, standards, and procedures which the local administration must operate under, all of which contribute to hampering service delivery to clients.

Another major issue in local administration related to the above involves personnel and efficiency in operations with regard to eligibility. At the same time that pressure is applied to keep the error rate down in eligibility determinations, the caseloads for staff with this function are rising and the procedures for determining eligibility are made more conducive to error.

Error rates are a function of two things: caseworker errors or client errors. Caseworker errors can be caused by mistakes in determining eligibility or insufficient checking of eligibility factors on the part of the worker. Client errors are caused either by ignorance of regulations or outright fraud.

If we look closely at caseworker errors, I firmly believe that causal factors would be systemic and not due to inefficiency on the part of individual workers. First of all, eligibility procedures are much too complicated and change far too often. For example, to process one client for eligibility for public assistance requires as many as 27 forms. The procedures for determining eligibility require that the worker apply a host of tangible variables as well as intangible variables, such as incapacity.

Changes in eligibility standards and procedures can occur as often as nine times a year. These changes are generated at various levels. The Department of Health, Education, and Welfare changes certain procedures and conditions. The State and Federal courts do likewise. For instance, in the past few years changes were made in the area of residency requirements, man in the home regulations, substitute father, working mother, and most recently, itemization of work expenses, all of which I am sure you are well aware.

Court decisions have been a major administrative problem for local departments. Although many of their decisions were justified and have aided the clients, many have put undue strain on the administration of the programs which in turn hinders service delivery to the clients.

Two examples are the striking of the residency requirements and the itemization of work expenses. Both decisions included long complex administrative procedures to gain information relevant to these rulings. Casework time which would normally be spent serving clients must be spent gathering data for the courts. Other decisions such as fair hearing regulations mandate specific procedures for local departments which in themselves may be good but taken in the context of the entire departmental operations drastically and negatively affect services to other recipients.

Other changes are generated by surplus food eligibility changes, public housing rent and policy changes, State Department of Family

and Children Services' changes in policy, and the amount of grant and percentage of need to be paid. In addition, changes in social security benefits initiate major changes in eligibility determination procedures, standards, and regulations.

In addition to the complex nature of the work involved and the number of changes and relearning of procedures which takes place, the volume of work further handicaps these workers in being efficient. At present, this department is trying to bring the eligibility workload down to 42 redeterminations a month per worker. We feel this is a realistic workload. However, due to many factors—especially the limited resources with which to hire staff and the rapid growth of the caseload—this figure has been most difficult to achieve.

Even if we can achieve the standard of 42 redeterminations per month, these people must contend with a host of special reviews due to change in status of their clients as well as procedural changes. Procedural changes often mean going over work which has been done to re-determine eligibility based on the new procedures or regulations. So, it is not uncommon that workers have to drop their routine work to review their entire caseload.

Another major problem in this area which contributes to the error rate and is directly related to the problems mentioned above is staff turnover. Staff turnover can be attributed to a variety of factors but a major one which must be considered is the frustration level of these workers caused by the size of the workload, the constant changes, and the complexity of the work.

This problem is compounded by the nature of the eligibility determination position. Under the State department of family and children services and the State merit system classification, the position of eligibility determination goes to the case aide, whose starting salary in Fulton County is less than \$500 a month and in most of the rest of the State less than \$450. With the present tight job market, many applicants take these positions in hopes of being promoted to a higher paying caseworker position in 6 months or a year. Because of this, very few case aides remain at their job long enough to really master the position and many of those who work at case aide positions are not very interested in or dedicated to the position, as such.

In the area of client error, it is easy to see how this maze of regulations and paperwork can confuse clients. The simplified method of eligibility determination contributes to client error in that they become responsible for providing the basic information on which eligibility is based.

Although this department has not experienced a large amount of client fraud, some does exist. But to merely refer to these people as "cheaters" and "liars" does not really give us a clear understanding of the underlying reasons for this behavior. Eligibility policies which encourage family breakup, grants which are insufficient to meet family needs, and multiple benefits which means no real increase in aid all contribute to make honest people try to beat the system.

#### SERVICE DELIVERY SYSTEM

A major problem of the service delivery system is a lack of clarity in the division of social services from assistance payment eligibility determination. Both Federal and State governments have mandated

that the department administratively separate eligibility from services, and the process of implementing this mandate is being completed. It is becoming apparent, however, that services are just as intimately as ever bound up in eligibility determination.

Undoubtedly, the most important services rendered by the department, in terms of number of clients involved, are child support collection services and services for employment and training of employable AFDC mothers. As many as two-thirds of service cases are opened for services in one of these areas. When the Talmadge amendment becomes effective, local departments will be required to set up administratively separate service divisions to deal solely with AFDC employment cases. The acceptance of these services is mandatory by State and Federal regulations for clients to be eligible for AFDC.

The primary purpose of these services is to make the client independent of welfare. The WIN employment training program is only available to those receiving assistance and is primarily oriented toward reducing the need for assistance payments. When employment, training, or child support services are refused, the impression which the service worker may be able to maintain of independent social services must yield to a threat of assistance termination.

The ramifications for the clients of this situation of administrative but not actual separation of services from assistance eligibility are manifold. The clients are confused as to whom to call for what, and may feel that they are getting the runaround as they are referred from eligibility to services or vice versa. They are justifiably suspicious of service workers whose principal interests are still connected to assistance eligibility. With renewed emphasis on employment and child support services other services must again be pushed aside, even though in some situations they may relate more directly to the clients' needs. And, finally, the separation necessarily complicates communications between workers who are working on basically the same problems and leads to a greater possibility of communications breakdowns which can only hurt the clients.

Employment, training, and child support services can, in many situations, prove to be very helpful to the clients but they should be integrated into a universally available service system based on the need of the client to be most effective. Separation must be carried to its logical conclusion: Two totally separate systems. The recent widening of eligibility for services in Georgia to include more than just public assistance recipients is an indication of a willingness to go in this direction. But services are still intimately connected with assistance eligibility and the advantages to the client of administrative separation have so far not been demonstrated.

Another problem is the many and rapidly changing regulations governing the delivery of services. As was stated previously, caseworkers are subjected to a steady barrage of mass reviews and special studies, and the advantages of separation for freeing caseworkers for eligibility paperwork are being eaten away by growing service control paperwork. Tentative results of a study being completed on one of our federally funded service projects indicate that for every 10 minutes of direct client contact, and 30 minutes of indirect contact, phone calls, referrals, and so forth, the caseworker spends 90 minutes completing paperwork.

Compounding the problem of changing regulations are what appear to be changes in the focus of casework. In 1970, when separation of services and eligibility began, the task of the service worker was defined as follows:

**Service worker:** The staff member who acts in the client's behalf by helping him resolve his problems. The service worker performs this function by helping the client develop and utilize his own potential for improved social functioning, and by referring him to existing community resources which can be of benefit to him.

The focus of the program was on evaluation of social deficiencies and long-term planning of the treatment of these. The focus of services now seems to be much more short term and pragmatic. The primary emphasis is not so much on general problem resolution as on specifically finding jobs, child care, family planning, child support, and training. The approach is: "Do what you can and get out, do not cultivate the dependency of the client if you cannot concretely improve his situation." The change may be for the better but the magnitude of the change has confused caseworkers and made it more difficult for them to define their roles.

Additionally, the lack of community resources in relation to existing needs is a serious problem affecting the delivery of services. The primary role of the caseworker is to offer information and referrals. When the housing authority has a waiting list of over 6,000 applicants and unemployment in the central city is running over 8 percent it is difficult to find satisfaction in making referrals to public housing or to the labor department. It is difficult for caseworkers to maintain their morale when the material changes they can affect in a client's situation often appear so miniscule because of the lack of alternatives for the clients to their present situations.

#### WORKLOAD FACTORS IN ADMINISTRATION OF PROGRAMS

In addition to the complexity, confusion, and contradictory nature in which local welfare departments are forced to operate under, there is the pressure of a rapidly expanding workload. As the committee is well aware, caseloads in the entire country are growing at a tremendous rate. This growth rate directly affects the administration of programs to the clients. It causes errors in determining eligibility and does not allow for the provision of quality services to the clients.

##### *1. Normal workload*

The major indicator of workload is the number of cases active with the department. As of January 1, 1972, the department had a total of 31,507 public assistance cases. Of these 8,504 were OAA; 407 AB; 17,715 AFDC; and 4,881 AD cases.

The public assistance caseload experienced drastic increases over the past 7 years. From July 1, 1965, to July 1, 1971, the total number of cases increased 104.5 percent.

The AFDC load, which by mandate and client need requires the greatest amount of casework activity, increased 492.4 percent during this same 7-year period. The average yearly increase for this period was 34.85 percent with the largest increase of 49.8 percent occurring between July 1, 1969, and July 1, 1970.

## NUMBER OF ACTIVE PUBLIC ASSISTANCE CASES, JULY 1, 1965-71

Public assistance category	Year—						
	1965	1966	1967	1968	1969	1970	1971
AFDC.....	2,778	3,706	4,713	5,733	8,266	12,380	16,458
OAA.....	8,224	8,316	8,569	7,672	7,701	7,772	8,750
AD.....	3,476	3,565	3,588	3,687	3,856	4,099	4,784
AB.....	395	394	400	417	417	413	413
Total.....	14,873	15,981	17,270	17,509	20,240	24,644	30,415

This rapid rate of increase in workload has put tremendous pressure on all aspects of the department. Every part of the Agency—casework, administration, personnel, accounting, et cetera—has been forced to expand at this tremendous rate to maintain a viable level of organizational effectiveness. Yet, this has not been accomplished to a satisfactory degree as evidenced by the existence of applications pending beyond standards of promptness.

As would be expected, the number of applications over this 7-year period experienced approximately the same rapid growth. From 1965 to 1971 the average monthly application handled by the department rose by 73.7 percent. AFDC experienced an 88.7 percent increase. AD applications, which involve the most time-consuming process, rose 93.2 percent during this period.

## AVERAGE MONTHLY APPLICATIONS, 1965-71

Public assistance category	Year—						
	1965	1966	1967	1968	1969	1970	1971
AFDC.....	391	370	396	409	496	706	738
OAA.....	171	183	168	212	183	166	184
AD.....	293	334	352	367	407	479	566
AB.....	7	7	9	9	8	9	10
Total.....	862	894	925	997	1,094	1,360	1,498

Again, this rapid increase in workload caused tremendous strain on the organization and administration of public assistance. To merely maintain stability in public assistance and provide for newly mandated programs and functions, the Department's staff underwent tremendous growth during this same period.

As of January 1, 1972, the department employed 282 caseworkers and casework aides in public assistance. In 1971 alone, the department hired 161 caseworkers, casework aides, and supervisors. Many of these were to replace vacancies in existing positions, yet many were employed for new positions. Another indication of growth is the fact that, since 1967, 31 new supervisory positions have been added in the public assistance division.

From July 1, 1965, to July 1, 1971, the number of public assistance caseworkers and casework aides grew by 139.8 percent. The average annual rate of growth for this period was 15.9 percent. These positions were not only used for routine public assistance caseloads but for other functions.

The effort to maintain caseload sizes to a level which would facilitate organizational effectiveness is dependent on many variables, the

most important of which is the availability of resources. Given these constraints faced by the county department in hiring new staff, the ratio of public assistance caseworkers to total caseload has remained relatively stable.

NUMBER OF PUBLIC ASSISTANCE CASEWORK STAFF, JULY 1, 1965-71

Positions	Year—						
	1965	1966	1967	1968	1969	1970	1971
Casework aide.....					9	17	62
Caseworker I.....	98	96	113	131	161	180	150
Caseworker II.....	5	19	24	21	31	31	35
Total.....	103	115	137	152	201	228	247

*Ratio of public assistance caseworkers and casework aide staff to public assistance cases July 1, 1965-1971*

1965 .....	1:144
1966 .....	1:139
1967 .....	1:126
1968 .....	1:115
1969 .....	1:101
1970 .....	1:108
1971 .....	1:123

Considering these two factors alone, the average public assistance service caseworker has been left with a caseload of approximately 225 cases. This is considerably higher than what is indicated by figuring the ratio of the gross number of workers to the total agency caseload.

A third factor which has had a large impact on workload is the rapid increase of AFDC cases. In 1965, AFDC cases were only 18.7 percent of the entire public assistance caseload. By 1971, they represented 54.1 percent of the total. This is significant when we consider how AFDC cases require much more caseworker activity than other cases.

First of all, it is mandated that AFDC cases be redetermined for eligibility twice a year while redetermination for AABD cases is done just once a year. Secondly, AFDC cases require more service activity.

In a study just completed December 17 by Touche Ross & Co. for the Department of Health, Education, and Welfare in Fulton County, it was found that 71.1 percent of services rendered by public assistance service workers were for AFDC cases while only 28.9 percent were for AABD cases.

Therefore, even if actual caseloads had remained relatively stable—which was not the case—the rise in proportion of AFDC cases would have increased the workload for eligibility functions by 30 percent and increased the workload for service functions by 38 percent.

## *2. Supplemental activities*

In addition to the rapid growth in cases and applications, the county department was involved in numerous supplemental activities which put a severe strain on the public assistance workload. These activities related both directly and indirectly to the mandated activities of the department.

It would be nearly impossible to even estimate the man-hours of caseworker time spent on these activities. However, we can say with certainty that they consumed large amount of caseworker time which would normally be spent in working directly with clients either in the areas of intake, eligibility, or services.

We have itemized the activities over a 4-year span from January 1, 1968, to December 31, 1971, which caused major disruption in normal caseworker activity. These activities are listed in chronological order giving the dates the county department received its instructions, identification of the formal mode of instruction, and a brief description of the activities involved. Thirty-six instances were identified over the 4-year span. The disruption in normal client-related activity ranges from a few hours to a few months (such as in MT 196).

One factor in these disruptions which is not identified is the time frame for which these activities were to be completed. This is relevant in that many times the time given to complete these activities was such that a majority of the normal activity of the public assistance division had to come to a virtual halt. In addition, the time frame given oftentimes dictated that caseworkers not directly involved in the supplemental activity had to be pulled off their normal assignment to aid those workers directly involved in order to meet deadlines.

It must be said at this point that these supplemental activities are not necessarily deemed irrelevant or harmful to the clients by this Department. Rather, the point is that they must be considered in any discussion of the agency workload in that they are very much a part of that workload. In turn, they become directly relevant to any discussion of reasons for applications pending beyond standards of promptness.

Mandates for involvement in the activities listed below were generated at the State department of family and children services or the Department of Health, Education, and Welfare and channeled through the State department of family and children services to the county department. The activities can be categorized into three types. The first would be responsibilities given to the county department which previously had not existed or were previously State department of family and children services' functions. For example, the county department was given the following new responsibilities during the 4-year period in question: Determining AFDC incapacity; holding pre-termination evidentiary hearings; and validating a sample of its public assistance cases. Of course, there are others.

A second type of activity involved changes in benefit policies, studies to determine such changes, and other miscellaneous reviews. These activities on individual case records involved from a sample of cases to the entire agency caseload, such as in overall benefit changes. With a present caseload of over 30,000 cases, the impact of such activities on the agency workload becomes evident.

The third type of supplemental activity is categorized as special studies. These studies are not included in the listing below. However, they definitely are a workload factor. Such studies usually involve firms contracted by the Department of Health, Education, and Welfare or the State department of family and children services and consume caseworker and administrative time through interviews, questionnaires, and other data collection methods. It is estimated that be-

tween 15 and 20 such studies were conducted within the county department over the 4-year period in question.

(The list referred to follows:)

**SUPPLEMENTAL ACTIVITY LISTING—JANUARY 1, 1968 TO DECEMBER 31, 1971**

- January 17, 1968.—AFDC Freeze—County began vigorous activity to certify clients before potential freeze on AFDC cases on April 1, 1968.
- January 30, 1968.—CL 148—MAO Cases—All MAO cases reviewed and the reporting month was entered on form 304—MAO.
- March 15, 1968.—Memorandum—AFDC—FC—A schedule completed on every AFDC child in Foster Care.
- March 29, 1968.—CL 153—AFDC Services—Cards on all AFDC cases certified in January, February, or March of 1968 completed reflecting services rendered.
- April 5, 1968.—Memorandum—AABD Services—Cards on all AABD cases certified in January, February, or March of 1968 completed reflecting services rendered.
- November 16, 1968.—CL 227—Substitute Father—All closed AFDC cases since January 1, 1968 screened to determine which ones were closed because of Substitute Father rule. Clients had to be contacted and re-instated if eligible. Retroactive payments had to be computed.
- December 31, 1968.—MT 24—AFDC Employment Assessment—Every active AFDC case reviewed and an Employment Assessment form (form 338) completed.
- December 31, 1968—CL 235—AABD—Cards on all AABD cases certified in January, February, or March of 1969 completed reflecting services rendered.
- April 28, 1969.—CL 245—Improved Benefits Issuance System (IBIS)—Staff Development time consumed for staff to learn new administrative system.)
- May 16, 1969.—CL 248—AFDC Budgetary Changes—Every AFDC case reviewed changing budgetary standard, maximum grants, exempt income, etc.
- June 11, 1969.—MT 66—AFDC—FC—Foster Care children's cases reviewed to identify those who were receiving AFDC.
- June 11, 1969.—CL 252—AABD Services—Cards on all AABD cases certified in July, August, or September of 1969 were to be completed reflecting services rendered.
- August 6, 1969.—MT 69—Stepparent Rule—All AFDC cases reviewed, identifying those closed because of Stepparent Rule. Clients contacted and retroactive payments computed where relevant.
- November 3, 1969.—CL 266—Reconciliation of DFACS and Social Security Records—A list of cases checked with regard to names, numbers, etc.
- January 7, 1970.—MT 89—Restraining Order on Residency—All applications denied between June 2, 1969 and August 4, 1969 had to be reviewed. Retroactive payments reviewed where relevant.
- January 15, 1970.—MT 92—AFDC Incapacity—County became responsible for this increasing workload of Caseworkers. Was handled by State Medical Review Team.
- January 16, 1970.—CL 272—AABD Services—Cards on all AABD cases certified in January, February, or April of 1970 were to be completed reflecting services rendered.
- January 28, 1970.—MT 97—Corrective and Supplemental Payments—These procedures instituted, adding to paper work of Caseworkers.
- February 13, 1970.—MT 100—1969 Social Security Amendments—All AABD cases reviewed for changes in budgeting standards and maximum grants.
- February 19, 1970.—MT 102—AFDC—FC—Foster Care cases reviewed to identify those who might be eligible for AFDC at the time they entered Foster Care under certain conditions.
- April 13, 1970.—MT 117—Pretermination evidentiary Hearings—County became responsible for holding hearings on reductions and terminations.
- April 23, 1970.—MT 118—AABD Benefit Increase—AABD cases reviewed to correct State DFACS generated 302's.
- May 4, 1970.—CL 281—1969 Social Security Amendment—Tables sent to counties were incorrect. Benefits re-checked and re-computed. Corrective and supplemental payments forms completed.
- June 30, 1970.—CL 285—AABD Services—Cards on all AABD cases certified in July, August, or September of 1970 had to be completed reflecting services rendered.

- August 14, 1970.—CL 291—Separation of Services and Eligibility Functions—Staff time spent on reorganizing and separating case records.
- August 27, 1970.—CL 293—1970 Adult Recipient Study—AABD cases reviewed and SRS NCSS—106.1 HEW schedule completed on cases.
- November 24, 1970.—MT 141—County Validation of Eligibility—Eight Case-workers pulled from caseloads to work on validation. This was previously State DFACS responsibility.
- January 5, 1971.—MT 141—Contact With Client (AFDC)—Personal interview required on every AFDC recurrent or initial. Mail-out form eliminated. This needed because of Federal requirements for increased quality control.
- February 8, 1971.—CL 301—AFDC Study for HEW—Sample of AFDC cases reviewed and SRS-MCSS—109.1 schedule completed on cases.
- March 26, 1971.—MT 167—Disposition of PA Records—All case records screened to eliminate discontinued forms.
- April 15, 1971.—MT 170—1971 Social Security Amendments—Mass review of all cases increased budgetary standards and maximum grants.
- May 19, 1971.—CL 307—AFDC June Payments—302 forms filed on all AFDC cases and the information entered on budget sheets.
- June 14, 1971.—CL 314—Special Review of AFDC Cases—Cases with \$40 or less reviewed and information given to State DFACS.
- October 6, 1971.—CL 329—Child Abuse Report—Form 431 completed on all above cases.
- October 15, 1971.—MT 196—Policy Changes in Determination of Need—All cases (30,000) reviewed and all budgets reworked. Began verifying income for all AFDC cases.
- November 24, 1971.—CL 334—PA Checks Returned by USPO—County becomes responsible for returning checks to clients.

Mr. DULANEY. Another factor making up the overall workload for the public assistance division during this period is the reorganization and expansion of facilities undertaken by the Department. As previously mentioned, the separation of eligibility and service function was a major reorganization experienced by the Department. Case-workers were required to generate service records from existing case records on every case. Caseloads were reorganized and staff assigned new functions, either as service workers or eligibility workers.

### 3. *Reorganization and expansion of facilities*

Aside from this major disruption in normal activity, the rapid rise in the number of cases called for drastic restructuring. To facilitate the 139.8 percent increase in public assistance staff, new office space had to be established. Since 1967 (merely a 5-year period), 16 new branch offices have been opened up around the county. These offices have from 10 to 60 staff and serve entire sections of the county. New offices, of course, have led to administrative restructuring as well as caseload restructuring.

Date opened	Branch office
February 1967	South Fulton District.
March 1967	Northwest District.
Do.	Perry Homes Satellite.
June 1967	Carver Homes Satellite.
Do.	Glenn-McDaniel Satellite.
September 1967	North Fulton Satellite.
July 1968	Fair Street Satellite.
Do.	Bowen Homes Satellite.
October 1969	Bankhead Courts Satellite.
Do.	15 Peachtree St.
November 1969	175 Houston St.
December 1969	Model Cities.
February 1971	John F. Kennedy District.
March 1971	Northeast District.
Do.	121 Hunter St.
October 1971	West End District.

1 Closed April 1971.

Also, the rapid and extensive expansion of the agency has necessitated periodic time-consuming mass transfers of cases to equalize caseloads throughout the agency.

These major reorganizations have severely disrupted normal workload activities and, in turn, adversely affected the department's effectiveness.

#### LOCAL EFFORTS IN ADMINISTRATION

Although it has been difficult for this department to merely keep abreast of increased workload and the many changes incurred over the past few years, efforts are being made to improve services to clients at the local level. Within the framework of the existing hierarchical standards and regulations, things are being done to both make the system more efficient and to fill some of the program gaps. Some of these efforts are:

First. A computerized control system to facilitate control of service cases and communications among service workers and eligibility workers.

Second. A computerized information system for child welfare cases to facilitate caseload control, the placement of children in the most suitable foster homes, and the recruitment of foster homes.

Third. A doubling of efforts in public relations to communicate agency services and client needs to the community. This is carried out via annual reports, quarterly reports, and various publicity campaigns and programs.

Fourth. A greater effort in the area of volunteer services to both aid clients where there are gaps in services and involve the community in program activities. One major effort is a countywide program of volunteers to deliver surplus food to recipients.

Fifth. Continued efforts in the area of staff development to better train staff and bring existing staff up to date on changes in policy and technology. These efforts, however, have been hampered by other mandated priority areas.

Sixth. The initiation of special programs under separate Federal funds to serve in areas where existing programs cannot provide services. These programs are the model cities homemaker program and the housing aid to the aged program. Projects in the application stage would provide better emergency care for children and eviction services for families.

Seventh. Continued efforts to decentralize services so that they are more readily accessible to those that need them.

#### RECOMMENDATIONS

Many of the problems which I have cited in this paper stem from insufficient attention to reality in State and Federal legislation, regulations, and court decisions. It is finally at the local level that the ideals, which prompt these legislation, regulations, and court decisions and are expressed in them, must be operationalized in terms of staff, finances, and client needs. Perhaps many of the problems we are facing could have been avoided if more time had been devoted to pretesting programs and open-minded consultation with local administrators and their staff, as well as with the clients themselves.

The inequities, inefficiencies, and ineffectiveness of the present social welfare system in this country obviously cannot be solved by Congress

alone or by the Supreme Court, nor by merely pointing to inadequacies in administration of the programs. There are, however, several steps we can take to make this system a more viable vehicle for serving the needy in this country.

First. All adult assistance programs should be incorporated into the Social Security System. This could be done by providing to all those eligible a sufficient payment to live on regardless of past work history. In addition, payments above the minimum payment would be made based on the number of quarters worked under social security and not how much they earned.

Although this would receive criticism from those who want to keep social security a system based on contributions, it would certainly cut down on duplication of administering programs to adults and, in turn, the costs involved would be diminished.

Second. Assistance programs to families should be federally funded and administered locally. Federal funding would equalize payments as well as relieve local governments of the burden of costs. I firmly believe that local administration is a preferred way to operate these programs because they should be close to the people they are serving. Accessibility and responsiveness would be fostered through local administration.

Third. Generally, there must be a closer coordination between this Nation's economic policy and its social policy. We have a Council of Economic advisers but we do not have a council of social advisers. Things like minimum-wage laws and tax laws must be coordinated to best serve all of our citizens. From this base we can best eliminate inequities and inefficiencies in our social welfare system.

Fourth. And, finally, I would strongly recommend that a greater effort be made to involve local agencies in planning for programs which they must administer.

I thank the committee for giving us this opportunity to voice our concerns and give our recommendations on the present welfare system. I certainly hope that this information will be helpful to the committee. Please feel free to call upon us if there is anything else our department can do to aid in your study of public income transfer programs.

Chairman GRIFFITHS. Thank you very much, Mr. Dulaney.

Mr. Duncan, you may proceed.

#### **STATEMENT OF KENNETH R. DUNCAN, DIRECTOR, TALBOT COUNTY DEPARTMENT OF FAMILY AND CHILDREN SERVICES**

Mr. DUNCAN. Thank you.

Talbot County is a rural county located in west central Georgia approximately 35 miles from Columbus. It is not unique in that it is experiencing problems similar to those in scores of other rural areas. In its peak as an agricultural leader in the 1850's it boasted a population of 16,534 people. As agriculture has diminished as a way of life the population has continued to dwindle with each census until it now stands at 6,625. This mass exodus of population to the city has left much need in many areas.

It is the job of the department of family and children services in Talbot County to help meet these needs. Presently our county has 548

public assistance cases. This includes 233 old-age assistance cases with an average monthly payment of \$51, seven aid-to-the-blind cases with an average monthly payment of \$72, 219 aid to families with dependent children cases with an average monthly payment of \$89, and 89 aid-to-the-disabled cases with an average monthly payment of \$58. The total number of individuals included in these payments is 1,039. The total public assistance awards are now running \$37,163 per month.

Recently we have changed from the food distribution program to the food stamp program. The number of public assistance and non-public assistance cases in this program has continued to rise. Presently we have 297 cases containing 1,159 individuals in this program.

Casework services are provided all of the public assistance and food stamp cases. In addition to me, our present staff consists of five workers in the eligibility section and four workers in the service section. There are four employees in the clerical section that give supportive services to the eligibility and service sections. One of these individuals has the responsibility of selling food stamps.

Supervisory assistance is provided the county from the district level by an administrative field representative and a social services field representative. Consultative services are provided the county by the State office.

In the past 5 years our department's total caseload has increased 51 percent with the AFDC increase being 208 percent. In addition to this we have initiated a food program, medicaid program, and have had numerous State changes. To obtain the additional staff to implement these changes has been difficult. Once adequate staff is obtained it is difficult to retain because of the constant changes in regulations and programs and the despair that many staff members feel when they are not able to accomplish the goals of department and client.

There are problems which are peculiar to many small rural counties. Among these are lack of community resources such as United Givers, doctors, dentists, and a general assistance program. The citizens of our county do not have the benefits of an employment counselor visiting the county on a regular basis.

Transportation for any type service is a problem. The rural taxpayer is likely to consider the welfare recipient as an undeserving individual rather than as a member of a culturally deprived group.

Public assistance and food stamp regulations are cumbersome and time consuming. For example, with the food stamp client, we have to determine expenses for telephone bills, electric bills, fuel bills, mortgage expenses, rent, drugs, doctors, and hospital bills. The public assistance procedure is almost as involved. A simplification of eligibility requirements is needed.

I feel that a national program of income maintenance to meet the needs of all aged and handicapped individuals is needed. This could be administered by the Social Security Administration since they presently pay social security benefits to a large percentage of our adult caseload and already have much of the machinery to accomplish the job.

I also feel that a standardized nationwide AFDC program is needed which could be administered by the States. Any new AFDC program should have written into it adequate provisions for work and job training if a member of the group is able to engage in such work or train-

ing. For our experience in the WIN program, which was initiated in our county in 1969, we find that being a rural county has certain disadvantages. Our major problem in the rural area is lack of adequate transportation for our clients to get to a job or training program. Another problem is lack of industries or job openings in our area. We have had many WIN participants in our adult education class who have been there too long simply because there was no job available. Day care centers and adequate in-the-home child care remain a problem. We also need an effective motivational system which will make the client realize the advantages of working or accepting job training. In spite of the many problems we have encountered, we are pleased with some of our clients' successes.

In summary it should be pointed out that while the problems of the rural areas are in some respect different from those of urban areas, they are just as important and should be dealt with in any future planning.

Chairman GRIFFITHS. I would like to thank you gentlemen, Mr. Bennett, Mr. Dulaney, and Mr. Duncan. I would like to tell you that these are the three best statements that we have received in any of these hearings. You have shown more knowledge of the subject and a greater understanding and a greater effort to correct it. I am deeply grateful to you, they are very good statements. I would particularly like to thank Mr. Bennett and Mr. Duncan for coming in some distance from more rural counties.

I grew up in an extreme rural area of this country and I know that your problems are different, and perhaps you can tell us even with more insight exactly what those problems are and how people arrive at the situations than we have in urban areas. So I want to tell you that your statements will appear in the record as if given, but because we have lots of questions, I would like to begin with the questioning, and we will have a discussion of the problems. Then we will send you the record and you may correct any statement in it that you find you should correct.

I would like to ask you, Mr. Dulaney, we have heard that the office hours and the number of distribution centers for surplus food commodities are insufficient. Do you know of any plans to expand the number of distribution centers and keep them open longer?

Mr. DULANEY. Fulton County government, through its county commissioners, is the direct administrative agency for the actual distribution of food, as was brought out yesterday. Our department is working very closely with them to implement two additional distribution centers located in high concentration areas of the users of the donated food program. In addition to the two new distribution centers, they are in the process of developing with us programs for some house-to-house delivery to shut-ins and families who are extremely hard pressed to pick up their food. Another service to make the distribution of the food to the people easier is going to be provision of a large van that will go to a certain type of shopping center or something comparable. This will enable us to get in close proximity of homes whereby recipients can more conveniently pick up food. I think we are probably one of the first counties, outside of King County, Seattle, Wash., to make application to serve the people in Fulton County with both the donated food program and a food stamp program, giving the people that we serve an opportunity to elect the type of food program that they want.

This application was made, as permitted under the law, on the food stamp and donated food program, last May or June 1971. The reply from the U.S. Department of Agriculture indicated that no dual programs were being approved, although the one in Seattle, I understand, federally court-ordered dual program for food in Seattle. Recently, just this week, we received a letter—I'm sorry, I did not bring it with me—from the Assistant Secretary of the USDA which indicated that now the Department of Agriculture would approve dual programs for local communities, also, since we had previously submitted an application for Fulton County to operate a dual program, we were being given advance notice that applications were now being accepted to reapply for the dual program.

The commissioners in Fulton County, I believe, are fully committed to operating the dual program, if it is administratively feasible. We will be working toward this end very intensely during the next 2 or 3 weeks providing them the necessary information that they will need to adopt the appropriate resolution to apply for the dual program.

Chairman GRIFFITHS. Do you have lots of old people that would be qualified either for stamps or commodities that do not get them, that do not apply?

Mr. DULANEY. We presently have an active public assistance caseload in Fulton County with approximately 32,000 to 33,000 families. Slightly less than half of these participate in the donated food program, so we would have 16,000 to 17,000 families—the elderly, disabled, and families with children—who do not participate in this. There are several factors involved in reasons why they do not participate. No. 1, the elderly, of whom we have quite a large number who do participate. However, due to the infirmities of the elderly, such as high blood pressure, diabetes, and other illnesses of this nature, the donated foods generally are not conducive to their good health because of the limited variety of food being offered. We feel that because of this we would have a high participation from the aged and disabled group in the food stamp program compared to the commodity program.

Chairman GRIFFITHS. In some areas it has been pointed out to me that elderly people are reluctant to apply for food stamps, and that they feel that if the food stamps could be sent with social security checks, or could be picked up at the bank—and in some areas they are picked up at the bank, food stamps—that this would mean that more of them would use the program. Would you think that would be helpful?

Mr. DULANEY. My knowledge of the food stamp program is very limited, as is my knowledge of the participation by the people. We think, though, we would have higher participation in the food stamp program. I do not know the reasons for reluctance on the part of clients to participate. Of course, they would have to be certified and then be given authorization to purchase the stamps, at a location designated for this purpose. There is a pilot project starting up in Georgia in which the stamps will be sold by the post office.

Chairman GRIFFITHS. That's a good idea.

Mr. DULANEY. That's in Columbus, Ga., Muscogee County. There is a plan underway, I understand, at the State level. The State people tomorrow might further discuss with you the sending out of authorization to purchase stamps directly, along with the checks going to the

elderly people. This does not assist them, however, in the purchase; they still have to go somewhere to purchase the food stamps.

Chairman GRIFFITHS. Yes.

Mr. DULANEY. Of course, we feel in our community here in Atlanta that due to the large number of banks, and large number of branch offices, the banking system would be the most suitable system, rather than the post office.

Chairman GRIFFITHS. I think it is too, because it is much closer.

Mr. DULANEY. I also believe the State is discussing the possibility of withholding from a recipient's check the amount of money the recipient would have to pay for these stamps, and the stamps would then be mailed to the recipient. This would be a better system still for those who are receiving aid (a check), as all they would have to do is take their coupons to the grocer of their choice and purchase. They would not have to go anywhere to purchase them.

Chairman GRIFFITHS. Would it work for you, Mr. Bennett?

Mr. BENNETT. Well, I believe so. We have the food stamp program, and I think we have excellent participation from the elderly people in Fannin County. There are three primary methods used in Georgia for selling the coupons—the banks, county commissioners, or the public welfare office. Of the three that are currently being used, I think I would approve most of the public welfare office selling the coupons because I have found that they are more likely, as a matter of fact, to come to our office to buy them. We are more accessible than, say, the commissioners' office. They don't want to sell them every day, they want to sell them on as few days as possible. The banks, I think, have been involved in the sale of them with varying degrees of success, depending upon the bank. Some of our banks were coerced, I guess would be the best word to use, into selling the coupons and they resent it, and I don't think our clients felt very comfortable going to the bank.

Chairman GRIFFITHS. Mr. Duncan, what do you think?

Mr. DUNCAN. We are relatively new to the food stamp program. We began the first of March. I feel that the local welfare department is the best agency to sell the stamps, and that there is more control over personnel, reports, setting hours and the like. At present, although our department sells the stamps, we sell stamps out of the courthouse. Our county is small, and all the transportation is a problem. The clients are participating very well to begin with. The number of clients participating in the food stamp program already has equaled those who participated in the food distribution program. And I believe we are going to exceed this number. I would not doubt that we could possibly double the amount of people eligible in the county for food stamps that actually have not come in to apply.

Chairman GRIFFITHS. Do you think one reason that they have not come in to apply is that they don't know about the program, or why do you think they have not come in?

Mr. DUNCAN. Well, I think the people know we have the food stamp program. A lot of the people, I believe, don't believe that they can qualify for the program. Starting in July we plan to start an outreach program in food stamps, and we have advertised some on this in the local paper. It's general knowledge in the community that we do have the program and that all a person needs to do is apply for the food stamps.

Chairman GRIFFITHS. One time some years ago when Detroit was having a slight recession I sent a notice in a newsletter as to under what circumstances you were eligible for food stamps. The newsletter went to about 40,000 people in my district. It has the highest percentage of owner-occupied homes in any congressional district in America, with the fewest poor homes. It broke down the switchboard, people calling up to ask for food stamps. The response was absolutely fantastic. And these were people whose average income, I think, was something like \$6,500. I mean, they did want them because they had been laid off from work and they were really interested in getting the food stamps. Of course, one of the problems was that no matter where you lived in that county, you had to go downtown to the welfare office. This has been one of the big problems, I think, in the distribution. And, surprisingly, food is one of the things the American Government is really anxious to give away. The Agricultural Committee is demanding that everybody eat it up so that they can grow some more.

I have been meaning to ask this question, and I would like to ask it now. We really, as a committee and as a nation, can handle the categories, the aid to the blind, the disabled and the aged. This is not going to break this country. The thing that worries Congress is this aid to dependent children. This program has grown in astronomical proportions. In a brief time 10 percent of all America's children are going to be reared on aid to dependent children. I notice in every one of your areas this has grown, and I would be particularly anxious to have Mr. Bennett and Mr. Duncan tell us, why has it grown? In your judgment, what has happened that this thing has grown so?

Mr. BENNETT. Well, in Fannin County, it is not an increase in population, as we have stayed approximately the same. Well, as a matter of fact, we've lost population down to, about a year ago, and we have started gaining. We have a population somewhere around 14,000 now. I think the primary reason for the increase in AFDC is court decisions. These people have been eligible or needy all the time, but the courts have stepped in on this, and rules such as substitute father have been laid aside. Residency has been laid aside. Very little legislation, I feel, has taken place to increase the roles. Of course, in Fannin County we have not had as dramatic a growth in AFDC as Mr. Dulaney. When I first was employed by the Department we had between 60 and 70 AFDC grants, eligible families per month. We have 111 at the present time. And while this does represent dramatic growth, the primary reason, I don't think, is any increase in the number of children that needed care, but the change in the rules that have allowed for providing the care. And I suppose in my instance, when I first was employed as director of the department, there was quite a stigma attached to applying at the local welfare office. I've tried very hard to remove that stigma because I personally don't see the difference between a welfare check and a social security check when you paid in maybe a hundred dollars for your total benefits and draw for the rest of your life. It comes out of the same taxpayer's dollar, in other words.

Chairman GRIFFITHS. But the increase, even in your county, is about the same increase as all over the United States.

Mr. BENNETT. I suppose so, I had not realized that.

Chairman GRIFFITHS. You see, in 5 years it's doubled. A short time ago we had only 5 percent of America's children and now it's going

to be 10 percent. You still don't provide AFDC if there is an able-bodied man in the house, do you?

Mr. BENNETT. No, ma'am. Georgia has, on the State level, pushed for this passage in our legislature for the past 3 or 4 years. I personally don't approve of it. I think that any able-bodied man, if he is willing to work, should be provided some type of work, but personally I would hate to see able-bodied fathers on the welfare rolls, and I don't believe the people of Fannin County would approve of this either. As a matter of fact, we're accused of it quite a bit anyway, and I spend a great deal of my time explaining to people that no able-bodied man draws public welfare in Georgia unless there has been a slipup in the system somewhere.

Chairman GRIFFITHS. Which court decisions forced you to pick up children that you were not taking care of before?

Mr. BENNETT. Well, the substitute father. Before the court decision, if a lady had one illegitimate child we would pay public assistance. If she got pregnant again we called this "prima facie" evidence that she was seeing another man so we would cut her off the rolls, period.

Chairman GRIFFITHS. If she had two?

Mr. BENNETT. If she had two. We would come back later sometimes, and if she could prove that she was no longer seeing the gentleman we would come back sometime later and pick her up on the rolls again. But it was a difficult thing to do.

Chairman GRIFFITHS. I see. Mr. Duncan, what do you think causes this?

Mr. DUNCAN. I can really agree with Mr. Bennett on the reason for the increase. The court decisions, liberalization of the regulations, the \$30 and a third exemption of earnings.

Chairman GRIFFITHS. You hardly ever close a case anymore because of earnings, is that right?

Mr. DUNCAN. It's very difficult to close a case, once a case is approved. Our caseload in Talbot County from when I went to work 5 years ago has grown from approximately 70 cases to 219 cases. And I attribute it to the changes in the regulations, the court decisions and the liberalized regulations. And this is, I think, quite an increase.

Chairman GRIFFITHS. Yes, but of course, the same court decisions would not have affected the largest areas in the country because they were already taking care of many families even where the father was in the home. So there has to be some other sort of explanation. Now, I think possibly the \$30 and a third disregard does have something to do with it. You can rarely close a case anymore because of increased earnings. I was reading last night a thesis on Michigan's situation as to whether or not the work incentive had really worked to get anybody off the welfare rolls, and it looked to me like it had not. What it did work to do was to get more money for the recipients through a combination of earnings and AFDC—at a lower cost to the taxpayer, but the taxpayer still was paying. And the work incentive program had simply gotten more money for the personnel out there, and the taxpayer was not paying as much for the earning supplements. But still, they were not closing the cases. So that what you have is a work incentive program that puts the woman into a very high paying category before she can actually get off the rolls.

I know that it operates differently from state to state, and I believe the GAO showed us that in California a woman would not go off the rolls with a certain number of children until she was earning \$12,000. I raised this question in the Ways and Means Committee, and one of the members who was from California said, "Why are you telling us these horror stories? I employed a woman on welfare in my office. I pay her \$5,000, she has three children. She will not go off the rolls until I pay her \$8,000." You see, she was getting some welfare.

And I noticed these caseworkers saying yesterday that they tried at least to keep a person drawing \$1 in welfare because recipients could also receive all these additional benefits if they have \$1 in welfare—they get medicaid, they get food stamps, they get free lunches for the children, free milk, and so on. And this is really what the purpose of this committee is, to discover how all these programs intermesh.

Mr. BENNETT. Madam Chairman, I would like to comment on this 30 $\frac{1}{3}$  exemption. This causes a good deal of problem and I think it alienates a lot of taxpayers. It's very difficult to explain this 30 $\frac{1}{3}$  to fellow employees of welfare recipients. A mother who comes in and applies for a job works right by the side of a woman who draws public assistance and who comes in and she applies for a job. Welfare recipients do have the other benefits which you mentioned, and the nonrecipient is well aware of these benefits. And you just can't explain to her why she is not eligible for public assistance. We need a work incentive program, I agree. We have cases in Georgia, I know of one in particular, where an AFDC mother was employed by the welfare department, the family and children service department. She was making more than her fellow caseworkers.

Chairman GRIFFITHS. This is one of the big sources of contention for caseworkers in New York and Detroit. They have employed some of these eligibility workers from the welfare rolls and these women are sitting there drawing more money than anybody around here. So that you have a real bone of contention among workers. It produces some peculiar results. I would like to say to you, Mr. Dulaney, that I think we ought to take down that statement of Webster's above the Speaker's rostrum in the House of Representatives and put your statement up, when you state: "Many of the problems which I have cited in this paper stem from insufficient attention to reality, State and Federal regulations and court decisions." I couldn't agree with you more, I simply couldn't. That's exactly right. A lot of this legislation is created based on myths. Last year we were fighting about whether or not we were going to give food stamps to strikers in the old food stamp bill, and with the effort to stop that you are going to be working with intolerable regulations. In the GM strike in Detroit, the welfare caseload went up something like 67,000 in a month, while we were wasting time debating whether we were going to give them food stamps or not. If we were looking at the real world, we were already giving them welfare, we were already subsidizing this strike.

Well, at any rate, I do thank you and I think that you have made a real effort to show us what the problems are.

I would like to ask you now some further questions. Both Mr. Duncan and Mr. Dulaney have argued that the adult categories should be administered by the Federal Government, but that the family program should continue to be administered locally, although perhaps with na-

tionally standardized rules. Yesterday all of the workers seemed in agreement that it was difficult to administer the family programs. Why do you feel the Federal Government should run the adult but not the family programs?

Mr. DULANEY. I particularly think this is true now that the social security system is well established and has been in effect a long time. I think you recall yesterday the young lady stating that the elderly person came in and was ready to get his old-age pension. I really would like to expand on this recommendation just a little more. I think all federally financed programs for the benefit of people who receive checks because of disability, particularly veterans' pensions from non-service connected disabilities, should be under a federally administered program—one program, no supplementation whatsoever between programs. This is what you get into now—supplementation; we supplement the Veterans' Administration; we supplement social security through the aged and disabled programs, and there is really no need. This is a three-way administrative situation which is costly to the taxpayers.

In some instances it is hard to administer. The VA payments might go up; Congress announces that they have increased benefits for veterans on non-service-connected pensions and they are getting a welfare check. We come right along and reduce our check by the amount of the increase, and the same thing happens with social security increases. The result is that these people are terribly disappointed. Only half of the aged people whom we are helping also receive social security. Handling of resulting complaints—telephone calls plus staff time required to explain this to these aged recipients—is most time consuming and seemingly unnecessary. "Now, Congress voted me an increase in social security and I didn't get it, you took it away from me." It's very difficult. It seems to me there could be a very simplified program whereby the amount of money is sufficient for a person to live on without going to another organization or agency for supplementation of the money payment.

Chairman GRIFFITHS. All right, suppose we wiped out these programs and we substituted a program from the Federal Government of giving every man and woman in any of those categories \$150 a month. Do you think that would be sufficient?

Mr. DULANEY. It certainly would look good to us in welfare because our maximum now is \$91, if the recipient is not getting supplementation through social security.

Chairman GRIFFITHS. Do they get \$91 each?

Mr. DULANEY. No.

Chairman GRIFFITHS. \$91 a family?

Mr. DULANEY. It's \$91 per individual, but based on the living situation. The average monthly payment to approximately 8,000 aged recipients in Fulton County is about \$49 a month, because of other supplementation. It would be a relatively small percentage of 8,000 people getting the \$91, so \$150 to those people would look very good to them. It would not look too good, however, to people in States which pay a larger amount for subsistence.

Chairman GRIFFITHS. I believe that there are few States that are paying more than that, \$150 to an aged person. Of course, if you really got with it and looked at the total payout in every State in the Union,

the thing to do when you are getting ready to retire is look down the list and move to the one that is paying the best.

Mr. DULANEY. That's possible.

Chairman GRIFFITHS. Mr. Duncan, what would you think?

Mr. DUNCAN. I also recommended social security administering the ABD (aid to the aged, blind, and disabled) programs for the State since they have the machinery now to do this. They have easy access to records that we do not have access to, such as Internal Revenue records, VA records, and other records. A lot of these are not available to us. I believe in a national standard for an AFDC program, but I can't see any particular advantage in Federal handling of this over the State.

Chairman GRIFFITHS. I personally think that what we should have done in place of revenue sharing was to have picked up these welfare bills, all over the country. We will send a check and we will set up the standards and you will run it. You could have handled the machinery, but it seems to me it would have been a more sensible solution to re-define responsibilities of the Federal Government. I don't know why you are in any better position to be poor in Detroit than you are in Georgia. It looks to me like you are a poor American, wherever you are, and ought to be taken care of. It would have helped the States enormously, because this was the bill, this and education, that is really strongest. They really can't afford it. So, if the Federal Government handled it, I think it would have been a great help.

But for the benefit of the social security people in this room, I would like to say, however, that I feel if we are going to pick any of this up on social security, then you ought to dip into the general fund of the U.S. Treasury and not necessarily increase the tax on social security to pay it, nor to change the method of distribution. We should be paying part of that social security cost now out of general funds because part of it is certainly unrelated to anything anybody ever paid in. As you are aware, there was at one time a great number of people over 72 who were just picked up under social security.

I would like to ask you, I understand the Senate Finance Committee has now produced an amendment to H.R. 1 which would require that every woman with a child name the father of a child before she is entitled to get any aid. She also will have to assign the right to collect from the father to the State government. In addition, there has to be a division set up in every district attorney's office to collect from fathers. How much additional work would this be to you, or would it be none? Now, when the woman comes in to apply you already require that she name the father, don't you?

Mr. BENNETT. Yes, ma'am.

Chairman GRIFFITHS. This wouldn't be any particular work. But you have got to put out a form that she sends over to the District Attorney then to collect.

Mr. BENNETT. I really don't believe it would bother us in Georgia because we do require that she name the father. Sometimes we feel like we go to a lot of trouble for nothing because nothing is ever done about this. If we find the father and get the mother to swear out a warrant, or whatever is necessary to go to court, we can never get the legal authorities to do anything.

Chairman GRIFFITHS. Why not?

Mr. BENNETT. Their contention is that it costs more, in the case of runaway fathers, than it's worth. Of course, I think you are speaking more to illegitimate children when you are talking about assigning the benefits and so forth. But they say that it costs more to run these fathers down and start them to paying than it's worth. I think if we would run a few of them down and let them know that this is the way it's going to be, it might not be so hard in the future to get them to pay. They just move off now, and that's it. Nothing is ever done.

Chairman GRIFFITHS. What do you think, Mr. Dulaney?

Mr. DULANEY. I don't think the procedure you described would require too much additional work on our staff because they do name the father now and they do have a reporting system to which they must refer. You might be interested to know that beginning in July, Fulton County, in association with the State department of family and children services, will be initiating a pilot project called child support recovery system. Yesterday some of the caseworkers brought up the fact that, and you stated this yourself, the welfare check is more stable than child support from the deserting father. The system will always involve us. We have been sending referral forms to the Fulton County sheriff's office, but in the future they will go to a child support recovery system staff in the State office, and we will furnish them basic information regarding the absent father. They will attempt to locate him, get voluntary contributions from him for child support; or, they will pursue court action in getting court-ordered support.

This money will be collected by the State, not paid to the mother, but paid to the State. In the event the father is erratic in his payments the mother will always be assured of a certain amount of the welfare check. Then if the father supports regularly, the State at the end of each month will send her a supplemental check, deducting from the State's share, after it has been computed, her share of the child support that has been paid, to reduce the amount of the assistance payment, to me, appears to be a very good system. At issuance it will cut down on casework time because it will not be the constant computing of budgets and making changes. If the father doesn't pay for 2 months, we go in and raise the grant, and presumably if we get behind him he will begin to pay regularly again. As it is now, we have to go through the same procedure and reduce the grant, et cetera. This will be a stable grant without all the changes. The caseworker will not have to be involved with whether support is being paid or not, et cetera. As I stated before, this appears to be a very good system. I would have to agree with Mr. Bennett that the courts are somewhat reluctant to pursue obtaining of support payments unless the mother herself is pushing them to get the man into court; when she does this and he is known, has a job and can support, generally support is ordered.

Chairman GRIFFITHS. What do you think, Mr. Duncan?

Mr. DUNCAN. I don't feel it would be much more trouble for the department to do this. I do feel that there is going to be a difficulty in making sure that this is uniformly applied to all the counties. In some counties, or areas, the district attorney doesn't push this thing of getting support. The courts constantly talk about being overloaded with work, and the court, it seems, would need some help if we prosecute all of these cases—go through the court to get support.

They would need some relief themselves to handle the cases we would send to them.

Chairman GRIFFITHS. I sat on the criminal court in Detroit and they had a division set up to collect from fathers. They put some real tough policewomen in it and they collected. They had one of the best collection records in the whole country. I think they collected something like \$20 million, and it was really remarkable. In some of the cases they discovered that the father wanted to pay, he didn't want his child reared on aid to dependent children. And we found fathers, even 20 years ago when I was sitting there, that were making as high as \$15,000 a year, and the mother was still seeking aid to dependent children. She didn't want the father mixed up in it, which I think is really too bad. She is depriving the father of the child.

Before I forget it, I would also like to ask you whether you have something called a suspense file in Georgia. That is, do you, when you notify a person that they have been drawing welfare but they are not eligible now, do you continue that person "in suspense" until their right of appeal has been exhausted?

Mr. DULANEY. It is 15 days.

Chairman GRIFFITHS. Fifteen days?

Mr. DULANEY. Yes.

Chairman GRIFFITHS. What if they call up and tell you themselves, "Look, my husband has returned and he is supporting me and I don't need the check"? What do you do then?

Mr. DULANEY. Voluntarily close the case.

Chairman GRIFFITHS. Right then?

Mr. DULANEY. At the next available moment.

Chairman GRIFFITHS. You do?

Mr. DULANEY. Yes.

Chairman GRIFFITHS. Well, congratulations. I have discovered that that is not done everyplace. Some of those people are continued in Detroit. I believe they send two more checks. And you know, that is quite disgusting to the person who called up. It's very annoying to them because by this time they have decided they are paying the taxes to pay for that check and they are mad about it. If the workers are not any more on the ball than that, they don't like it.

Mr. DULANEY. Certainly when a person calls up and says, "We don't want the check anymore," regardless of what the reason is, the check is immediately stopped. I noticed in our AFDC statistical report for the past 12 months we had approximately 600 mothers who voluntarily requested closure of their case. I do not know the reasons for this.

Chairman GRIFFITHS. In Detroit apparently you've got to take two more checks, I regret to say.

Mr. DUNCAN. Madam Chairman.

Chairman GRIFFITHS. Yes.

Mr. DUNCAN. The regulation is that if a father returns from prison and they don't request the closure of the case, they are entitled to two additional checks in Georgia, as an adjustment period.

Chairman GRIFFITHS. I see.

Mr. BENNETT. Unless he find employment.

Mr. DUNCAN. With employment, within the \$30 and a third, meeting his need.

Chairman GRIFFITHS. We've got this sort of enlarged, I'm afraid, in Detroit.

Mr. DULANEY. There is no adjustment period given to an AFDC mother when the father, who had deserted, returns to the home.

Chairman GRIFFITHS. In Detroit we seem to extend it if the father returned, or if she goes back or something, and we go right on sending checks. One of the workers themselves came in and told me about this. So I inquired and the worker said, "We are losing millions on this annually." I tried to get her to tell me exactly how much they lost, but I couldn't find out.

Mr. Dulaney, on page 3 of your statement you say that the procedure for determining eligibility has been made more conducive to error. Are you referring here to the use of the declaration and the elimination of most verification and investigation?

Mr. DULANEY. Yes; that's primarily what I am alluding to there.

Chairman GRIFFITHS. Have you notice increasing error in the eligibility rates as a result of your quality control review since these procedures have been implemented?

Mr. DULANEY. I believe there has been.

Chairman GRIFFITHS. Really? Do you think that is true too, Mr. Duncan?

Mr. DUNCAN. I think that's true.

Chairman GRIFFITHS. Do you think so, Mr. Bennett?

Mr. BENNETT. Yes; I think our separation of eligibility and services has quite a bit to do with our increasing rate of error, or fraud, or whatever it is called. This move was made presupposing that the client would pretty well establish his own eligibility, and this has just not been the case. A simplified eligibility form, the declaration form, is much too complicated for the average client to fill out. So we have to do a caseworker's review on these forms now, and each eligibility caseworker has to review many, too many forms. They just don't have the time to review them as they should.

Chairman GRIFFITHS. Do you think the declaration system is a good idea or not?

Mr. BENNETT. If you had simplified eligibility standards, perhaps we would be able to have the simplified eligibility form. But our standards or criteria for establishing those rules are complicated to the extent you don't have a real simple form. We find very little fraud in Fannin County, most of it is error. In my report I attached a form 160 or simplified eligibility form as completed by a client. If you look at that you will see that it takes a caseworker a great deal of time to go through the form. Actually she could have done the work in an interview much faster herself.

Chairman GRIFFITHS. Yes; we did look at it, and we looked at that statement of yours, Mr. Dulaney, that 10 minutes that a caseworker spends with a client as opposed to the 30 minutes he spends verifying information and an hour and a half making out forms.

Mr. DULANEY. Yes; that's correct.

Chairman GRIFFITHS. That's terrible, that is absolutely terrible. And you feel, Mr. Bennett, and what about you, Mr. Duncan, that if you just let the caseworker talk with them and make out the form in the first place it would be simpler?

Mr. DUNCAN. If we could get the client into the office to do the form, it would save time. The form was designed, as Mr. Bennett said, for the client to fill out to give you the basic information to recertify the person. I believe you could, if you could get the client in, save time over the procedure we are using now.

Mr. BENNETT. Part of our problem, I should say, is that we do everything one way or the other. You know, that's the unfortunate thing. We can't, are not allowed, to use a great deal of commonsense on the local level.

Chairman GRIFFITHS. I would like to say, as I said yesterday, that there seems to be more commonsense at the local level though, than there is in HEW.

Mr. BENNETT. I think this is because we are more aware of what goes on with the client. We have daily contact with the client, we know what he requires. If we could say, suppose that 50 percent of our clients could fill out their own forms, there is absolutely no reason for the caseworker to fill them out. But if it takes a caseworker twice as long to decipher a form that has been filled out by a client, then the caseworkers could do the form much faster, much more efficiently themselves. But when we went into this system, we were told absolutely to get the clients to fill out their own form. If they could not fill out their own form, then get some neighbor or some family member to fill it out. We just are not allowed a great deal of latitude in how we do this. The same is true when we were told to accept a statement. I spent hours of time as a caseworker verifying residence or some other eligibility point which was already known by me. People in a small county that I have known all my life, yet I had to call their neighbor and ask them if this person lived in Fannin County. You know, it just made me feel a little bit ridiculous. And then we go from that 180° and are urged to accept every statement of the client, unless we have, you know, a real good knowledge as to some error. So we operate in circles, but never going through the middle. It seems like we go from one extreme to the other.

Chairman GRIFFITHS. Maybe H. & R. Block could get into the business of filling out these forms. That might be quite possible.

Mr. BENNETT. I understand they have some problems with Internal Revenue right now, and we don't want to add to that problem!

Chairman GRIFFITHS. Wouldn't you, though, have a reduced possibility of fraud in Fannin or Talbot Counties because the fact is that you know the people?

Mr. BENNETT. Yes, ma'am.

Chairman GRIFFITHS. Aren't the neighbors quite good at helping out?

Mr. BENNETT. Neighbors and clients. We receive quite a bit of information about our clients from other clients. I guess this is human nature to think that everybody is getting a better deal than you are. And so they point out these things to us quite regularly.

Chairman GRIFFITHS. But now the problem when you get into Fulton County is that then people become anonymous, isn't that right, Mr. Dulaney, and you don't get that much help any more, you don't know them and you don't get very much help?

Mr. DULANEY. Well, it's amazing how much help we do get.

Chairman GRIFFITHS. Well, I know you do.

Mr. DULANEY. Of course, it's true you become somewhat isolated in a large city, but we do get quite a few complaints from the general public as well as welfare recipients. All of these are promptly investigated whether we feel they are valid or not valid, and the reports of any complaint of this nature come to our office. I get an ultimate report myself and look at it to see whether fraud has or has not occurred, or if a person was out on a witch hunt or something of this nature. I would assume fraud would be much easier to commit in the city than it would be in Fannin or Talbot County.

Chairman GRIFFITHS. In my own district, a woman who lived in the only centrally air-conditioned house in the block, had a swimming pool, was, unfortunately, left by her husband, so she got on welfare. The welfare department helped with the payment of the house, and told her to take in a roomer, which broke down the zoning ordinance in my opinion. Finally she got a job and the neighbors began complaining. Then her husband began giving her some money under the table, and she told the neighbors the name of the lawyer. I wrote the welfare department, told them the whole thing, and said, "now you investigate this." They came back with the statement that it's all absolutely legal, they can't get anything from the husband, and this and that. So I sent out a letter in response to the neighbors, and on that afternoon she drove home in a new Torino. She's still on welfare. Now, she is leaving for Germany, taking a little trip to Germany. And I'm telling you, I never am going to be able to explain this to any of the neighbors.

Mr. DULANEY. I imagine the most common instance of what you might call outright fraud would be where the absent father voluntarily contributes to the mother and/or children and she fails to notify the department. This type of contribution is one of the most difficult things we have to verify.

Chairman GRIFFITHS. But the thing that a lot of the neighbors don't understand is that it is not fraud if she is living with somebody making \$10,000 and she is not married to him.

Mr. DULANEY. That's right.

Chairman GRIFFITHS. And she is drawing aid to dependent children?

Mr. BENNETT. Or with a stepfather, this is something I think we failed to point out earlier. I indicated the rising number of AFDC cases. The stepfather rule, whereby you can't deny a child AFDC if the stepfather is not supporting. In other words, in Georgia almost any stepchild can draw AFDC, and a lot do that should not. This is outright legal fraud.

Chairman GRIFFITHS. Of course, the problem is the law.

Mr. BENNETT. Right.

Chairman GRIFFITHS. What the law is saying to that woman is. "leave your husband, join up with another man, you can even marry him. But don't stay with your husband because we are not going to support your children if you stay with your husband. Just find some other man." The law is wrong, in my opinion.

How much of a change has there been in these procedures from the declarations of the past? Were you really investigating each and every case thoroughly in the past?

Mr. DULANEY. We had certain items that must be verified; right. Residence, children in the home, whereabouts of the father, and things of this nature.

Chairman GRIFFITHS. What did you do?

Mr. BENNETT. Well, the same. We investigated pretty thoroughly, especially the initial application. Of course, we have come back to that in AFDC. We are again verifying income and other eligibility points. We are back around again.

Chairman GRIFFITHS. Now, all of you have pointed out that the eligibility requirements and procedures are too complex, and Mr. Dulaney mentions that it can take 27 forms to get someone on public assistance. Specifically, how could these procedures and requirements be simplified? What could you do?

Mr. DULANEY. There doesn't have to be a great deal of legislation, rule or regulation change to simplify the determination of eligibility for financial assistance in order to be able to reduce the number of forms. Computerization in many respects could reduce the large number of forms. The forms we alluded to in our report—the 27—would include accounting and procedural forms which Fannin and Talbot Counties would not necessarily be involved in. We would need additional interoffice forms because of our decentralized program that we have in Fulton County. This is just a matter for observation, but still, it is entirely too many.

Chairman GRIFFITHS. What would you suggest we do?

Mr. DUNCAN. First of all I would simplify the regulations. As a first step we must simplify those, and then after we do that I think we can reduce the number of forms required. We don't use 27 forms, but sometimes it seems like we do.

Chairman GRIFFITHS. When there are benefit increases in Federal programs such as veterans' pensions and social security—and you mentioned this—do you have to recalculate all these welfare payments? How much of an undertaking is it?

Mr. BENNETT. It's a tremendous undertaking, and especially when you have food stamps. One change in social security can require a complete recycling of all your public assistance cases and also all of the food stamp cases. Not all, but those who get some social security. A change in one necessitates a change in the other. In the months of, I believe, December, January, and February of this year, we went through our complete food stamp caseload monthly for 3 months, and this is quite an undertaking. Our food stamp program in Fannin County is as large as our public assistance program, and the regulations are just as difficult, if not more so.

Chairman GRIFFITHS. Well, they are more complex under the new regulations.

Mr. BENNETT. Yes.

Chairman GRIFFITHS. What are you doing about referring all of these people to the employment office that are now going to get food stamps?

Mr. BENNETT. Well, we refer them, and it has been beneficial.

Chairman GRIFFITHS. Really? Good.

Mr. BENNETT. Yes, ma'am. To give you one instance, we had one gentleman who was obviously bootlegging and we could not prove it. We had the food stamp people from the Department of Agriculture come down and they were run off summarily, but we had referred this gentleman to the Labor Department previous to this change in the regulations, and he was offered a job at \$1.75, I believe, somewhere

around minimum wage. He said he was a qualified carpenter and that he didn't have to work for that kind of wage although he was on minimum purchase food stamps. I closed his case, but had to reopen it because of this regulation. After the regulation was changed, we put him to work. He's working now and so are several others. I think this has taken away some justifiable criticisms of the program. And I support it wholeheartedly. If there is work available, I think they ought to work. If it is not available, that's another matter and we should help them.

Chairman GRIFFITHS. Of course, it's foolish to have two different regulations. You should have been able to put him to work under the welfare program. You shouldn't have to have had to—

Mr. BENNETT. He did not receive welfare, just food stamps.

Chairman GRIFFITHS. I see. Yes.

Mr. DUNCAN. In our food stamp program, in March, we had approximately 300 cases. We have referred approximately 15 to the Department of Labor. None of these 15 has been placed on a job by the Labor Department as of yet. Since March we have been visited by the Labor Department counselor to check with these employables only twice, and we don't have a regular employment service counselor to visit. In Talbot County and I don't know if other rural counties are like this, the general public doesn't have the benefits of an employment service.

Chairman GRIFFITHS. So that you are making a real distinction between those on welfare and the general public.

Mr. DUNCAN. No; neither one has the benefit.

Chairman GRIFFITHS. I see.

Mr. DUNCAN. On a regular basis, that is.

Chairman GRIFFITHS. I see. Now, would there be instances where say a \$5 increase in social security may make someone ineligible for public assistance, medicaid, food stamps, and so forth and so on?

Mr. DULANEY. Yes, ma'am; we have quite a few.

Mr. BENNETT. Every time we get an increase in social security we go through this maze of explaining to the local population, pastors of churches and Congressmen and Congresswomen why we had to close certain cases.

Chairman GRIFFITHS. You see, these programs should have been looked at overall a long time ago. But of course, several of the programs have just begun to grow within the last few years. First we had only a pay out in welfare, but when you begin to add medicaid to it, and housing, and other programs such as food stamps, then you really botch up the thing when you have different requirements under each system, and so forth and so on. And, some people are being deprived.

Yes.

Mr. BENNETT. I think that is especially true where different agencies are involved. The medicaid program is an excellent example.

Chairman GRIFFITHS. Nineteen Congressional committees and 11 Federal agencies are passing these benefits out all the time, writing up new regulations. They should all be one.

Mr. BENNETT. Going back to the point that you mentioned earlier with these two gentlemen, I disagree on federalization of the aged and disabled and blind programs. I don't necessarily disagree with placing

these on a Federal basis, but I think just to do that would not solve our problems. I doubt that we would not have problems with all these other programs we are talking about now such as food stamps; they are mostly Federal now. I think we are going to have to quit looking at social security and Veteran's Administration and these things as sacred cows, and somehow see that all of these things need changing. And like you mentioned, whether or not this comes out of social security payment or general revenue, what's the difference? I pay the tax and you pay the tax, and it really makes no difference which pocket it comes out of. But it comes out. The three of us are under two retirement programs, social security and local retirement system, and both are mandatory. Our contribution would amount to some 20 percent of our salary counting the State and Federal governments' contribution. This, out of my salary, would buy a pretty good private retirement system.

I think maybe we ought to look at dramatic changes like when you get 65, you are automatically eligible for a given amount of money, enough to live. I doubt that the \$150 you mentioned would be enough, especially if you do away with the other programs. If you have food stamps, medicaid, all these fringe benefits that public assistance recipients receive, present benefits would be worth more than \$150. I think we need to take a good, long hard look at it, and whatever we have, I would like to see it tied drastically to the local community because my problems are different than Mr. Dulaney's. I know the people in Fannin County as he knows the people in Fulton County. Maybe I know them better because they are my neighbors. If we move these programs from the State to the Federal Government, they get more—well, outright ridiculous. We've got regulations we have been trying to change for 3 years. I will give you a good example. If a *recipient* gets a lump-sum social security benefit of \$700, as I mentioned in my paper, and he tells us, we close his case—even though he has no other legal reserve and he is allowed a legal reserve of \$800. If he does not tell us, then we don't do anything. We don't count this. If an *applicant* receives \$700 from social security in a lump sum, we count this as legal reserve instead of applying it to the public assistance. This is obviously ridiculous.

Chairman GRIFFITHS. Of course.

Mr. BENNETT. We've tried for 3 years, the association of which I am president, to get this changed. And every State director we have had, and we've had three in that length of time, agrees that it is ridiculous. But nothing can be done about it because this is a Federal rule—you, know this is HEW, you don't change HEW.

Chairman GRIFFITHS. The next time you write me.

Mr. BENNETT. I'll do that.

Chairman GRIFFITHS. And I hope that I can change it. That's really what I am doing this work for, I'm going to be here, I hope, for a long time to try to do something about it because the whole thing is putting a terrible burden on some people, and has incredible inequities. It just isn't fair to the American people to operate these programs like this, and it isn't fair to your departments. There should be a better system and that is really what we are here to talk about. I don't mean to talk back to you, but Congress never did look at these programs all put together before. Nobody in Congress has ever checked

them systematically before so that it is essential that we have the best possible information that we can.

Mr. Bennett, if a mother refuses to name the father of her illegitimate child, are she and the child ineligible for benefits?

Mr. BENNETT. Yes, ma'am.

Chairman GRIFFITHS. If she refuses to cooperate in efforts to collect support from an absent father, is she ineligible?

Mr. BENNETT. Not unless she initiates efforts. The present policy is if she refuses to do so, we really don't push her too far. But once she initiates this action and fails to follow through, then she is ineligible.

Chairman GRIFFITHS. If she refuses to sign a criminal nonsupport claim against the father, is she eligible for assistance?

Mr. BENNETT. No, ma'am. She is eligible, that does not make her ineligible.

Chairman GRIFFITHS. Yes. Do you follow these same procedures, Mr. Dulaney?

Mr. DULANEY. Basically the same.

Chairman GRIFFITHS. And Mr. Duncan?

Mr. DUNCAN. Yes.

Chairman GRIFFITHS. All right. I asked because caseworkers yesterday said that if the woman doesn't name the father and agree to take legal action, then she is ineligible. Yet there have been Supreme Court decisions in these areas and in each case there was a ruling that clients may not be denied assistance for refusing to name the father or to cooperate in getting child support. I realize it's hard to keep up with this, but of course we have to follow the law, no matter what.

These workers yesterday argued that the paperwork and the work involved in checking amounts recipients also receive from social security, unemployment, railroad retirement, veterans pensions, and so forth, is overwhelming. Several also appeared concerned that there are only checks on sources of income that clients volunteer information on and that some clients don't mention income from earnings, and they have no way of finding out if, in fact, there are earnings. If you had access routinely to IRS, social security, and other Federal records, would you feel more confident that your grant amounts were correct?

Mr. DUNCAN. I think it would help, but not everything is reported to IRS.

Chairman GRIFFITHS. Right. The bootlegging.

Mr. DUNCAN. That also is right.

Chairman GRIFFITHS. I tried a case, I came down here one time to defend a boy, I think in this courtroom. And I remember Judge Russell was presiding that morning and they had a whole line of kids lined up. It looked to me like they were about 18 or 19, and they were all charged with income tax evasion, but they were really bootleggers.

Mr. DULANEY. I think the social security's system of verification of income runs about 9 months behind in having current information. This is one of the problems that the workers were stating yesterday regarding locating absent fathers. The information is pretty late getting to us because of social security's system of posting returns.

Chairman GRIFFITHS. But would it cut down on your administrative costs?

Mr. DULANEY. I think it would increase them probably.

Chairman GRIFFITHS. Oh, really? What do you think?

Mr. BENNETT. I think again this information should be available to us to use at our discretion. Again, I think my situation might be different than in an urban area. To routinely check every client would not be necessary, I believe. If we have some indication that they have income, then we could check them. And I think to have these sources available would be good.

Chairman GRIFFITHS. Mr. Dulaney, the manager of the Atlanta Manpower Center who will testify this afternoon writes in his statement that his office has been able to get a response from only 63 percent of the people referred by your department to the employment service. Only 44 percent actually go to the employment service for assistance in getting jobs. What happens to the others?

Mr. DULANEY. I wish I knew; I really don't know. It is difficult, I know, to get these people to the employment service. I think, in many respects, this is because they have had bad luck. Perhaps they went to the employment service looking for jobs before and, therefore, when they were referred by us, they probably went out on their own to look for employment. We have a fairly high percentage of AFDC families employed full time. According to our statistical report from 1971, 23 percent were employed.

Chairman GRIFFITHS. Are they cut off assistance if they don't go?

Mr. DULANEY. Not really. It's according to what the circumstances are. Many are referred who aren't necessarily required to be seeking employment.

Chairman GRIFFITHS. Do you have statistics on those who have been cut off because they don't seek jobs?

Mr. DULANEY. Not really available to me.

Mr. BENNETT. We have food stamps. We close a considerable number of food stamps when they don't go. We do contact them again to find out why they did not go, but, if they don't go and have no good reason and refuse to go, we close their food-stamp case.

Chairman GRIFFITHS. When you get this record for correction, will you put in the number of such cases.

Mr. BENNETT. Yes, ma'am.

(The following information was subsequently supplied for the record:)

We have terminated 19 households since January because of failure to comply. We have reduced four households since January because of acceptance of employment. We have terminated one household since January because of employment.

Mr. DULANEY. May I correct something? I do have the figure, there were 73 in 1971.

Chairman GRIFFITHS. Oh, you do.

Mr. DULANEY. 73 cases.

Chairman GRIFFITHS. Do you have a problem of recipients falling behind in their rent?

Mr. DULANEY. This is very common, I think.

Chairman GRIFFITHS. Well, do you have any estimate of how many recipients are behind in their rent or have been evicted in the last year or month?

Mr. DULANEY. No, ma'am, I don't.

Chairman GRIFFITHS. Would you have any way of supplying data on the evictions?

Mr. DULANEY. I think all I could tell you is that there are approximately 1,000 to 1,100 people evicted in Fulton County each year.

Chairman GRIFFITHS. Do you very often have landlords writing or calling to complain about recipients not paying their rent?

Mr. DULANEY. It's not as common a practice now as it has been in the past. It used to be if anyone ever got behind landlords would call either a caseworker or the administrative offices to encourage the person to pay the rent.

Chairman GRIFFITHS. Is this a problem to you, Mr. Duncan?

Mr. DUNCAN. I'm not aware that being behind on the rent is that great a problem in our county. I don't know of many evictions. Evictions are very rare in our county.

Chairman GRIFFITHS. Maybe your landlords are just nicer. What do you think, Mr. Bennett?

Mr. BENNETT. We don't have a great number. Maybe two or three evictions a year. Most of our clients feel like, we used to stress that a certain amount of this money was in the check for rent and taxes, if they owned their own home. We have people calling occasionally demanding that we make the clients send the rent or that we pay it, and it's not a real big problem. Our rent is considerably lower than Mr. Dulaney's.

Chairman GRIFFITHS. Yes. Mr. Dulaney, do you have some loss of your housing because of vandalism?

Mr. DULANEY. I didn't understand you.

Chairman GRIFFITHS. Do you have some loss of the housing stock because of vandalism of the house, do you know? For instance, where people don't pay the rent in a good many cities and they are finally put out, in some instances they destroy the house before they leave.

Mr. DULANEY. I have personally had some reports from landlords that this has happened. It's a rare occasion.

Chairman GRIFFITHS. This is a big problem in some cities, along with the nonpayment of the rent. Very few members of the Ways and Means Committee would like to make this a direct vendor payment. The thing that has disturbed me about HEW is that they seem to me to be saying that the welfare payment everywhere is so low that in order to exist at all the people have to be cheating somebody, and that the landlord has to take his lumps with the rest of the people. The only thing that is wrong with that, in my opinion, is that housing is really a national resource. And if you permit all this housing to be destroyed, how are you going to replace it? Are we going to ask the Federal taxpayers forever to build up housing because it has been destroyed? Some private apartments in the city of Detroit have been closed, and they are elegant apartments. They were far better built than apartments today and they have been absolutely destroyed and closed up because they cannot collect rent.

Mr. DULANEY. I would certainly hope we have a better class of clients.

Chairman GRIFFITHS. Well, maybe you do. Are there any signs that the housing authority may try to reduce their number of public assistance tenants for financial reasons?

Mr. DULANEY. We have not had any indication to this effect. I think we are fairly successful in assisting our recipients in getting housing. Approximately 30 percent of our total caseload does reside in public housing.

Chairman GRIFFITHS. Isn't public housing raising complaints because they are not being paid enough rent for housing welfare recipients?

Mr. DULANEY. Well, I think maybe the subsidies from the Federal Government are taking care of their loss of income from the welfare recipients.

Chairman GRIFFITHS. Do you see any signs that private landlords are reluctant to take public assistance recipients because of their low income and problems of nonpayment or not?

Mr. DULANEY. No; I think we have some landlords in the city of Atlanta who would cater to the welfare recipient because they know they do have a steady source of income, also, I think our clients have a fairly good reputation of paying the rent when possible.

Chairman GRIFFITHS. Well, I really congratulate you because this is one of the chief complaints in all of the big cities.

Mr. DULANEY. It's a minor complaint to us.

Chairman GRIFFITHS. People are just destroying housing and you can't get it put back, so you are to be congratulated, and the people of Atlanta are to be congratulated.

Mr. DULANEY. I think vacant houses and vacant apartments are vandalized quite frequently here in Atlanta, but not particularly where the recipient is moving out.

Chairman GRIFFITHS. I might say that in every place we have been told, "the grant is too low, the grant is too low, the grant is too low." We have done a little study ourselves that shows in the major industrial cities of the North a woman with three children would have to be earning an income of about \$3.75 to \$4 an hour to meet the equivalent of what she is getting in the major programs of welfare. But if you could set the grant yourselves, what do you think a family of four should have to live in your area, Mr. Bennett?

Mr. BENNETT. I would want to tie this to either the poverty level or—oh, there is another Federal guideline besides the poverty level, the name escapes me now, somewhat above the poverty level. If income is all, no fringe benefits, I would want it up in that area, somewhere around I would say \$5,000, \$4,800 to \$5,000 for a family of four.

Chairman GRIFFITHS. What do you think, Mr. Dulaney?

Mr. DULANEY. I think it ought to be at least around \$5,000 in the city of Atlanta to have a fairly decent standard of living.

Chairman GRIFFITHS. Mr. Duncan, what do you think?

Mr. DUNCAN. I think in a rural area, \$4,800 would be adequate.

Chairman GRIFFITHS. \$4,800? What did you say?

Mr. DUNCAN. Yes. \$4,800 for a family of four. I think that would be adequate. This is if the fringe benefits medicaid, food stamps, and so forth, are not provided.

Chairman GRIFFITHS. Do you feel that there should be a difference between a family of four in a rural county and an urban county?

Mr. BENNETT. I don't. Because I think one of our problems, national problems, is the move to the urban area. It would solve some of the rural area problems and some of the cities problems too if we don't make it more attractive to live in the city than in the rural areas.

Chairman GRIFFITHS. I have got to congratulate you. I'd like to invite you to come up and make a little speech in New York or someplace. We will never convince those people. But this, of course, I think

is really one of the problems, world problems. What do you think, Mr. Dulaney?

Mr. DULANEY. I would have to disagree with Mr. Bennett.

Chairman GRIFFITHS. Because you are in Fulton County.

Mr. DULANEY. No, ma'am; I'm from a very rural area too, and believe if I elected to live in a rural community that the cost of living would be considerably lower than it is in the metropolitan city. I am 100 percent behind redevelopment of the rural areas to get the people out of the inner cities back to where they can have a decent living, an opportunity for their children, and to receive benefits that are provided in urban areas. But, if an individual elects to live in a rural area, he would probably be better off financially if we are going to pay \$6,000 to a family of four to live in Atlanta and \$4,800 in Blue Ridge, Ga. Even so, I'm not sure we wouldn't have some of Mr. Bennett's people coming down to Atlanta. To reverse the trend of the people going to the cities we might pay the rural people more and the city people less. This would be an incentive for them to disperse.

Mr. BENNETT. This difference in the cost of living is not as great as it used to be. The food cost is very similar, and perhaps higher in the rural areas now. Housing is rapidly becoming as expensive, especially in my county because of the influx of people from Florida, Atlanta and other places retiring in the mountains. Medical costs, because they generally have to come to Atlanta or Dalton or Gainesville, is just as high. It's higher because of transportation. Clothing is just as high. So the difference in living expenses is not as great today as it was 10 or 15 years ago.

Chairman GRIFFITHS. What do you think, Mr. Duncan?

Mr. DUNCAN. I think the basic difference in living expenses is the shelter. I believe all the other items would be similar in the city or the rural area. I believe that standardization for rural and city is needed. Maybe this would bring some of the people back to the country that we have lost to the city.

Chairman GRIFFITHS. The thing that bothers me is that when you look for a job—and my husband and I did this, we selected a place in the country we'd like to live, and you know, they didn't want us to work there—you're not always wanted. So we had to select another place. Now, we don't do that in welfare. What we are really saying in welfare is, "You select any place you want in the country to live and the rest of us will take care of you there." Aren't we really saying that? Wouldn't it be just as well if we set a sum and said, "This is the amount of money you're going to get, it doesn't make any difference where you live. And you find the place that that money fits best." Wouldn't you think that that would make a little more sense?

Mr. BENNETT. Yes, ma'am, I agree with you.

Chairman GRIFFITHS. Because we are putting everybody in welfare on a completely different category than those who work. You can't announce to the Employment Security Commission, "Now I want to live in Florida, you provide a job there." You go where the job is. But for people on welfare we're setting a completely different attitude.

Mr. BENNETT. I would like for them not to be able to shop for resort areas and the highest welfare payments. I think the payments should be somewhat standardized. But on the other hand, I would

not want to dictate to them that they had to go to this area to live. We would give them the choice.

Chairman GRIFFITHS. Yes. It seems to me that one of the things I think we are doing is putting welfare recipients in a completely different category all the way around. A young man talked to me in Michigan who was on unemployment compensation. He was a good worker, he had worked two jobs. He decided since he was on unemployment compensation he believed he would get everything he was entitled to under welfare, and then he added it all up and he was making more money than when he was working.

Mr. BENNETT. This is true. I have worked as a laborer and members of my family have worked as laborers and some of them have been unemployed. They really don't try to find a job for a while until they are getting close to the time when the unemployment compensation is running out. I firmly believe that there is no difference in this type of payment and welfare, it's just called another name. You know, I don't know any of the people that I talk to who believe in a program like H.R. 1 which in my opinion amounts to a guaranteed annual income maintenance program. I really don't know anybody who wants a program like that aside from social workers and a few legislators who think the people want this kind of program. I think we've got to realize certain facts. My job at the present time is satisfying. It's rewarding and I might do it if I didn't get paid, if I had enough money to live on anyway. But I would not work in a factory or clean house if I could get the same income without working, and I don't believe the average American person would either. I don't believe the average American wants a guaranteed income. We are guaranteed certain things by being Americans, but other Americans supporting us if we are able to support ourselves. I don't think is one of them.

Chairman GRIFFITHS. We have a guaranteed annual income for women right now.

Mr. BENNETT. That's true.

Chairman GRIFFITHS. And it's breaking up homes. This is what we are really doing.

Now, there are some other things that bother me besides paying everybody differently according to where you live, so that you are treated differently than any other Americans. I don't think that any American ought to be in a situation where he is not paying taxes. I think it would make some sense if you paid everybody enough and then took part of it back as taxes. Second, if we're going to have some people's income on which you can levy for child support or rent payments, I don't think any income should be exempted from garnishment. Now the reason, of course, that public assistance was exempted from garnishment was that we said, "Well, they are being paid so little," and the HEW attitude is, "They have got to cheat somebody, let the landlord take his chances." But it seems to me that public assistance income should be subject to the same situation as any other income. I will admit that maybe we can't do it given the payment levels right now, but if we could figure out a reasonable payment level I don't know why people should get by without paying their bills. If they can levy on my income, let them levy on everybody else's. Would you think that was right or not?

Mr. BENNETT. Well, are we getting into—

Chairman GRIFFITHS. When you say let's give them \$4,800 or \$5,000 in your county for a family of four, don't you have people earning that amount or less whose incomes you can levy on for the rent and they are paying Federal income taxes.

Mr. BENNETT. I agree. In my opinion, the \$4,800 or \$5,000 would not be handed out indiscriminately in my program. It would not be a guaranteed annual income. I think we ought to have far fewer people receiving a lot more. I think we ought to have work programs for women and men. I really see no difference. A woman should work just as well as a man if she doesn't have a husband or some other source of income. I would like to see some type of short term payments until jobs can be found, public or private. I like the old CCC camps idea, you know. If you don't have a job, we'll give you one. Our roads need cleaning up, a lot of things need doing.

Chairman GRIFFITHS. Georgia is well above the national average in terms of the AFDC adult women who are in the labor force. In 1969 35 percent were working or seeking work, and 2.4 percent were in WIN. By contrast, nationally only 19 percent of AFDC adult women were working or seeking work and 7 percent were enrolled or waiting enrollment in WIN. This pattern has held true for some time now in most of the Southern States. Why do you think so many more AFDC recipients are in the labor force in Georgia than in other areas of the Nation?

Mr. DULANEY. I think here in Atlanta we have a high percentage of AFDC recipient mothers in the work force because of the low amount of public assistance which we pay here in Georgia. Although we say we will pay \$44, plus \$35 for each additional child, actually we only pay 70.2 percent of this amount, which really reduces their amount of assistance. Again, I think the work incentive program has encouraged mothers to seek and accept work, and there is work available in Atlanta. We do have an unemployment problem of about 5 percent, 8 percent in 1970 in the central city, but there are jobs available for people who really and truly want to work. I would attribute the high percentage here in this locality to low grants, the cost of living, and the necessity of having additional income.

Chairman GRIFFITHS. What do you think?

Mr. BENNETT. I agree with what Mr. Dulaney said, plus I would add that our type of industry is geared to women labor—a lot of textile industries and this kind of situation.

Chairman GRIFFITHS. I might say that a Massachusetts Congressman from Fall River told me that Fall River has the highest percentage of mothers working and fathers remaining at home of any such area in the country. It also has the lowest juvenile delinquency rate in the country. You know, daddy isn't going to put up with some of this nonsense that mothers do. He manages the kids better.

Mr. BENNETT. This is absolutely true in Fannin County too. Our biggest labor market is for women and we do have a lot of part-time farmers who stay home.

Chairman GRIFFITHS. And the kids don't get into trouble.

Mr. BENNETT. Right. I might also add that fathers who are given custody of children give us far fewer problems with their children

than we have with children in the custody of the mother in the case of a divorce.

Chairman GRIFFITHS. The Ways and Means Committee and the Senate Finance Committee is always struggling to see to it that women with children under 6 are not required to work. Well, I'm not struggling to see that. I think that's absolutely wrong, because what we are doing is saying that these children and these women are set aside to be treated differently than any other women in the country. We are saying to them that they don't even have a choice. They are not going to be permitted to work. Why shouldn't they be permitted to work if they want to work? The middle class is working to pay the taxes to support them. So I think that this is very unfair, very unfair. We had a man in New York come in and testify. He was new on the job. He was going to keep all the women with children under 6 at home, too. I remarked to him that I hope he didn't remain long in the job and he was quite shocked. But, I think it's terribly unfair.

Do you think public employment programs could work in your counties?

Mr. DULANEY. Very definitely we need public employment opportunities for people who cannot go out and get a job without additional training et cetera. There are plenty of opportunities to institute public employment. As Mr. Bennett related earlier about the CCC program, I happened to be brought up near the WPA days and I can recall exactly what people with families did to help the community. They built parks—

Chairman GRIFFITHS. It did a great job.

Mr. DULANEY. Yes—built schools too, et cetera. I think that public work jobs and public employment developed for worthwhile activity to accomplish something that has purpose is really needed.

Chairman GRIFFITHS. Are there any nonseasonal jobs available to recipients in your county, Mr. Duncan?

Mr. DUNCAN. Nonseasonal work?

Chairman GRIFFITHS. Yes.

Mr. DUNCAN. We have very little industry in our county.

Chairman GRIFFITHS. Are there farm jobs that would be available at certain seasons? As a child I picked strawberries.

Mr. DUNCAN. There are the peach orchards, but not much other farming is done except this.

Chairman GRIFFITHS. Are people removed from the rolls during the time when those workers are needed or not?

Mr. DUNCAN. No; we average their benefits over a 6 month period, 12 month period.

Chairman GRIFFITHS. What about you?

Mr. BENNETT. We have very little seasonal employment actually. We have in our county one large apple orchard. This would be about the only thing that we would consider seasonal. That, and reaping the tourists.

Chairman GRIFFITHS. What effect does WIN have in your county?

Mr. BENNETT. In my county?

Chairman GRIFFITHS. Yes.

Mr. BENNETT. Well, this is a real interesting point. I understand we are to have WIN effective July 1. I know absolutely nothing about

WIN except what I have heard from Mr. Dulaney and other people who have it. We're going to get in another one of these situations where we have got a deadline and we find out about it June 30 and it is inaugurated July 1.

Chairman GRIFFITHS. How many of these directives do you get from HEW, how often do you get them?

Mr. BENNETT. Very often.

Chairman GRIFFITHS. You do?

Mr. BENNETT. Yes, ma'am. I'd say on the average of at least four to five major changes each year. Either from HEW or from our State office.

Chairman GRIFFITHS. Do you think that public employment would work in your county?

Mr. BENNETT. Yes, ma'am. As a matter of fact, I would like to go back and disown the statement of \$4,800 a year. I would rather think in terms of families of one and two for old-age or handicapped or disabled. I think we ought to institute some type of public employment for every family, every person who is able.

Chairman GRIFFITHS. And let the older people have a decent survival?

Mr. BENNETT. Yes, ma'am.

Chairman GRIFFITHS. What impact will WIN make on your county?

Mr. DUNCAN. We entered the WIN program when it began. We are pleased with some of the successes that we have had in WIN in that we have had several clients that accepted training and received jobs and were closed. But, the only problem, our biggest problem in a rural county, is the transportation aspect and the job market. In conjunction with that we have many clients in our county that want employment, but there is nobody that will hire them. They don't have the skills necessary, so I think——

Chairman GRIFFITHS. What kinds of WIN training do you now have in your county?

Mr. DUNCAN. At the present time we have training in the adult education class. We work in conjunction with the vocational-technical schools in providing training.

Chairman GRIFFITHS. What do you train them for?

Mr. DUNCAN. About anything the client has a capacity to do or desire to do—licensed practical nurses and jobs in power manufacturing, teaching them how to use machinery that would be used in this type of work.

Chairman GRIFFITHS. What about you, Mr. Bennett?

Mr. BENNETT. We don't have a WIN program now, but we have a new vocational school in our county that is used as a vocational high school in the day and a vocational-technical school at night. We also have been involved with MTDA training quite successfully for nurse's aides, practical nursing, this type thing. And we have worked with the vocational school in Clarksville, Ga. We send quite a few of our clients over that way. We've been active in training.

Chairman GRIFFITHS. Mr. Dulaney, the 1971 annual report of your Fulton County Department of Family and Children Services noted that:

At the close of 1971 343 cases were active with the WIN units. 166 WIN trainees had entered employment at a savings of \$1,924 in grant reductions and closures.

Do you know if that \$1,924 is the total savings for this 166 trainees or is that an average per case?

Mr. DULANEY. I would assume that is the total amount of savings. I have current statistics for the last 6 months.

Chairman GRIFFITHS. All right.

Mr. DULANEY. We had 340 participating at the end of May. We have had eight closures in the last 6 months due to employment. I believe the other employments have been around 78 and we have close to a \$5,000 a month savings from the closures and the reductions in payments on those who went to work.

Chairman GRIFFITHS. Would the savings include day care costs?

Mr. DULANEY. No, ma'am; that does not.

Chairman GRIFFITHS. When you add that day care cost then the whole thing goes up, you lose money.

Mr. DULANEY. Yes.

Chairman GRIFFITHS. How much do you estimate was spent by the Department of Family and Children Services and the Department of Labor on these 166 trainees to produce that saving?

Mr. DULANEY. I am unable to determine that at this time.

Chairman GRIFFITHS. Okay.

Your 1971 annual report also states the following:

Although WIN has had some very positive results in 1971, there was also some discouragement as to its achievement. Enrollment was consistently below maximum level and not as many people completed the program and found employment as had been hoped. In late 1971 studies were made to re-evaluate the program. The results showed that the full extent of the health problems, educational handicaps and training expenses which the clients faced had not been fully appreciated. The length of the training period necessary and the emotional stress of a highly structured and achievement-oriented program were more than many clients were prepared for. Steps have been and are being taken to work with these problems but WIN training is not an easy panacea for the problems of the poor.

Will you tell us what kinds of health problems are most prevalent?

Mr. DULANEY. I think yesterday they alluded to urinary tract type situations, the overweight, obese, high blood pressure, and diabetes health problems. We have actually run thousands of women through medical examinations and evaluations for WIN, and an alarming rate of welfare recipients have been discovered to have serious medical problems.

Chairman GRIFFITHS. Can medicaid take care of this here?

Mr. DULANEY. Medicaid can take care of treatment. This is one of the responsibilities of our social work staff. When they get medical reports back indicating that clients are not suitable for referral, they start working with the family to get them in medical treatment where-by they will be eligible for medicaid.

Chairman GRIFFITHS. Is the lack of a high school education one of the handicaps in the educational programs?

Mr. DULANEY. I believe, if I recall correctly, that a large number of clients who entered into WIN are functioning at a fourth- or fifth-grade level, although they may have a high school diploma. Lack of basic education, I guess, is one of the most discouraging things to a woman who is motivated to get into training and to get a job, as they have to spend a great deal of time getting their educational level up to an acceptable degree for employment.

Chairman GRIFFITHS. Well, most of the welfare reform proposals are suggesting lots more training. Are you suggesting to us that we can't expect too much from these programs?

Mr. DULANEY. No, ma'am, I am not. I think that in many respects we have not given on-the-job training a fair trial. I think in many cases on-the-job training has been successful; we have several WIN graduates working in our own office and we are very satisfied and highly pleased with their performance and some of them are making very desirable salaries.

Chairman GRIFFITHS. What do you expect the new WIN amendments to do in Fulton County?

Mr. DULANEY. As Mr. Bennett said, we have not received this information. All I know about WIN and the amendments is the law. We probably will not recognize the law when the regulations come out to us. Pardon me for saying this.

Chairman GRIFFITHS. I am going to tell Senator Talmadge that he had better see to it that Atlanta gets the word.

Mr. DULANEY. We have not received directives in our State office as to what we are going to have to do. They tell us that Fulton County will have to have a separate administrative unit for preregistration, certification and WIN. We do know that our WIN participants have been reduced for the next fiscal year to take care of the statewide program. We are anticipating getting their directive so we can get to work on it.

Mr. BENNETT. Excuse me. This high cost of training is undeniable. And one of the many complaints is that it costs more to operate the WIN program than it saves. I think on any given period of time this might be true. But I believe the long-range effects will be well worth it. I wonder why we must always be catching up. Why can't we take care of some of the education department problems before these people reach adulthood? Why should a high school graduate come into a program functioning at a fourth-grade level? Somebody is wrong way back there.

Chairman GRIFFITHS. Well, the teachers didn't want them to grow up in that room in which they were, so they just passed them on to the next teacher. That is really what is happening all over the country. You can't flunk kids anymore. They all go on to the next class, and nobody has to learn anything as far as I can figure out.

Mr. BENNETT. I used to be a teacher and every child can't learn what we try to teach him in elementary and high school, but I think we should recognize that a lot earlier than we actually do. We should recognize that this person can function at some level and let's find that level. If it's a vocational area, let's do that before they get 28 years old and have four children. Why don't we do it back there in the sixth or seventh grade when we first recognize this?

Chairman GRIFFITHS. I made a commencement address the other night in Michigan in a high school in this small town where they also had a technical high school. The graduating kids that I was talking to did not have jobs. Some of them, of course, were going on to college. They could not even supply enough people out of the technical high school for those employers who were right there to hire them then. This, I think, shows us we are making a few little mistakes in the area of education.

Mr. BENNETT. Fortunately, we have a vocational school situation such as you mentioned in our county. I think it's the greatest thing that has happened in a long time in our area. But we still have this problem, between the grades of one through eight before they can go to the vocational school, where we fling them out of school, I guess would be the right word. We don't teach them to read, we pass them on from grade to grade and by the time they reach the eighth grade they are so disgusted with themselves and the system that they aren't about to try anything that they are not forced to.

Chairman GRIFFITHS. Mr. Bennett and Mr. Duncan, will the requirements for separation of service and eligibility function under the new amendment, even supervisory levels, result in top-heavy offices in small counties?

Mr. DUNCAN. Are you referring to the requirements? I don't know if it's been decided yet. With the Talmadge amendment, separate staff will be from a different level, I believe, rather than from the local area for the smaller counties.

Mr. BENNETT. I don't know—in small areas such as a county the size of Fannin County, I don't think the separation is all it's cracked up to be, especially in supervisory and clerical staff. I understand some time along the line we are supposed to separate our clerical staff. I feel sometimes we are doing this for a program that may come along some time. And if we couldn't have enough leadtime when that program comes along, other than anticipating and thereby denying our clients of the proper attention, I think we have gained some things in separation of service workers and eligibility workers. There are certain things to be said for that. But I would like to see it stop right where it is in rural areas.

Chairman GRIFFITHS. In rural areas are you able to supply all of the social services that the Federal law requires?

Mr. BENNETT. No, ma'am; we have supplied all that is required that is available; up until the last 2 or 3 months we didn't have a family planning clinic and this type of thing. We have also been very innovative in coming up with our own services, which I might point out is one of the outgrowths of having some local input.

Chairman GRIFFITHS. Which services do you supply for AFDC recipients, Mr. Duncan?

Mr. DUNCAN. We supply family planning services, legal services, and employment services that we can offer.

Chairman GRIFFITHS. Mr. Dulaney, we have understood that many States and localities are developing much larger social services programs, including purchase of services from governmental and non-governmental sources, in the fear that Congress may vote to close the end of social service appropriations and base future Federal service money on current levels of State efforts. Do you have reason to believe this is true in some States, or do you know?

Mr. DULANEY. I really don't know. It does not exist in Atlanta.

Chairman GRIFFITHS. It doesn't exist here.

Do you have some way of apprising people of the benefits that are available to them? This is one of the complaints I hear all the time. People would like a little book that shows them exactly what they are entitled to. I asked workers in some of these big urban welfare centers why this couldn't be done and they said, "Well, the rules change so fast

that it would be very difficult to do." Do you think it would be difficult or not, or do the people generally know already what is available to them? I also discovered in some areas that the recipients know more about the law than the caseworkers.

Mr. DULANEY. Than caseworkers do, that's true in some instances, of course. What is available to people is explained to them at the time of their initial contact. Also, there are informational pamphlets available but in trying to keep up with all programs and activities that might be available and useful would be rather difficult.

Chairman GRIFFITHS. Do any of you grant home repair allowances for welfare recipients?

Mr. DULANEY. No.

Chairman GRIFFITHS. Do you, Mr. Bennett? You could grant up to \$500 per house if Georgia has opted for this provision of the law.

Mr. BENNETT. No, ma'am. If I can I am not aware of it.

Chairman GRIFFITHS. The Federal law permits States pay for repairs to homes owned by welfare recipients.

Mr. BENNETT. What we do do is work with the Farmer's Home Administration for repairs, adding bathrooms, kitchens, or new housing. Housing is a problem in our area, and we do a lot of this. But I am not aware of the \$500.

Mr. DULANEY. Georgia has never implemented this. We in Fulton County have a section 1115 project, housing for the aged, and we do have \$50,000 that we are in the process of spending on bringing homes of aged recipients (homeowners) up to the city code standards. We receive this through model cities money being administered by the Atlanta Housing Authority for home repairs.

Chairman GRIFFITHS. Mr. Duncan, what special problems if any, do you think you have as an administrator of a rural county that is not common in an urban county?

Mr. DUNCAN. I think in all large or small counties the problems are common to all of us. We have more difficulty with some problems than others. Particularly, as I think I mentioned, transportation is a difficult problem for anyone in a rural county. That is one of the biggest problems, the accessibility of jobs and services such as a local social security office, a local employment office, a local VA office which, naturally, a larger area has that a rural area does not have. All of our clients and citizens of the county have to go 45 miles to Columbus or to some other city to get these services.

Chairman GRIFFITHS. Yesterday the young woman who worked in the surplus food commodity program here pointed out that one of the problems was the waste of the commodities because the people did not know how to use them. Do you think that is a problem for rural women?

Mr. DUNCAN. I have heard complaints. I have had people tell me that so-and-so feeds his commodities to the hogs. I have heard this, but I never have verified any of this to be the fact.

Chairman GRIFFITHS. What do you think?

Mr. BENNETT. Of course we've been in the food stamp program a couple of years now. Back when we had surplus commodities, I think this was true. A lot of people didn't know how to prepare some of the food. But the biggest problem was that the staple items were of such a nature that our old age people—most of our clients are elderly—

and people with special health problems just could not use this and they did feed it to their hogs. But then they could eat the meat.

Chairman GRIFFITHS. Mr. Dulaney, is there currently much migration from rural Georgia counties to urban counties such as Fulton?

Mr. DULANEY. I believe the migration has ceased or slowed down considerably to what it was in the middle 1960's or early 1960's. I have a little instant statistic here: 41 percent of the recipients in Fulton County came from rural Georgia.

Chairman GRIFFITHS. Really?

Mr. DULANEY. Yes.

Chairman GRIFFITHS. What factors do you think caused them to migrate, Mr. Dulaney? Why do you think they come to Fulton County?

Mr. DULANEY. For one thing, we have several medical factors involved. We have three medical services, county medical services and wards, Grady Hospital. Before medicaid came along, people were allowed to live here 6 months and become eligible for medical services. They very frankly would move to Fulton County or De Kalb County (it's a joint two-county operation) in order to receive medical services from Grady Hospital. Another large factor is that job opportunities generally are much more available in the metropolitan area than in the rural, and the wage scale is considerably different. Now, take for example Mr. Duncan down in Talbot. Maybe 4, 5, 6 or 7 years ago, the going rate for a maid, say for Campbellton, was \$15 a week. Now, the maids there hear they can earn \$50 to \$65 a week in Atlanta. Well, naturally this is an incentive to leave and move to Atlanta, and so forth, to get a job which would pay them three or four times more than in Campbellton.

Chairman GRIFFITHS. Do you think there is just some of that business that after they have seen Atlanta they don't care to live on the farm?

Mr. DULANEY. I'm from a rural area myself, and I don't care to go back.

Mr. BENNETT. I disagree with that, I think most of them want to come back.

Chairman GRIFFITHS. Well, now that you have a real problem with crime in big cities there is some of that. And the problem of drugs is so much greater in big cities that people don't want to subject their children to it.

Mr. BENNETT. I can see the beginning of a mass exodus from the cities as opportunities allow, both in public recipient categories and in Mr. Dulaney's category. He will probably come up to Fannin County and retire.

Chairman GRIFFITHS. Do you encourage, do you help these people move into Atlanta, Mr. Duncan, in case they want to come? Do you help them?

Mr. DUNCAN. No; we'd rather they stayed in the country.

Chairman GRIFFITHS. Do these migrants from rural areas require any special treatment or services that longstanding residents of Fulton County don't require, Mr. Dulaney?

Mr. DULANEY. Yes; I would say so. I am not too familiar with this, but I do know we get a little more directly involved when we have a migrant family from a rural area. They have to be led around quite a

bit. They particularly could not cope with any emergency situation and are entirely dependent on our department when an emergency situation arises. This is the greatest thing they have to encounter in the city that they would not have to encounter in a rural area. If someone got burned out or very sick in Talbot County, the neighbors would probably pitch in and assist and Mr. Duncan might not know anything about the situation for 3 or 4 days. However, if they lived in Atlanta, they would come to the welfare department for this service.

Chairman GRIFFITHS. How many checks do you folks have reported lost or stolen each month? Do you have any, Mr. Bennett?

Mr. BENNETT. Very few.

Chairman GRIFFITHS. You, Mr. Duncan?

Mr. DUNCAN. I think in the last 5 years we have had approximately two that have been stolen, in which somebody actually got the check and endorsed it. And two is all I can remember since I have been there. That has been almost 6 years.

Chairman GRIFFITHS. We should write New York about that too.

Mr. DULANEY. My situation is a little different.

Chairman GRIFFITHS. How many do you lose?

Mr. DULANEY. We have 300 or 400 a month. I would like to clarify something that seemed to me to be a little confusing yesterday to Mr. Blackburn on lost and stolen checks. The county government, the State government, and the Federal Government do not lose 1 cent in Georgia when a check is fraudulently endorsed, stolen, or lost.

Chairman GRIFFITHS. Say that again.

Mr. DULANEY. No government loses any money when a check is stolen and eventually cashed.

Chairman GRIFFITHS. You get the banks?

Mr. DULANEY. The banks are the ones who lose the money.

Chairman GRIFFITHS. So the banks are not really anxious to cash these checks.

Mr. DULANEY. One banker told me it cost them 9 cents to cash a welfare check, a 9-cent loss for every check.

Chairman GRIFFITHS. Georgia law makes it a fraud to obtain public assistance, punishable as a misdemeanor. The Department of Health, Education, and Welfare reports that in fiscal year 1970, Georgia authorities referred 29 cases of suspected welfare fraud to law enforcement officials for prosecution; one case was actually prosecuted. Do you feel that the actual number of suspected fraud cases was 29? What do you think?

Mr. BENNETT. We have never had a fraud case acted on by the judicial system. We generally take care of it. We've learned that we take care of it ourselves. We do collect quite a bit. We have several repayments every month. My statement indicated that in food stamps, for example, we had 20 cases of fraud. We have collected back in an 11-month period \$1,199, and we have \$799.50 outstanding. So if it is collectable, we get it.

Chairman GRIFFITHS. Why don't you prosecute these cases?

Mr. BENNETT. Our judicial system is so cluttered with so many cases that they are already holding extra court weeks. We don't have court every day or every week in Fannin County; we have it four times a year. Just recently four times a year, it was two times, every 6 months. Now it's quarterly. This is a problem.

Mr. DUNCAN. One thing I feel is that fraud regulations are not clear to the different departments—how they should be interpreted, whether or not we do actively prosecute or whether we don't. I think we could use some clarification on that.

Chairman GRIFFITHS. Don't you think one of the reasons too is that the authorities look at the situation and they wonder why, for heaven's sake, they should prosecute these people to get back \$30 when the people don't have the money anyhow, and it's real bad. They don't look at \$30 times a million people.

Mr. DULANEY. This is one thing we've seen. In cases we have actually referred to the court, they will say: "Well, the person has nothing and it's going to cost more to prosecute and put him in jail than the little amount involved."

Mr. BENNETT. The interesting thing is that I think you will find this different when you get food stamps. We have practically no fraud in public assistance but a lot in food stamps, and we have never been able to find out why.

Chairman GRIFFITHS. One of the problems they have had in Michigan is that the food stamps were picked up by kids over at the University of Michigan who were there from the most affluent homes in the city and the State. They didn't want to live in the dormitory so they got apartments living outside, and here these kids were driving around in Cadillacs going to get food stamps, and getting them I might say.

Mr. Dulaney, I understand that social security has had a pilot project in Atlanta to test out problems in administering the aged program proposed in H.R. 1. In particular, I believe they looked into the problem of assigning social security numbers to all the aged. Do you know about this project?

Mr. DULANEY. Yes; I was in on the planning stages with Social Security. They are very good friends of ours.

Chairman GRIFFITHS. How does it work out?

Mr. DULANEY. We have practically accomplished this. I have not heard too many complaints from the caseworker staff who are dealing with the representatives from Social Security, but we have nearly accomplished 100-percent social security numbers for the aged group. About 75 percent of all our recipients are recorded with a social security number now.

Chairman GRIFFITHS. I'm for social security numbers for everybody. When you are born they would give the number to you and put that and your thumb print right on the birth certificate. I think that it would make life considerably simpler.

Michigan has this closed-circuit TV system where when you come into a welfare office they can instantly tell you exactly what benefits you have received anyplace in the State, which programs you have been under, and what you are entitled to. The only problem is that they can't guarantee that this is the only social security under which you are operating. You may have six. We have learned of an individual in New Jersey with 27 numbers. I was told some years ago that the Kansas City payment office had many people who came in at the end of their working life with all the social security numbers under which they had ever worked, and handed them in and said: "Here is our total work record and we want the full payment." I brought this to the attention

of a gentleman in New York who was very informed on both welfare and social security, and he said that there is nobody in the State of New York that would have been so ill-informed; they would have collected a minimum benefit under every number and they would have been much better off, you see.

But somehow or other, in my opinion, it would just make life so much simpler for everybody involved in welfare or in social security or in any of the rest of these programs, if you had a number that you knew identified the person in place of letting anybody get as many numbers as they want when they want them. One day in the Ways and Means Committee Mr. Mills took Commissioner Ball of Social Security to task. He said, "I want you to know that this staff has checked this out; they set up a phony address, a phony name, and they wrote in for a social security number and 3 days later they had it." Mr. Ball looked up and said, "Well, that's pretty good service." But that's really not what we should be trying to do. We need a systematic program for assigning social security numbers.

The State of Georgia pays about 20 percent of welfare payment costs, 25 percent of service costs, but 50 percent of administrative expenses. Do you think administration could be improved in Georgia if the Federal matching incentives for these different things were more equalized, or under H.R. 1, if we pick up the total tab for you on administration? Would this help you?

Mr. DULANEY. I'm very sure it would, it would give us more money to work with if we could continue to appropriate the same amount of State money for administration. Of course, the difficulty we have presently in Fulton County is administrative funds. We are always pretty tight for administrative funds.

Mr. BENNETT. I think this would stop some juggling of positions to take advantage of the high rates. I really don't see any reason why they shouldn't be funded at the same level.

Chairman GRIFFITHS. The thing for you to do is call some of these administrative costs service costs; isn't it?

Mr. BENNETT. That's right.

Chairman GRIFFITHS. I want to thank all three of you, you were really great witnesses. You were very helpful.

Mr. DULANEY. Thank you, we really appreciate it.

Chairman GRIFFITHS. We are very pleased to have had you, thank you very much.

Mr. BENNETT. Thank you, it was a pleasure to be here.

Mr. DUNCAN. Thank you.

Chairman GRIFFITHS. The audience can pick up copies of the witnesses' statements for yesterday and this morning at the front of the room.

This committee will adjourn until 2 o'clock when we will hear from the people in the WIN and unemployment insurance programs.

Thank you very much.

(Whereupon, at 12:13 p.m., the subcommittee recessed, to reconvene at 2 p.m., the same day.)

#### AFTERNOON SESSION

Chairman GRIFFITHS. Our witnesses this afternoon are Edwin Berry, a WIN team manager for the Department of Labor; Cynthia Hanna, WIN team caseworker, Fulton County Department of Family

and Child Services; Mr. Ferrell Sparks, manager of the Atlanta Manpower Center, Georgia State Employment Service; and Dianna Raskin, Unemployment Security Division of the Georgia Department of Labor. I want to welcome you to the hearing.

Mr. Berry, we will begin with you.

**STATEMENT OF EDWIN N. BERRY, WIN TEAM MANAGER, GEORGIA DEPARTMENT OF LABOR**

Mr. BERRY. I would like to express my sincere thanks to Chairman Martha W. Griffiths, subcommittee of fiscal policy, for the opportunity extended me to participate in your hearing on administrative aspects of the Nation's welfare programs.

I am sure by this stage of your committee's hearing that you have come to the basic conclusion that welfare clients, administrators, programs and their operation are different in each area of this country. The basic direction for any national program must and should be established in Washington, D.C., however, the guidelines of any program that have a profound impact on individuals, should permit necessary changes at local levels. This statement should not be construed to mean that the Federal Government would be relieved of its primary responsibilities of implementing, monitoring, and directing welfare programs, but would allow more flexibility in the actual operation at local levels. Each area has problems peculiar to their locality. Local administrators must, if programs such as WIN are to succeed, be permitted to make minor modifications tailored to meet the needs of citizens in their area.

Keeping in mind facts received in other parts of the country, where the committee has visited, let us search the crystal ball to see exactly where welfare clients are alike yet different, where Atlanta's problems are not necessarily Boston's and how Georgia is more progressive than the average New Yorker would like to admit.

Let us first look at a typical client enrolled in the Atlanta WIN team.

Miss Susan Jones, a black female is referred by her field caseworker to the WIN team for possible enrollment. The medical record indicates Miss Jones has minor female ailments and requires limited dental work. An interview is scheduled and during this initial session with an employment service counselor Miss Jones appears to be very self-conscious, to lack confidence in herself and is apprehensive about WIN program. It is discovered that she moved to Atlanta 2 years ago from a small south Georgia town, completed the 11th grade, and has a vocational goal of becoming a registered nurse. Through our caseworker, Miss Jones will become acquainted with money management, birth control, child care services, availability of clothing and surplus foods and will be given an overview of the WIN program. Her initial training will begin with 2 weeks of orientation where she will be given detailed instructions regarding her rights and responsibilities in WIN, acquainted with various aspects related to the world of work, and introduced to both manpower and social staff personnel of the WIN team. As her contacts with the employment service counselor become more frequent, an employability development plan begins to form. This plan will be subject to modification and kept current as Miss Jones progresses in the training phase of the WIN program. Results of initial vocational and aptitude test are discussed between the client and counselor and in Miss Jones' case her test results indicate she is functioning at a fifth grade level, which means that her desired occupa-

tional goal is one that would require a great deal of time and effort to achieve. Upon the recommendation of her counselor, the client agrees she needs basic education and must finish her high school education. Miss Jones further states that she has changed her mind regarding the original occupational goal, and although she is not sure at this time what she would like to be, she realizes that her first goal must be to finish her formal education. She is placed in basic education and more counseling will be performed so that a definite occupational goal can be established.

Now that you have an idea of our typical client, let's compare her to clients in other parts of the country; how is she like them, yet different. She is like a majority of other welfare recipients in that she is poor and a U.S. citizen. Miss Jones is like some of WIN's other clients in the United States in that she is a black female, single, and has two small children. From this point on, she cannot be compared to many other welfare recipients in other sectors of this country. Let us, for example, compare her formal education with her functioning level. Here we find a problem peculiar to Southeastern United States. The yoke of our old dual school systems continues to burden our people. It has changed drastically as there is definite improvement and we will undoubtedly realize the fruits of labor in the years ahead, but our problems are with us now and will continue for the next 5 to 10 years. We cannot wait idly for the problem to cure itself. It is incumbent upon us to meet the challenge now and it is in this basic sector of the program that we need more time allotted to give our typical client a fair shake in the competitive world we live in. Without this special consideration for our enrollees the deck will be stacked so that Miss Jones' chances of success are reduced considerably. There are other basic differences which would make her different. These can be overcome within our present and future organization; but, the lack of basic education cannot be overcome. If future restrictions in the duration of training are permitted to stand, I cannot see any real meaningful success for a great percent of our WIN clients in the Atlanta area.

Let us look at the makeup of the Atlanta WIN Team II clients so that we can see how Atlanta's problems are not really the same as Boston's.

Our normal caseload is approximately 200 active clients. As of March 31, 1972, we had a caseload of 192 and on April 30 it had risen to 202. The following breakdown will give you an idea of the various categories that our clients were in from March 31 to April 30, 1972.

Category	Number enrollees as of Mar. 31, 1972	Percent of total caseload	Number enrollees as of Apr. 30, 1972	Percent of total caseload
Orientation and assessment.....	14	7	17	11
Training:				
Basic education.....	58	29	56	27
Vocational training.....	53	27	50	24
On-the-job training.....	11	6	9	4
Job experience: Work experience.....	0		2	1
Holding:				
Initial component.....	0		3	10
Job entry.....	10	10	8	
Program related.....	3		6	
Nonprogram related.....	6		4	
Job entry:				
Direct.....	2	12	2	23
Indirect.....	39		45	
	196		202	

The figures above do not reflect changes in status during the month and I do not intend to go into individual transactions with this committee. Most of these figures and percentages would not vary greatly from Boston's except possibly in one category; namely, basic education. Actually the figures could be so close to a team in Boston that a casual observer could in all good conscience state that there is not sufficient difference to warrant comment, but there is a difference and it is not reflected in the statistics. The big difference between Boston and Atlanta is the individual that makes up our caseload. Let us examine these figures in that light.

1. Atlanta's WIN Team II caseload is 100 percent female.
2. Ninety-seven percent of our clients are black.
3. Of 12 high school graduates tested, their average grade level were as follows:

Reading vocabulary and comprehension.....	5.9
Arithmetic reasoning and fundamentals.....	6.1
Mechanics of English and spelling.....	5.5
Overall average.....	5.8

These are but three basic differences, the first two listed are not problems but they require different operations in Atlanta than in Boston. The third item is a problem, peculiar to Atlanta or any other major urban area in Southeastern United States.

To handle the assigned caseload, Atlanta WIN Team II has eight employment service personnel and five caseworkers plus the employment service manager. Attached is a copy of my job description.

The remark "Georgia is more progressive than most people in New York would like to admit" is not meant to degrade the people of New York State, but to point out there are many wrong impressions about other sections of this country. I am a displaced "Yankee," who firmly believes that the North can gain much knowledge and know-how in handling welfare recipients from their southern brothers. In our fight on reducing the number of welfare recipients we need the best ideas from the entire country, there is no place for sectionalism.

In the WIN program, Georgia was one of the leaders in placing caseworkers of AFDC and employment service personnel in the same location and functioning as a single unit. This idea has worked very well and the relationship is improving with age. Advantages to this arrangement are as follows:

1. Provides faster service to the client in both the manpower and social service fields.
2. Direct communications between the two agencies develops mutual respect for each other's profession and problems.
3. Permits joint decisions by both agencies.
4. Program changes can be made more rapidly with minimal delay by either agency.

Our WIN team provides services for the two most populous counties in Georgia, Dekalb and Fulton counties. Combined they have a AFDC caseload of 19,399. One reason for our success in working with AFDC personnel has been the fact that each county has sent outstanding caseworkers to work in the WIN projects. This factor has contributed greatly to make Georgia's a unique and successful program.

The only criticism I would make of my AFDC caseworkers, at this time would be one of which they have no control and no power to cor-

rect. I had always thought the Labor Department had too much paper work, but we cannot begin to compare our paper work load with that of AFDC caseworkers. Their reports require a narrative on each client action. This system is archaic and needs to be changed but I do not have the technical expertise in AFDC matters to make a definite recommendation for change. I do believe any reduction in the caseworkers paper work would boost caseworker's morale and would permit them to give more in depth services to each client.

I would like to make the following comments regarding the 1971 amendment contained in Public Law 92-223, 92d Congress, H.R. 10604 of December 28, 1971 :

1. The employer tax-incentive section of the bill will provide some assistance in having employers hire WIN clients. This section of the bill which was effective January 1, 1972, has had very limited response in the local area. I believe it is too early to pass judgment on this new section of the law.

2. Other sections of the bill will place a greater burden on AFDC and employment service WIN personnel. I have not seen any definite allocations of additional funds to provide for additional personnel.

3. The required percentage of 33 $\frac{1}{3}$  percent of WIN clients be assigned to OJT/PSE for on-the-job training is in my opinion excessive. I believe in the initial year, of this revised program, a 15-percent goal in this category would be much more realistic.

4. That new regulations for actual implementation of this bill were not published nor distributed in time to permit proper planning and training of operational personnel.

Our State office did not receive the new manuals—limited number—until May 9 in Texas. State officials returned to Georgia May 15 and have been busy since then reproducing pertinent sections of the new manual. I believe major modifications in this or any other program should be placed in State officials hands at least 4 months before implementation and in the field operation office no less than 3 months prior to activation dates.

#### COMMENTS CONCERNING THE FAMILY ASSISTANCE PLAN

We are all aware that final draft of this plan is still being finalized in Washington. It is my understanding the minimum base grant is \$1,600 and that individual States would add to that base dependent on each particular State welfare grants. Job training would be given and adjustments made after the individual has become employed. I believe the program has some merit but I find that the dangers of a spiraling guaranteed annual income outweigh the advantages. Based on my present limited knowledge of this proposal, I would have to state I am opposed to a guaranteed annual income.

#### SUMMARY

As stated previously, I believe the limitations set on the duration of training are not realistic. I do not honestly believe that there are many areas of this country that can have their clients complete training within the average 6-month period desired. Georgia could not provide training to many of our present clients if we are not permitted to exceed the maximum of 12 months.

I have said many things in this summary statement and I have still not solved many of the critical problems facing our welfare clients. For many of our clients, we can ultimately bring them off the rolls of welfare and for the remaining it may be a generation away. We can improve our achievements but our leaders in Washington must realize that it will be an expensive project and these problems of generations cannot and will not be cured overnight. Besides, guidance, additional funds, and patience, we need a mutual understanding between the man on Capitol Hill and that caseworker in Buttermilk Bottom.

(The following description of duties was supplied by Mr. Berry:)

#### ASSIGNED DUTIES

1. General. Nature of work and supervision received. Under the direct supervision of a WIN Field Operation Manager and general supervision of a Director Manpower Services Division is responsible for operation of Work Incentive Project Center. Insures that the WIN Team comprised of seven (7) to ten (10) staff members, works together as a unit to provide comprehensive manpower delivery services for the benefit of the enrollee.

2. Enumerated detailed description of duties and responsibilities in decreasing order of importance. (Use Additional pages if necessary)

a. Interpret and apply policies, plans and instructions received from the Central Office and adapt the Employment Security Program to the needs and circumstances of the area served by the local office. Attend and participate in discussions in area and State staff conferences.

b. Plan, organize and supervise all local office (Team) activities. Develop a plan of service for the effective operation of the office in bringing together workers and jobs promptly and systematically to the satisfaction of employers, employees and the needs of the community. Prepare written duty assignments for all personnel to carry out this plan.

c. Assign, supervise and review the work of Team personnel. Assign local office personnel to meet changing workloads as needed to provide an effective quality service.

d. Review incoming correspondence and reports such as employer requests, applicant inquiries and other queries and prepare answers.

e. Prepare training schedule and conduct weekly staff training conferences on some phase of employment service or related programs. Select and train individual staff members for specific duties. Prepare and grade performance reports on assigned personnel. Recommend personnel actions, including appointments, salary increases, promotions, demotions and separations.

f. Analyze and evaluate all activities and functions and conduct group or individual training as necessary to improve functional operating procedures.

g. Participate in community activities relating to manpower and human resources development. Determine need for and devise plans to meet community employment needs. Participate in activities of area planning and development commission, chambers of commerce, community action committees, area manpower coordinating, human resources development and employment. Promote the use of employment service facilities and resources through community contacts.

h. Visit employers, explain various employment service tools and techniques and aid in the use thereof, solicit orders for job openings, and promote the Employment Service Programs. Follow-up these contacts to ascertain results and promote continued use of the Employment Service.

i. Collect information pertaining to labor supply, occupations and employment trends within the area.

j. Compile, analyze, interpret and disseminate labor market information to employers, development groups, chambers of commerce and other organizations interested in employment problems or in community employment planning.

k. Maintain records of registrations, referrals, placements, and other records necessary for the proper functioning of the office. Prepare and submit weekly, monthly, quarterly regular and special reports.

l. Develop and maintain a publicity program through use of direct mail, newspaper and radio broadcasting media. Maintain liaison with and speak to civic and other groups interested in employment and economic development of the community.

m. Assure compliance with all Civil Rights laws as relate to Employment Security Agency activities. Instruct local office personnel to insure compliance in all local office activities. Explain Civil Rights Compliance requirements to employers and attempt to persuade all employers to hire workers on an equal opportunity basis without regard to race, color or sex. Tactfully inform employers who refuse to remove discriminatory requirements that no service can be provided.

n. Initiates and maintains caseload management to insure balanced workload and effectiveness of practices of team members.

o. Organizes and participates with Family and Children Services, Education Departments, and Vocational Rehabilitation in conferences to ascertain satisfactory adjustment of WIN enrollees or the need for additional supportive services.

p. Maintains liaison between the team and local Employment Service office, County Department of Family and Children Services, Adult and Vocational Education departments, Community agencies and private service contractors.

q. Coordinates referrals from the Department of Family and Children Services into the WIN Program.

r. Coordinates team operations with the Department of Education, Vocational Rehabilitation, and other public or private organizations providing program component sites or supportive services to WIN enrollees. Responsible for developing and implementing contracts to provide these services.

s. Provides technical assistance in the development of WIN program components, such as work and training sites, basic education, vocational education in both public and private sectors.

t. Orients organizations associated with WIN to the WIN program and serves as a liaison between them and WIN/Welfare team members. Participates in numerous social service and community action committees.

u. Interprets Manuals, Bulletins, Memorandums, and instructions for application of same to insure proper implementation. Uses named publications as basis for providing staff training and education.

v. Reviews employee performance and makes evaluations.

w. Prepares and supervises preparation of routine and special reports to higher administrative levels.

x. Develops team operating budgets and plans for use in program funding by Manpower Administration. This budget is a comprehensive twelve-month document dealing with monetary projections for staff and facility operations, contract services, and incentive payments for a minimum of 200 and a maximum of 400 WIN enrollees needing comprehensive manpower services.

Chairman GRIFFITHS. Thank you very much, Mr. Berry, for your statement.

Our next witness is Cynthia Hanna. You may proceed in your own way.

#### **STATEMENT OF CYNTHIA HANNA, CASEWORKER II, FULTON COUNTY DEPARTMENT OF FAMILY AND CHILDREN SERVICES**

Miss HANNA. Thank you, Madam Chairman.

The work incentive program (WIN) is a joint project of the Georgia Department of Labor and the Georgia Department of Family and Children Services. The enrollees in the program are all AFDC recipients. In order to give maximum services the service workers are out-stationed in the offices of the program. This gives each service worker a twofold responsibility, to the regulations of family and children services and as an actual member of the team.

The WIN program works on the team concept. Each person on the team has specific responsibilities but each contributes his knowledge of the enrollee to provide as much information as possible on which to base vocational decisions concerning that enrollee. The role of the

service worker is that of supportive services, however she often provides social data which could influence a choice of vocational goals.

The actual referral is made by a regular service worker then transferred to the WIN unit. The WIN service worker receives the record of the recipient as soon as the referral forms have been submitted to the Labor Department. A home visit is made as soon as possible to let the recipient know she has a new worker, to see if any problems have come up, and to explain what will be happening as the referral is processed. The worker is available to provide further social information should it be needed by a counselor to make a decision to enroll or not to enroll the recipient.

Most of the people are marginally employable, having few skills, and little self-direction. Although there have been many attempts since the beginning of the program to set up criteria which would help both the referring caseworker and Labor Department personnel identify a recipient who would succeed in the program, the selection of enrollees is still a matter of "educated" guess.

For each orientation class of newly accepted enrollees the service workers have a prereferral orientation meeting to answer any questions. The general emphasis and regulations of the program are discussed and a representative or film from planned parenthood is presented.

After the enrollee begins the program, the service worker has frequent contact with her to work out problems which would keep her from participating. The service workers are available to the client without appointment as there are no private offices and the desks are in plain view. Some of the services rendered on an almost daily basis are; medical and dental information, legal referral, monitoring of in-home child care plans, housing, budgeting, dealing with lost or stolen checks, and emergency situations arising from this, authorizing work incentive payments, recertification for donated commodities, food preparation, family counseling, referrals for glasses, clothing, family planning information, conferences with enrollees about their progress in the program, and re-referral of enrollees previously terminated, now ready to participate in the program again. The workers reinforce the vocational plans which the employment counselors have made with the enrollees.

At weekly team meetings, and in individual conferences with the employment counselors, the worker is available to discuss problems and to contribute information concerning the enrollee. The WIN worker also has approximately fifteen (15) additional forms to fill out and another set of statistics to report which pertain only to this program.

The enrollee is followed as a service case for six (6) months after job placement to help with the additional problems which could arise after employment. If an enrollee is terminated from the program and is a mandatory referral (all of her children are in school) the worker provides sixty (60) days of counseling to either re-refer the recipient to the program should she desire or to help her become employed. Considering the intensive services rendered, the frequency of contact, and the additional responsibilities of the WIN service worker, a caseload of 50 to 60 does not seem unreasonable.

The purpose of the WIN program is counseling, training, and placement of AFDC mothers and 16- to 18-year-old AFDC children, people who have previously been unemployed or underemployed. As a member of the WIN team, the caseworker is involved in all decisions concerning the enrollees. Many of the problems in the program have arisen from attempts on the part of the staff to reconcile differing viewpoints on employment. The Labor Department is relatively inexperienced in dealing with unskilled, multiproblem people. The casework staff can see the need for these women to work to bring additional income into their homes, but must realize that the very problems for which they need the money will hinder their participation in the program.

Most of the enrollees are not able to understand the necessity for reporting on time, following through with assignments they do not necessarily like, keeping appointments, or making long-term plans. The regulations of the program do not take into consideration that merely enrolling recipients into the program is not going to instill the proper responses immediately, even if the person expresses a desire to cooperate. By the time a recipient begins the 2-week orientation the regulations have been explained to her several times, but there is still confusion. The enrollees continue to have different expectations about the program. They acquire these ideas from the original worker who talked to them about the program, from friends who have been in the program before, and their initial experiences with the staff while being enrolled.

After testing in orientation to see at what academic level the enrollee is functioning, most of them face at least a short period in basic education. The average academic level is 5.3 although most of those being tested have completed around the 11th grade. To bring their functioning up to the grade they completed in school appears to the enrollee as an interminable time in basic education with no other goal in view. Most of the participants in the program have already failed in conventional educational situations and frankly the adult basic education presently being used based on the same principles is just not doing the job.

Too often basic education has become a dumping ground for enrollees for whom a vocational plan has not been made. Optimally, after 2 weeks of orientation and perhaps another month of vocational evaluation and additional testing, the employment counselor and the enrollee should be able to make at least a tentative vocational plan. Misinformation, as well as lack of information about various types of jobs seriously hampers the enrollees ability to make a realistic vocational decision. Inservice training in job information, vocational evaluation, and test interpretation would help the employment counselors to guide the enrollee. More extensive exposure to different occupations and a realistic view of some of the more commonly chosen "glamor" jobs would help the enrollees have a clearer view and an opportunity to weigh the pros and cons of their choices.

Training presents another problem. Often, the type of training an enrollee desires is not available. All training except basic education is purchased from other institutions and sometimes the classes are filled or the type of training is just not being offered. On-the-job training is another way of handling this situation but is not the solu-

tion for every job. Some vocational training programs are 2 years long and it is difficult for some of the enrollees to manage financially for this long. Too often they must drop out for financial reasons. Enrollees also find that once they enter a training situation that there may be things they do not like and decide on another type of training. There may be a time lag of 6 months before a slot opens in another training situation. Financial problems often force enrollees to choose a vocational plan with the shortest training time in order to be working as soon as possible.

After training, the next task is to find a job. Even after a year in a classroom the enrollee may find that a job is hard to get. Some were trained in skills which are diminishing in demand, and are repeatedly turned down as not having enough experience. Too often they forget that the program can only refer them to a job, not guarantee it. More experience in filling out applications and interviewing before placement might help.

Many of the enrollees find their problems increasing along with their income. After the agency no longer pays childcare the cost can be a very real problem. For people with many children, in order to pay a realistic amount they must resort to neighbors and relatives rather than day-care centers costing as much as fifteen dollars (\$15) per week, per child. For people in public housing, increased rent seems to eat into their take-home pay. Unwise spending is also prevalent as this new income becomes available. Many buy luxuries which could have been put off and the money gone to necessities more urgently needed. The service workers need to concentrate on this area more intensively in order to break the cycle of poor management.

As a member of the WIN staff, I feel that in spite of the problems encountered since the beginning of the program much progress has been made. The ability of the two agencies to work together has been strengthened by the cooperation of local personnel. Several inservice workshops on teamwork and communication were most beneficial in providing a basis for solving problems. The fact that staff from both agencies are housed together has been very helpful in providing the maximum of services to the enrollee.

As a service worker with family and children services, I see WIN as a help for many AFDC mothers desiring to improve their employability. Not all recipients are going to be able to benefit from this particular program. Inservice training for WIN screening service workers in alternative plans will probably result in better referrals and fewer failures for the AFDC recipient.

Chairman GRIFFITHS. Thank you Miss Hanna.

Mr. Sparks, you are recognized.

#### **STATEMENT OF FERRELL C. SPARKS, MANAGER, ATLANTA METROPOLITAN MANPOWER CENTER**

Mr. SPARKS. I am one of four employment service local office managers within the Atlanta metropolitan area. Our office, the Atlanta Metropolitan Manpower Center, is located in downtown Atlanta and is assigned the responsibility of job placement and employability development for job seekers in the five-county area surrounding the city. We are responsible for providing employment assistance to indi-

viduals of all job classifications, even though one of our offices specializes in professional, clerical, and sales occupations. Two years ago we combined our industrial division with our Youth Opportunity Center, which permits us to serve all age groups from this central location. We are supported by manpower representatives stationed in 16 neighborhood service centers in cooperation with Economic Opportunity Atlanta.

Our staff consists of 36 employment interviewers, 16 employment counselors, and 26 management and supportive staff, which totals 78 employees. Our employment interviewers are responsible for interviewing job applicants who are supposedly "job ready" and referring them to prospective employers listed in a job bank log. They also call employers in an attempt to develop jobs for specific individuals. The employment counselors are responsible for providing employability assistance to applicants who are encountering difficulties of choice, charge or adjustment regarding employment. Our office is also responsible for recruitment of individuals for entry into the Job Corps and subsequent job placement after graduation. We presently have employment representatives assigned to three narcotics treatment centers in Atlanta to provide employment assistance to drug addicts who have completed or are undergoing treatment for drug addiction. We are also providing employment assistance at the Veterans' Administration regional offices for veterans who are applying for veterans benefits who also desire our services. This service to veterans is in addition to a special unit of employment interviewers who provide preferential services to veterans. We are also responsible for processing employer requests for certification of alien employees. The job bank operation and the employer relations function do not come within my area of responsibility as in many cities but is under separate supervision of the Atlanta area staff.

The Atlanta Metropolitan Manpower Center, our office in East Point, the professional, clerical, and sales office, our office in Marietta, and the mentioned outstations provide a well distributed network of available employment assistance to job seekers in the Atlanta area, especially in the poverty areas.

The service that our office provides is primarily a direct service to the job applicant and the employer and is not directed toward any special group of individuals with the exception of the activities surrounding our services to veterans. Individuals applying for employment assistance are assessed on an individual basis and directed to the section that may best serve them. No special effort is necessary to direct our services to any designated segment of unemployed individuals. Referrals from other service agencies and our outstationed personnel adequately expose the most needy individuals to our services.

Our employment interviewers and counselors each have a current listing of job openings made available to us by employers through the job bank system. The applicant's qualifications are matched with the employer's requirements and ideally a job referral is made. Very often the most effective method of obtaining a job referral for an applicant is to telephone employers and attempt, through job development techniques, to locate a suitable opening. Problems surrounding job referral will be mentioned later.

Employment counselors of our office have the responsibility of attempting to improve the employability of individuals by assisting them

with any barriers to successful employment that they may have. This service includes aptitude evaluations, personal counseling, referral to available job training, referral to other service agencies, and many other services regarding job choice, change or adjustment.

It is my understanding that this committee is primarily interested in the administration of welfare programs and how they affect our particular operation. The Atlanta Metropolitan Manpower Center has only one structured working relationship with a department of welfare. This relationship is with the Department of Family and Children's Services and is conducted in the following manner :

1. The DFCS determines that a welfare recipient may accept employment and mails completed form with information, regarding the individual, to our office.

2. It is our responsibility to contact the recipient and direct him/her to our office for employment assistance.

3. Forms are completed and returned to the DFCS which indicates what action, if any, occurred with the individual.

4. The DFCS is responsible for taking action regarding welfare payment that is in accordance with information on the completed forms.

Recently the number of referrals from DFCS has increased to approximately 125 per week. We have been able to solicit a response from 63 percent of the individuals referred to us and only 44 percent actually come in for assistance. We are referring approximately 43 percent of those who come in for service and our placement ratio is approximately 30 percent. This means that approximately 6 percent of the individuals referred to us by DFCS actually are placed on jobs.

One problem is the lack of response to our efforts to get the individual into the office for counseling. Another is that the individual is unable to accept employment because of various reasons (health, no transportation, child care problem, et cetera). Also, it becomes apparent to some welfare recipients that lack of effort to seek employment does not jeopardize their welfare check. Followup action has been indecisive because of lack of a common understanding of many aspects of the program.

A common understanding of the objective of the program by DFCS and Labor Department personnel would certainly increase the effectiveness of this program. Decisive, positive action is necessary when recipients neglect their responsibility to seek employment when feasible.

The characteristics of these welfare recipients, very generally, typify the average job applicant who visits our office for job assistance. Our reputation with many employers of this area is one that suggests inability to provide them with suitable applicants to fill their openings. As a result they do not notify our office when they have openings that are more desirable and have an acceptable salary. Employers do not rely on our service to fill their "good" job openings, but will list their openings only after all other methods of recruitment have failed. We are considered to be a very poor source of recruitment of qualified applicants.

The applicants are generally low-educated and unskilled individuals who many times are seeking any type of employment. Lack of transportation to job openings in the rural areas is a definite handicap to this type of applicant. Employers have become more and more

conscious of the fact that applicants sent to them from our office have many handicaps and problems which would be a liability to them if hired. Applicants who are skilled or semi-skilled or exhibit a potential to offer employers oftentimes can easily find employment themselves and do not desire or need our services.

The types of job openings that employers list with our office are generally of two extremes. They are the highly skilled jobs with good salaries and high requirements and on the other extreme, the low paying, menial, "dead-end" undesirable jobs. In both cases the employer usually has been unsuccessful in his own efforts to recruit employees and lists the opening with us as a secondary effort. Many of the job openings in between these two extremes have requirements that are beyond the reach of job seekers or are undesirable because of low salaries. Some of the job requirements that are difficult for applicants to meet are:

1. Must have own transportation;
2. Good attendance and work record;
3. Must have reliable child care; and
4. Specific educational requirements.

Forty percent of the job orders placed with our office are in the service and labor category, require hard work and are low paying jobs. Applicants are reluctant to accept these jobs and expect our interviewers to continue to search for a more desirable job to refer them on. Many times only desperate need will force them to consider referral to these job openings. Our interviewers and counselors in an attempt to assist individuals in dire need of immediate employment many times make poor referrals to employers.

I have briefly pointed out some of the difficulties that we are encountering as we attempt to provide employment service to applicants and employers. The main issue is that there has been a decline in the confidence placed in us by the people we are trying to serve. I think that we must begin to integrate into our system a more positive service to employers so that we can become a source of reliable, trustworthy, information and service to those who provide the jobs. The Atlanta SMSA has one of the lowest unemployment rates in the country at 3% which points out that there are jobs available but the unemployed individuals are going to be those with many physical and social problems which are most difficult to overcome.

I do not wish to emphasize the main problems of our operation without stating that our services are greatly needed by those having difficulty in helping themselves. By emphasizing assistance to individuals, we have allowed our assistance to the employer to diminish to a very significant degree and this reduces our effectiveness with our job applicants. I think that the tax credit provided to employers who provide employment for welfare recipients as stipulated in the Talmadge amendment to the Social Security Act is definitely a step in the right direction. I am not in a policymaking position; however, we in local office operations very definitely realize that more attentions should now be directed toward improving our services to employers and that they should be given some incentive to hire individuals who may not meet their minimum requirements.

Our employment service operations as they combine efforts with DFCS should provide incentive for welfare recipients to seek and

accept employment and should have definite, authoritative alternatives for those who are able but reluctant to accept employment.

Chairman GRIFFITHS. Thank you, Mr. Sparks.

Miss Raskin, you may now proceed.

### STATEMENT OF DIANNA RASKIN, UNEMPLOYMENT INSURANCE DIVISION, GEORGIA DEPARTMENT OF LABOR

Miss RASKIN. Thank you.

The unemployment insurance program is a part of the Social Security Act passed August 14, 1935.

It is not a welfare program.

Unemployment insurance is a means of safeguarding individuals against distress for a limited period of time after they become unemployed. It is designed to compensate only employable persons who are able, willing to work, and who are unemployed through no fault of their own. It is financed by unemployment insurance taxes paid by employers who have one or more employees for 20 weeks during a calendar year, or a total payroll of \$1,500 for any calendar quarter, and certain nonprofit organizations which employ four or more employees for 20 weeks during a calendar year. An employer's tax is based on a percentage of his total taxable payroll per calendar quarter.

All tax moneys collected by Georgia are deposited to the credit of the State of Georgia in an unemployment trust fund established within the Treasury Department of the United States, and can be used only for the payment of unemployment insurance to eligible unemployed Georgia workers.

In order to be eligible for unemployment insurance benefits under the Georgia Employment Security Law, one must be totally or partially unemployed, able, available and has actively and in good faith sought employment, is actively and in good faith seeking employment and is bona fide in the labor market. One must report to the claims center to file a claim (Form ESA-403), and show work history including type of work for which he is qualified (Form ESA-851). The information needed at time of filing includes last employer, period of employment, reason for separation, availability as to schooling, and receipt of Social Security Pension, et cetera.

When work history shows Federal or covered State employment, during current base period, wage and separation information request (ES-931 or ESA-404) are submitted to the appropriate agency. If history shows military service within the last 18 months at time of filing, a copy of claimant's DD-214 and Form ES-970 is submitted to central office for computation of wages.

Claimant is given a reporting booklet (ESA-506-B) briefly explaining the Georgia employment security law and his rights and responsibilities. On claimant's second report day he is given a benefits rights interview explaining more thoroughly his rights and responsibilities.

A claimant is given a referral to the employment service for job registration (Form ESA-AT-5) which must be returned by claimant on next reporting day showing claimant has registered.

The claim is processed through data processing for a monetary determination (ESA-411) to establish the number of weeks and

weekly benefit amount to which he is entitled. As of July 1, 1972, weekly benefit amounts paid to an individual range from a minimum of \$12 a week for 9 weeks to a maximum of \$55 a week for 26 weeks. This amount is determined by high quarter earnings and total wages earned during the base period. Base period wages consist of wages earned with a liable employer during the first 4 of the last 5 completed calendar quarters at the time of filing. The wage tape is established from quarterly reports submitted by liable employer. If Federal or State covered employment is involved, Form ESA-931 or ESA-404, wage and separation request, are submitted to appropriate agencies.

All base period employers are notified at the time a claim is established and are allowed 7 calendar days to furnish information regarding reason for separation of the claimant. Base period employers are debited on a pro rata basis for benefits paid to a claimant depending on whether separation was of a disqualifying nature.

Those claims with no issue involved are allowed, forms are separated and copies sent to the claimant and employer. On issue cases, a copy of claimant's statement regarding separation is submitted to his last employer (Form ESA-403 FF) advising him of a predetermination hearing date and requesting his statement of the reason for claimant's separation. An employer may submit comments in writing or personal appearance on or before the predetermination date.

A nonmonetary determination (from ESA-403, 442, 442 FF, 442 R/C) is made based on the Georgia Employment Security Law after claimant and employer statements are secured.

Section 5(a) of the Georgia Employment Security Law provides that one who quits without good cause connected with the work receives a postponement and partial cancellation of his claim. The disqualification period for disqualifying quits from last employer ranges from 5 to 9 weeks according to the seriousness of the offense. To show a work-connected cause for quitting, it is necessary for one to show he quit on medical advice because the work had become detrimental to his health and was, therefore, no longer suitable to him. Except in apparent situations, a doctor's statement is presented to verify whether work was detrimental to claimant's health.

Section 5(b) of the Georgia Employment Security Law provides for a disqualification of 5 to 11 weeks when one is discharged or suspended for failure to obey orders, rules, or instructions, or the failure to discharge the duties for which he was employed.

All determinations may be appealed by the claimant or employer within 7 days after the determination is hand-delivered or mailed. If an appeal is filed, a hearing is scheduled and held by an appeals referee. If either party does not accept the referee's decision, he may appeal within 10 days to the board of review. Only rare cases are appealed to a court.

Under the Georgia Employment Security Law all claimants must serve a waiting week in which they are otherwise eligible for unemployment insurance although they are not compensated for that week. Following the waiting week claimants are eligible providing they meet all eligibility requirements of section 4(c) of the Georgia Employment Security Law.

Section 4(c) provides that an unemployed individual shall be eligible to receive benefits with respect to any week only if he is able to

work, available for work, has actively and in good faith sought employment, is actively and in good faith seeking employment, and is a bona fide in the labor market.

On each weekly and additional statement a claimant must certify that he is meeting the above requirements and show any employment and/or earnings for that specific 7-day period. Each form contains a statement showing penalties prescribed by law for any person who knowingly makes a false statement or withholds material information to obtain or increase benefits.

A cross-check on employer's quarterly wage reports is used as a means to verify unemployment on claimant's receiving compensation during the corresponding quarter.

When a claimant has been determined eligible for unemployment insurance benefits and has served a waiting week, he is placed on a mail report except in extenuating circumstances; that is, a person who cannot read or write. A claimant is called in for periodic interviews to furnish in writing a list of job contacts for employment and to verify any availability questions. The number of periodic interviews for each claimant is determined at initial filing based on claimant's previous work experience and his relation to the current labor market.

After a claimant has registered with the employment service, he is referred to any suitable work in his occupation. Failure to accept such referral or a refusal of suitable work could disqualify or hold the claimant not eligible during a portion or the entirety of his claim.

Section 5(c) of the Georgia Employment Security Law provides that a disqualification, ranging from 5 to 9 weeks shall be imposed when a claimant has failed without good cause either to apply for available, suitable work when so directed by an employment office or to accept suitable work when offered him. The longer an individual is unemployed the more effort he must make to secure work and the more willing he must become to accept work of a less desirable nature.

When a claimant files an unemployment insurance claim and is attending a vocational training course, which is agency approved, the availability issue is waived as long as his attendance and progress is satisfactory. A weekly certification is required from an official of the training facility.

In addition to unemployment insurance payments, the Unemployment Insurance Division of the Georgia Employment Security Agency processes entitlement forms and payments to trainees attending training under the Manpower Development and Training Act (MDTA) of 1962 and the Work Incentive Program (WIN). These programs are Federally funded with the State paying 25 percent of the WIN program.

Unemployed or underemployed individuals are referred to MDTA training and enrolled in training by the employment service. Enrollment forms are referred to the training payment unit. Eligibility requirements are verified, and if eligible, forms are processed and payments made on weekly basis, based on information submitted by the trainee and training facility. These trainees may not be paid unemployment insurance and training allowances concurrently; however, the training allowance may be increased to the weekly amount of unemployment insurance claim if otherwise eligible for unemployment insurance benefits. Training allowances may be paid in addition to the

allowances paid under the Veteran's Educational Assistance Act of 1966 or the War Orphans Act.

Welfare recipients are referred by the welfare agency to the WIN office which is a part of the employment security agency. These trainees are paid on a bimonthly basis and they may receive unemployment insurance concurrently with these payments.

Unemployment insurance payments may be made concurrently with benefits paid under the Veterans' Administration Act of 1966. A claimant is not eligible for unemployment insurance if receiving veterans' vocational rehabilitation or War Orphans Act benefits.

MDTA allowances may be paid concurrently with veterans' educational assistance payments and payments under the War Orphans Act. They may not be made concurrently with benefits under the Veterans' Vocational Rehabilitation Act.

#### COMMENTS

In my opinion the Georgia employment security law is written in such a manner that allows the law to be easily interpreted and comprehended.

It is my personal opinion that the extra tax imposed with the passage of the new law covering employers with one or more employees is too much of a burden on small businesses such as contractors and service stations.

Since some State and Federal employees are covered under the employment security law, I think it is only fair that all State employees be covered under the law.

The greatest problems with claims center personnel are a lack of space and trained personnel to properly serve the public. Of 16 claims centers in this State, only five have separate office facilities for unemployment insurance personnel. All other offices share with the Georgia training and employment service. Limited space creates a hardship for the unemployment insurance claimants and employment service clientele who are waiting to be served.

Due to the inadequate base staff allocated by the Federal Government a great percentage of claims center personnel is contingency/intermittent personnel. Since they are authorized to work only 1,000 hours, it is necessary to continually train new personnel. This results in poorly trained contingency personnel since base staff personnel have little time to properly train. In fact, due to limited time available, all new personnel receive inadequate training. Other than on the job training, I received approximately 3 days' formal training.

In this State, Georgia training and employment service personnel are at least one grade level above unemployment insurance personnel after the interviewer's level which prompts capable and qualified personnel into leaving unemployment insurance for other programs. This too, results in constant retraining of personnel to serve the public.

It appears most of these problems could be solved with an adequate budget allocation designed specifically for unemployment insurance purposes.

(The forms referred to in Miss Raskin's statement follow:)





GEORGIA DEPARTMENT OF LABOR - EMPLOYMENT SECURITY AGENCY
REQUEST FOR WAGE AND SEPARATION INFORMATION - UCFE

Name (Capitalize all letters in last name) SSA No.

Local office Date new claim filed Date of request

The payroll office address is based on SF-8. If "not," the claimant states that SF-8 was issued by your agency. Claimant also states that he is/was a regular full-time employee; an intermittent or part-time employee.

Date of birth Employee number(s) Position title Place of employment

COMPLETE THE ITEMS BELOW AND RETURN WITHIN 4 DAYS

(Use reverse side, if necessary)

1. FEDERAL CIVILIAN SERVICE (always complete items 1a and 1b):

a. Did this person perform "Federal civilian service" (as defined for UCFE purposes) for your agency at any time during or after the base periods shown in item 2a below? Yes No
If "No," explain why this person's service was not Federal civilian service.

b. Enter State of this person's last employment with your agency (or, if outside U.S., enter country). (Obtain from SF-50, Item 25, "Duty Station," or, if SF-50 not used, record duty station or equivalent entry as shown on other separation document your agency uses.)

2. a. (NOTE: Enter gross wages in Federal civilian service; if "None," so state. Do not include as wages any: (1) severance pay; or (2) lump-sum payment for terminal annual leave reported in item 3a below.)

Table with 3 columns: QTR. ENDING, YEAR, GROSS WAGES\*. Rows for years 19 and a TOTAL row.

b. If this person's identifying information (e.g., SSA number (s) or date of birth) listed above is different from that shown on his SF-50 or other separation document, record information from your agency's records.

3. TERMINAL ANNUAL LEAVE AND SEPARATION INFORMATION:

a. Did this person receive a lump-sum payment(s) for terminal annual leave on or after the beginning date of base period shown in item 2a above? Yes No. If "Yes" or if currently entitled to such a payment, show for each payment (or entitlement) since such date: terminal-leave period, from to. Amount of lump-sum payment \$ Date paid Hourly pay rate \$ Duty hours: Workday; Basic workweek

b. Date of separation c. Last day of active pay status (including annual and sick leave) if earlier than date of separation, or if employee not separated d REASON FOR SEPARATION OR NON-PAY STATUS. (Obtain from item 12, "Nature of Action," and item 30, "Remarks," of SF-50 or, if SF-50 not used, record equivalent information from other separation document (s) your agency uses. See Federal Personnel Manual for standards. If payroll office records are incomplete or inadequate, based on need for Forms ES-934 in similar cases, refer request to personnel office. ATTACH COPIES OF DOCUMENTS, IF APPROPRIATE.)

e. Did this person receive, or is he currently entitled to receive, severance pay provided by section 9 of Public Law 89-301, other Federal law, or agency-employee agreement (e.g., TVA)? Yes No

I certify that I have examined this report which constitutes the findings of this agency, and to the best of my knowledge it is a correct and complete report.

Signed

Title Date

Name of parent Federal agency (e.g., Dept. Army, Dept. Interior, NASA):

Mark this box if your agency is a military non-appropriated fund activity.

Address of payroll office if different from that shown in space at top of this form:

ES-932 mailed to UCFC Control Unit, U.S. Dept. of Labor, Washington, D. C.

Mail to: Wage Records Unit Employment Security Agency Georgia Department of Labor State Labor Building Atlanta, Georgia 30334

ORIGINAL

ES-931 REVISED 11/67

**GEORGIA DEPARTMENT OF LABOR - EMPLOYMENT SECURITY AGENCY**  
 Phone: (404) 656-3136  
**REQUEST FOR WAGE AND SEPARATION INFORMATION**

Name \_\_\_\_\_ SSA No. \_\_\_\_\_  
 (Capitalize all letters in last name.)

Claims Center \_\_\_\_\_ Date new claim filed \_\_\_\_\_ Date of Request \_\_\_\_\_

Enter below name and address of employer.

GEORGIA ESA ACCOUNT NO. \_\_\_\_\_

The initial claim filed by the named individual shows that  
 employment with you began \_\_\_\_\_  
 and ended \_\_\_\_\_

**COMPLETE THE ITEMS BELOW AND RETURN WITHIN 4 DAYS OF DATE OF REQUEST.**

1. a.

BASE PERIOD—REPORT OF WAGES		
QTR. ENDING	YEAR	GROSS WAGES
_____	19	\$ _____
_____	19	\$ _____
_____	19	\$ _____
_____	19	\$ _____
//////		<b>TOTAL</b> \$ _____

b. If this person's identifying information (e.g. Name and/or SSA No. listed above) is different from that shown on your records, give information from your records.

\_\_\_\_\_

\_\_\_\_\_

2. Did this person perform service (as defined for Unemployment Insurance purposes) for you at any time during periods shown in item 1. a. above?  Yes  No

3. Date this person last worked with you: \_\_\_\_\_

4. Date of separation: \_\_\_\_\_

5. REASON FOR SEPARATION OR NONPAY STATUS. (Attach copies of documents, if appropriate.)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Employee received:  Wages in Lieu of Notice  Separation Pay  Vacation Pay

In the amount of \$ \_\_\_\_\_ for period from \_\_\_\_\_ through \_\_\_\_\_

Employee carried on payroll during this period:  Yes  No

Mail to:

**Claims Operations**  
**Employment Security Agency**  
**Georgia Department of Labor**  
**State Labor Building**  
**Atlanta, Georgia 30334**

Employer Name \_\_\_\_\_

Signed \_\_\_\_\_

Title \_\_\_\_\_

Date \_\_\_\_\_

MR. EMPLOYER: Complete all copies, retain yellow copy for your records and return original and blue copy to above address.

**ORIGINAL**

## NOTICE TO CLAIMANT -

Unemployment Insurance Laws require that every claimant must be registered for work with the State Employment Service. To file your application for work, please take this form to the address checked below BEFORE YOUR NEXT REPORTING DAY.

- Metropolitan Manpower Center, 1 Peachtree St. N. E.
- Professional-Clerical-Sales Office, 161 Peachtree St. N. E., Room 310
- East Point Office, 1737 W. Washington Ave., East Point.
- Youth Opportunity Center, 522 West Peachtree St. N. E.

Name _____	Date Registered _____
SS# _____	Occ. _____
Date Filed _____	CWds _____
RD _____	By _____
Date _____	Interviewer _____
Inactive _____	DNR _____
CR.EXH. _____	N.V. _____
TRSPED _____	

AT-5 (REV.2-68)

STATE LABOR BUILDING  
ATLANTA, GEORGIA 30334

STATE OF GEORGIA — DEPT. OF LABOR  
EMPLOYMENT SECURITY AGENCY

UNEMPLOYMENT INSURANCE CLAIM DETERMINATION

ESA 411 (R-9/71)

CLAIMANT'S NAME		CFP SG	BEN. YR. BEGINS	BEN. YR. ENDS	CLAIMS CTR.	DETERMINATION RELEASE DATE	SOCIAL SECURITY			
EMPLOYER NAME		EMPLOYER NUMBER	CLAIMANT'S BASE PERIOD WAGE RECORD							
			QTR.	YR.	QTR.	YR.	QTR.	YR.	QTR.	YR.
MONETARY DETERMINATION		WBA	MAX. AMT.	WKS.	QTR. WAGES	QTR. WAGES	QTR. WAGES	QTR. WAGES	TOTAL WAGES	

NOTICE TO CLAIMANT

All information available to this Agency at the time this determination was made is reflected in an examiner's decision. If there is no examiner's decision attached, unemployment insurance has been allowed.

Note: In the absence of an appeal or request for reconsideration, this determination becomes final 7 days from date of mailing to the employer or from date of mailing or personal delivery to claimant by Claims Center personnel.

Determination is mailed or given to claimant on \_\_\_\_\_

COMPLETE AND MAIL THE ATTACHED FORM AS INSTRUCTED BY YOUR CLAIMS TAKER.

SEE BACK OF THIS FORM FOR EXPLANATION OF THIS MONETARY CLAIM DETERMINATION.

CLAIMANT'S NAME	CLAIMS CENTER	CLAIM TYPE	WBA	BYE YR.	SOCIAL SECURITY
-----------------	------------------	------------	-----	------------	-----------------

PRINT OR TYPE YOUR ADDRESS FOR PAYMENT:

STREET ADDRESS \_\_\_\_\_

CITY & STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_

Complete the questions below and on the reverse side, date and mail on SUNDAY or MONDAY immediately following the Date Entered here → WEEK ENDING DATE  
I hereby register for work and claim Unemployment Insurance for the week ending shows here

1. During this week, did you work or earn wages? (If yes, give the information requested below.) Yes  No

DATE(S) WORKED	EMPLOYER'S NAME AND ADDRESS	HOURS WORKED	PAY BEFORE DEDUCTIONS

Reason for separation from any employment shown above: Job Ended  Quit  Discharged  Still Working

CONTINUE ANSWERING QUESTIONS ON REVERSE SIDE

STATE OF GEORGIA - DEPARTMENT OF LABOR - CERTIFICATION OF UNEMPLOYMENT INSURANCE

ESA 411 (R-9/71)

**EXPLANATION TO CLAIMANT**

- WARNING: The law provides a severe penalty for one who knowingly makes a false statement or who knowingly fails to disclose a material fact in connection with an unemployment insurance claim. VIOLATORS WILL BE PROSECUTED.
1. UNEMPLOYMENT INSURANCE IS FINANCED BY AN EMPLOYER PAYROLL TAX; no part is paid by the worker. Payments can be made only to those who meet all legal requirements.
  2. TO ESTABLISH A CLAIM you must have insured wages in two or more quarters of your claim base period and must have been paid insured wages totaling 24 times your weekly amount.
  3. BENEFIT YEAR is the one-year period beginning on the date your claim was established.
  4. BASE PERIOD is the first four of the last five completed calendar quarters immediately preceding the date of your claim.
  5. WEEKLY AMOUNT: If you had sufficient insured wages, your "Weekly Amount," as shown on other side was based on table below:

Line Number	If Your Highest Quarter Wages Range From:	To:	And Your Total Wages Equal or Exceed	Your Weekly Amount Is
(1)	\$ 0.00	\$ 174.99		\$ 0
(2)	175.00	299.99	\$ 472	12
(3)	300.00	394.99	468	13
(4)	395.00	349.99	504	14
(5)	350.00	374.99	540	15
(6)	375.00	399.99	576	16
(7)	400.00	424.99	612	17
(8)	425.00	449.99	648	18
(9)	450.00	474.99	684	19
(10)	475.00	499.99	720	20
(11)	500.00	524.99	756	21
(12)	525.00	549.99	792	22
(13)	550.00	574.99	828	23
(14)	575.00	599.99	864	24
(15)	600.00	624.99	900	25
(16)	625.00	649.99	936	26
(17)	650.00	674.99	972	27
(18)	675.00	699.99	1,008	28
(19)	700.00	724.99	1,044	29
(20)	725.00	749.99	1,080	30

Line Number	If Your Highest Quarter Wages Range From:	To:	And Your Total Wages Equal or Exceed	Your Weekly Amount Is
(21)	\$ 750.00	\$ 774.99	\$1,116	\$31
(22)	775.00	799.99	1,152	32
(23)	800.00	824.99	1,188	33
(24)	825.00	849.99	1,224	34
(25)	850.00	874.99	1,260	35
(26)	875.00	899.99	1,296	36
(27)	900.00	924.99	1,332	37
(28)	925.00	949.99	1,368	38
(29)	950.00	974.99	1,404	39
(30)	975.00	999.99	1,440	40
(31)	1,000.00	1,024.99	1,476	41
(32)	1,025.00	1,049.99	1,512	42
(33)	1,050.00	1,074.99	1,548	43
(34)	1,075.00	1,099.99	1,584	44
(35)	1,100.00	1,124.99	1,620	45
(36)	1,125.00	1,149.99	1,656	46
(37)	1,150.00	1,174.99	1,692	47
(38)	1,175.00	1,199.99	1,728	48
(39)	1,200.00	1,224.99	1,764	49
(40)	1,225.00 and over		1,800	50

4. THE MAXIMUM AMOUNT and the NUMBER OF FULL WEEKS OF UNEMPLOYMENT INSURANCE you can be paid in your benefit year are shown on other side. The number of weeks of benefits you may receive is determined by taking one-fourth of your total base period wages and dividing it by your weekly amount. (A fractional week, if any, was adjusted to the nearest full week.) Your total base period wages determine the number of weeks for which you can qualify.
5. YOUR UNEMPLOYMENT INSURANCE WILL LAST LONGER if you work all you can. You may receive partial payments if you work and earn not more than your weekly amount plus \$7.50. ALL YOUR EARNINGS DURING YOUR CLAIM WEEK MUST BE REPORTED WHETHER OR NOT YOU HAVE BEEN PAID.
6. To be paid unemployment insurance after establishing a claim, the law requires that you: (a) be unemployed either totally or partially; (b) not be subject to a period of disqualification; (c) be registered for work at a Georgia State Employment Service office; (d) report for each week claimed; (e) be able and available and actively seeking suitable work; (f) serve a waiting week before payments are made in the benefit year. Eligibility is determined on a weekly basis. If enrolled in a training course approved by the Georgia Department of Labor, satisfactory attendance and progress are considered evidence of availability. Also you must have returned to work and have earned insured wages equal to at least eight times the weekly amount of your claim since: (a) establishing a previous claim, (b) voluntarily retiring to receive a pension, or (c) voluntarily quitting your job because of pregnancy, if you are filing a claim before birth of child.
7. YOU CANNOT BE PAID UNEMPLOYMENT INSURANCE for any week in which you are: (a) on vacation or leave of absence at your own request; (b) receiving wages in lieu of notice, vacation pay, or Workmen's Compensation for temporary total or partial disability; (c) participating in, financing, or directly interested in a labor dispute causing a work stoppage.
8. THE NUMBER OF FULL WEEKS YOU CAN BE PAID IS REDUCED IF YOU RECEIVE A DISQUALIFICATION. YOUR INSURANCE WILL BE POSTPONED AND A PART OF IT CANCELLED if, within the 52 week period prior to the date you filed your claim, you: (a) VOLUNTARILY QUIT your job WITHOUT GOOD CAUSE CONNECTED WITH YOUR WORK even though you have good personal cause. Under certain conditions, specified in the law, the disqualification required for voluntarily quitting a job may be waived once during a benefit year; (b) WERE DISCHARGED OR SUSPENDED from your job for FAILURE TO OBEY ORDERS, RULES OR INSTRUCTIONS OR FOR WILLFUL FAILURE TO DISCHARGE THE DUTIES FOR WHICH YOU WERE EMPLOYED; (c) FAILED, WITHOUT GOOD CAUSE, EITHER TO APPLY FOR OR ACCEPT AVAILABLE SUITABLE WORK; (d) or voluntarily quits attending an approved training course without good cause.
9. Extended benefits may, under specific legal conditions, be available. If you exhaust your benefits, are not working, and are not entitled to unemployment insurance from any other State or source, contact your claim taker to determine if EXTENDED BENEFITS are currently payable.

**CONTINUATION OF QUESTIONS:**

2. During this week, were you able, available, and actively seeking work? (If no, explain) Yes  No

3. During this week, did you refuse any work offered? (If yes, explain) Yes  No

**IF FILING AS AN EX-SERVICEMAN, COMPLETE THE QUESTIONS BELOW:**

4. I have applied for or am receiving an education assistance allowance from the Veterans Administration under the Veteran's Readjustment Benefits Act of 1966. (If yes, explain in detail below.) Yes  No

5. I have applied for or am receiving a subsistence allowance from the Veterans Administration for vocational rehabilitation. (If yes, explain in detail below.) Yes  No

6. I have applied for or am receiving educational assistance under the War Orphan's Educational Assistance Act of 1956. (If yes, explain in detail below.) Yes  No

I certify that during the week shown on the reverse side I was unemployed. I have not applied for or received Unemployment Insurance or Workmen's Compensation under the Law of any other State or of the United States; I understand that the law provides penalties for making false statements in connection with filing this claim. The above statements are true and correct to the best of my knowledge.

Date Signed \_\_\_\_\_ Claimant's Signature \_\_\_\_\_

1. Name: (First) (Middle) (Last)

(Street or RFD #)

(City) (State) (Zip Code)

2. Age 3. County of Residence

4. Enter below name and address of last employer.

Name

Street or RFD

City State (Zip Code)

5. I worked for the above employer from through I last worked as a (Name of last job)

and earned \$ per (pay period) I lost this job because of: Lack of work Other (Quit, discharged, labor dispute, leave, etc.)

6. Claimant's Statement:

7. I received or will receive pay for wages in lieu of notice for a period after my last day of work. No Yes

If "Yes" enter Amount \$ From Through (Period covered)

8. I received vacation pay for a period after my last day of work. No Yes

If "Yes" enter Amount \$ From Through (Period covered)

9. I have applied for or am receiving Social Security or other retirement pension. No Yes

10. I worked for the Federal Government or served in the Armed Forces during the last 18 months. No Yes

11. I have applied for or am attending school or vocational training. No Yes

12. I have worked under another name during the past two years. No Yes

If "Yes", enter the name

13. I am unemployed, able to work, available for work, actively seeking work, and I hereby claim Unemployment Insurance under the Georgia Law. I certify that the information furnished above is true and correct. I understand that the law prescribes penalties for any person who knowingly makes a false statement or withholds information to obtain or increase benefits.

Claims Taker's Signature

Date claim filed

CLAIMANT'S SIGNATURE (Must agree with Item 1 above)

Remarks:

EXAMINER'S DECISION

( ) Insurance allowed. 1 2 3 4 5 6
( ) Not eligible at present time. Q D R.W. L.D. O.R. O.P. NA FTR 4f 4g 4h 16f
( ) Insurance postponed from through and full weekly payments totaling \$ are canceled under provisions of Section of the Georgia Employment Security Law because claimant:

R

Claims Examiner's Signature

(R & A Code(s))

Det. Release Date

NOTE: In the absence of an appeal or request for reconsideration, this determination becomes final 7 days from date of mailing to the employer or from date of mailing or personal delivery to claimant by Claims Center personnel.

CENTRAL OFFICE COPY

NEW/ADDITIONAL CLAIM ESA-403 CO/D (R-9/71)

SS. No. CF CC
Benefit Year Beginning Date
SR County Code Issue
GEORGIA DEPARTMENT OF LABOR EMPLOYMENT SECURITY AGENCY
ADDITIONAL Cl. Wk. Beginning Date

**GEORGIA DEPARTMENT OF LABOR — EMPLOYMENT SECURITY AGENCY**  
**DETERMINATION**

<p>1. Name: (First) _____ (Middle) _____ (Last) _____</p>	<p>S. S. No. _____ RD _____</p> <p>Claim Beginning Date _____</p> <p align="center"><b>GEORGIA DEPARTMENT OF LABOR</b> <b>EMPLOYMENT SECURITY AGENCY</b></p> <p>L.O. # _____</p> <p>Location _____</p>
<p>2. Employer: _____</p> <p>_____</p> <p>_____</p> <p align="right">Zip Code _____</p>	

3. The above named individual's claim for unemployment insurance under the Georgia Employment Security Law has been afforded careful consideration. The following determination is rendered under provisions of Section \_\_\_\_\_ of the Georgia Employment Security Law.

- A.  Eligible and insurance allowed as of \_\_\_\_\_
- B.  Not eligible at this time and insurance denied as of \_\_\_\_\_ and until it is shown that the conditions indicated under remarks no longer exist and all eligibility conditions are met.
- C.  Insurance postponed for \_\_\_\_\_ weeks beginning \_\_\_\_\_ and ending \_\_\_\_\_ and \_\_\_\_\_ full weekly payments totaling \$ \_\_\_\_\_ are cancelled because:
  - (1)  Voluntarily quit.
  - (2)  Was discharged.
  - (3)  Refused to apply for or accept suitable work when offered.

After expiration of postponement he may claim for weeks he is unemployed and unable to secure work and meets other eligibility conditions.

4. REMARKS: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

P. O. C. No. _____	Returned to L. O. Entered for payment _____	Claims Examiner's Signature _____	(R&A Code(s)) _____	(Date) _____
Week(s) ending _____				

Unless new pertinent facts are submitted or an appeal is filed by claimant or employer with the local office at the address shown above, this determination becomes final 7 days from date of mailing or delivery.

1. Name: (First) \_\_\_\_\_ (Middle) \_\_\_\_\_ (Last) \_\_\_\_\_

2. Issue (other than 3) Specify: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

3.  401,  401-A,  Separation

Employer Name \_\_\_\_\_

Street or RFD \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

S. S. No. \_\_\_\_\_ | | RD \_\_\_\_\_

Claim Week \_\_\_\_\_  
 Beginning Date \_\_\_\_\_

GEORGIA DEPARTMENT OF LABOR  
 EMPLOYMENT SECURITY AGENCY

4. Claimant's Statement: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Week Ending	Week(s) Signed for		W/W or Payment No.
	Reg. Emp.	Other Emp.	

5. I am unemployed, able to work, available for work, actively seeking work, and I hereby claim Unemployment Insurance under the Georgia Law. I certify that the information furnished above is true and correct. I understand that the law prescribes penalties for any person who knowingly makes a false statement or withholds information to obtain or increase benefits.

6. \_\_\_\_\_ 7. Date: \_\_\_\_\_ 8. \_\_\_\_\_  
Claims Taker's Signature CLAIMANT'S SIGNATURE (Must agree with Item 1 above)

Remarks: \_\_\_\_\_  
 \_\_\_\_\_

EXAMINER'S DECISION

( ) Insurance allowed. 1  2  3  4  5  6  2  3  4  5  7  9   
 ( ) Not eligible at present time. Q D R.W. L.D. O.R. O.P. NA FTR 4f 4g 4h 16f  
 ( ) Insurance postponed from \_\_\_\_\_ through \_\_\_\_\_  
 and \_\_\_\_\_ full weekly payments totaling \$ \_\_\_\_\_ are canceled under provisions of Section \_\_\_\_\_  
 of the Georgia Employment Security Law because claimant: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

P. O. C. No. \_\_\_\_\_ Returned to L. O. \_\_\_\_\_  
 Entered for payment \_\_\_\_\_ Claims Examiner's Signature \_\_\_\_\_ (R&A Code(s)) \_\_\_\_\_ Date \_\_\_\_\_

Unless new pertinent facts are submitted or an appeal is filed by claimant or employer with the local office at the address shown above, this determination becomes final 7 days from date of mailing or delivery.

**FACT FINDING REPORT AND CLAIM DECISION**

GEORGIA DEPARTMENT OF LABOR  
EMPLOYMENT SECURITY AGENCY

I. Date \_\_\_\_\_ 2. RD \_\_\_\_\_ 3. ID \_\_\_\_\_

4. Employer:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

(ZIP CODE)

5. Claimant

6. S. S. No.

7. Filed

8. Local Office No.

9. Located

**DETERMINATION RECONSIDERATION**

10. The above named individual filed claim for unemployment insurance under the Georgia Law. A question arose with respect to the determination rendered \_\_\_\_\_ After investigation and consideration of additional information, the following reconsidered determination is rendered thereon: (See Item Checked Below.)

- A.  Eligible and insurance allowed as of \_\_\_\_\_
- B.  Not eligible at this time and insurance denied as of \_\_\_\_\_ and until it is shown that the conditions indicated under remarks no longer exist and all eligibility conditions are met.
- C.  Insurance postponed for \_\_\_\_\_ weeks beginning \_\_\_\_\_ and ending \_\_\_\_\_ and \_\_\_\_\_ full weekly payments totaling \$ \_\_\_\_\_ are cancelled because:
  - (1)  Voluntarily quit.
  - (2)  Was discharged.
  - (3)  Refused to apply for or accept suitable work when offered.

After expiration of postponement he may claim for weeks he is unemployed and unable to secure work and meets other eligibility conditions.

11. REMARKS:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

(R&A CODE(s))

Unless new pertinent facts are submitted or an appeal is filed by claimant or employer, this determination becomes final 7 days from date of mailing or delivery.

**FOR AGENCY RECORDS ONLY**

P. O. C. (s) # \_\_\_\_\_ attached  
P. O. C. (s) # \_\_\_\_\_ for week (s)  
ending \_\_\_\_\_ entered for payment.

**CLAIMANT'S COPY**

EXPLANATION TO CLAIMANT

**WARNING:** It is a crime to make any false statement or to fail to disclose a material fact in connection with an unemployment insurance claim. **VIOLATORS WILL BE PROSECUTED.**

**UNEMPLOYMENT INSURANCE IS FINANCED WHOLLY BY AN EMPLOYER PAYROLL TAX;** no part is paid by the worker. Payments can be made only to those who meet all legal requirements.

**TO FILE A CLAIM** you must be either (a) totally unemployed or (b) working part time, due to lack of work, and earning wages which total not more than your unemployment insurance weekly amount plus \$7.50. YOU ARE NOT ELIGIBLE TO FILE A CLAIM WHEN ON VACATION OR LEAVE OF ABSENCE FROM YOUR JOB.

**YOUR UNEMPLOYMENT INSURANCE WILL LAST LONGER** if you work all you can. You may receive partial payments if you work and earn not more than your weekly amount plus \$7.50. ALL YOUR EARNINGS DURING YOUR CLAIM WEEK MUST BE REPORTED WHETHER OR NOT YOU HAVE BEEN PAID.

**TO BE PAID UNEMPLOYMENT INSURANCE** after establishing your claim, the law requires that you: (a) be unemployed, either totally or partially; (b) not be subject to a period of postponement; (c) be registered for work at a Georgia State Employment Service office; (d) report for each week claimed; (e) be able and available for work and be actively seeking work; (f) be ready to immediately accept suitable work as determined by the Agency; and (g) serve a waiting week at the beginning of your benefit year. It is your responsibility to have adequate transportation to work.

ALSO, you must have returned to work and have earned insured wages equal to at least 8 times the weekly amount of your claim since: (a) establishing a previous claim; (b) voluntarily retiring to receive a pension; or (c) voluntarily quitting your job because of pregnancy, if you are filing a claim before birth of child.

**YOU CANNOT BE PAID UNEMPLOYMENT INSURANCE** for any week in which you are (a) on vacation or leave of absence at your own request; (b) receiving wages in lieu of notice, vacation pay, or workmen's compensation for temporary total or partial disability; (c) out of work due to a labor dispute.

**THE NUMBER OF FULL WEEKS YOU CAN BE PAID IS REDUCED IF YOU RECEIVE A POSTPONEMENT YOUR INSURANCE WILL BE POSTPONED AND A PART OF IT CANCELLED** if, within the 52-week period prior to the date you filed your claim, you: (a) VOLUNTARILY QUIT your job WITHOUT GOOD CAUSE CONNECTED WITH YOUR WORK even though you have good personal cause; (b) WERE DISCHARGED OR SUSPENDED from your job for FAILURE TO OBEY ORDERS, RULES OR INSTRUCTIONS OR FOR WILFUL FAILURE TO DISCHARGE THE DUTIES FOR WHICH YOU WERE EMPLOYED; (c) FAILED, WITHOUT GOOD CAUSE, EITHER TO APPLY FOR OR TO ACCEPT AVAILABLE SUITABLE WORK. The term "suitable work" does not necessarily mean the last type of work you performed, but may be any work for which you can reasonably adapt yourself after a short period of readjustment following the loss of your regular work. The longer you remain unemployed, the more nearly any available work approaches suitability, provided the work pays the scale of wages prevailing for such work in the community.

**YOU MAY CLAIM PARTIAL UNEMPLOYMENT INSURANCE** if you are employed on a full-time job with a regular employer and, because of lack of work only, work less than full time during your work week and earn not more than your unemployment insurance weekly amount plus \$7.50. See your employer or contact the Georgia State Employment Service office.

**GEORGIA DEPARTMENT OF LABOR  
EMPLOYMENT SECURITY AGENCY**

1. LOCAL OFFICE

**REQUEST FOR DETERMINATION OF FEDERAL MILITARY SERVICE AND WAGES**

(Numbers on this form in parentheses following the symbol # relate to equivalent Form DD-214 Item numbers)

2. NAME (LAST, FIRST, MIDDLE) (#1)	3. SOCIAL SECURITY NUMBER(S) (#3)	4. PREFIX (#2)	5. SERVICE NUMBER(S) (#2)
------------------------------------	-----------------------------------	----------------	---------------------------

6. Have you filed an unemployment compensation claim under any State or Federal law (UI, UCFE, UCX) since your most recent separation from active military service? (NOTE: Correct answer may be "yes" if you filed a claim even if you did not receive any benefit payments.)	Yes	No
--	-----	----

7. If "Yes," when?	8. Where?
--------------------	-----------

Active Military Service. List all service, most recent first, any day of which was during the base or lag period.

9. SERVICE BRANCH (#4)	10. CHARACTER OF SERVICE (#13a)	11. DD FORM (#13b)	12. ENTRY DATE (#10c or 11c)	13. SEPARATION DATE (#11d)	14. DAYS LOST (Dates) (#26a)	15. NO. DAYS ACCRUED LEAVE (#26b)
a.						
b.						

16. Ending date of most recent accrued leave period	17. Is Ex-serviceman a retiree?	Yes	No	18. Ex-serviceman's last pay grade (#5b)	E	W	O
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19. Have you applied for, or are you receiving, from the Veterans Administration:	Yes	No
a. A subsistence allowance for vocational rehabilitation training (38 U.S.C. ch. 31)?		
b. An educational assistance allowance under the War Orphans' Educational Assistance Act (38 U.S.C. ch.35)?	Yes	No

**CERTIFICATION.** I, the claimant, hereby request determination of Federal military service and wages under the Federal UCX law (5 U.S.C. 8501 et seq.) with respect to all active military service performed in the last \_\_\_\_\_ months. I certify that the information shown above is, to the best of my knowledge, correct and complete. I am aware of the penalties for making false statements.

20. CLAIMANT'S SIGNATURE	21. DATE	22. INTERVIEWER'S SIGNATURE	23. DATE
--------------------------	----------	-----------------------------	----------

24. State Agency Use Only. If answer to item 6 is "Yes," was a benefit year established?	Yes	No
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25. Ex-serviceman's wage rate (from Secretary's schedule)	a. Per Month	b. Per Day
---	--------------	------------

a. Base Period				b. Lag Period			
Quarter Ending	Federal Military Service		Federal Mil. Wages *	Quarter Ending	Federal Military Service		Federal Mil. Wages *
	Months	Days			Months	Days	
			\$				\$
			\$				\$
			\$				\$
			\$				\$
Total UCX Wages in Base Period. ▶			\$	Total UCX Wages in Lag Period ▶			\$

\*NOTE: Federal military wages equal Federal Military service multiplied by Item 25.

27. For Official Use Only	a.	b.
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28. Date UCX Central Control Form ES-971 Mailed to UCX Control Unit, U.S. Department of Labor, Washington, D.C. ▶	FORM ES-970 R-1/69
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Chairman GRIFFITHS. I want to thank you all for your excellent statements.

We will proceed with the questions. I would like to ask you, Miss Hanna, in general what are your responsibilities?

Miss HANNA. Well, my responsibilities are different than a caseworker who is not in WIN, in that not only do I provide services—the agency has always been service-oriented—but I also participate in team decisions. We have a team meeting and we discuss the enrollees. I give social information that I have in order to help the employment counselor make a vocational decision.

Chairman GRIFFITHS. Will you move that microphone closer to you so that we can hear you better, please?

How do you get referrals, who is responsible for referring people to you?

Miss HANNA. The caseworker's in the regular offices screen—

Chairman GRIFFITHS. The welfare offices?

Miss HANNA. Right, screen the cases. There is a regular procedure that they go through. All the requirements are in it. If there were no major medical problems, if they can arrange child care, and if they don't have any other problems that would prevent them from coming to WIN, then the workers refer the case to us.

Chairman GRIFFITHS. Do you find out after they get there that they do have medical problems that they can't cope with under WIN or not? Or are they screened out?

Miss HANNA. They come out. Let's face it, people do not get routine medical care, they get emergency care. They are marginally fed, and the kind of care that they give themselves means that they are going to have medical problems. Occasionally we find someone and what happens is the caseworker says, "Would you like to be in WIN?" nodding her head, and the client says, "Yes, I would." And they sometimes don't tell us of medical problems and we find them out.

Chairman GRIFFITHS. I see. What priorities are there for referrals, who is trained first?

Miss HANNA. The mandatory referrals are 15 and 16 year old AFDC children. Then women with all of their children in school, usually six or older. And then women who volunteer who have children younger than six.

Chairman GRIFFITHS. Who do you find most interested in the job?

Miss HANNA. I couldn't say, we have had virtually no success in working with the 16- to 18-year-old children.

Chairman GRIFFITHS. You have had no success?

Miss HANNA. Virtually none. I have had one who actually got a job.

Chairman GRIFFITHS. But have the kids wanted jobs?

Miss HANNA. They say they do, they are told they should have one, but when you're 16 years old and you are a high school dropout and somebody says, "Well, if you want to be a car mechanic you are going to have to be able to read the manual so we want you to get a basic education," when they have already failed in formal education anyway they don't see that it is going to be of any help.

Chairman GRIFFITHS. How many volunteers do you have among women with children under six?

Miss HANNA. I don't have the statistics on that.

Chairman GRIFFITHS. Do you have some?

Miss HANNA. A great many.

Chairman GRIFFITHS. Are they successful?

Miss HANNA. What do you mean by successful?

Chairman GRIFFITHS. Well, do they get jobs, are they anxious to come, do they miss more training sessions than other people, fewer training sessions, or what?

Miss HANNA. Many times it depends on them, what happens to them in the program. Someone can be anxious to come but when they get in the program it is not what they thought it would be like. They can many times lose interest. A mandatory referral is usually anxious to come anyway. I hope that the people that referred them try not to make somebody come into the program, because they are doomed to failure. If you make somebody do something they don't want to do then excuses are very easy to find to drop out. So most of them, even though they are in the category of a mandatory referral, are voluntary. I mean, they want to come into the program.

Chairman GRIFFITHS. So that in reality you are not really carrying out the orders of the legislation, everybody is not referred, is that it?

Miss HANNA. Everyone is screened.

Chairman GRIFFITHS. Yes.

Miss HANNA. But there are alternative plans. We have several other programs in the city that they might fit into due to several different circumstances. Or perhaps they should just be referred for a job. They are all screened for employment.

Chairman GRIFFITHS. Why do you only take women whose children are of school age unless they volunteer?

Miss HANNA. Would you repeat that?

Chairman GRIFFITHS. Why are only those women referred whose children are of school age unless the woman volunteers?

Miss HANNA. Well, this, of course, is just my interpretation of what we have been told.

Chairman GRIFFITHS. I see.

Miss HANNA. But we were told that these were the mandatory categories. However, every case is screened for employment potential. When we do the initial social study they are screened for employment potential. Some say they need to work even though they have a child who is younger than 6. But the ones who have all of their children in school are marked as mandatory. But, you know, WIN is discussed with everyone. They don't all want to come.

Chairman GRIFFITHS. Who arranges for child care if a mother needs child care before she can attend?

Miss HANNA. The person who is referring talks to the mother. If the mother feels that a nursery or an out-of-home plan is the most beneficial to the child, or if no other plan is available, it's referred to what used to be our division of children and youth.

Chairman GRIFFITHS. Supposing the woman comes in and she wants to go into WIN. How long does it take her to get in?

Miss HANNA. I really would hate to answer that because I do not do referrals anymore. I have been in the WIN unit for 3 years.

Chairman GRIFFITHS. I see. So you have interviewed her now and you have decided that she is suitable for this. Can you put her immediately in some class?

Miss HANNA. I don't.

Chairman GRIFFITHS. Who does?

Miss HANNA. When I get a case they have already been referred to WIN. The regular worker you see—

Chairman GRIFFITHS. I see. WIN has her or you have her. When does she begin a class; when does she begin this orientatiton?

Miss HANNA. When I have the case the labor department has the referral and they have 2 weeks from the date that they get the report to either accept or reject her. And then if she is accepted she is scheduled for the next orientation class.

Chairman GRIFFITHS. I see.

Miss HANNA. Then she would begin a 2-week orientation and then they would make plans from there.

Chairman GRIFFITHS. Do you handle this, after she is in the class?

Mr. BERRY. That's right.

Chairman GRIFFITHS. How long does it take you to get her into a class?

Mr. BERRY. If the orientation is necessary and there is a scheduled orientation class, we normally would take her in within a month.

Chairman GRIFFITHS. You take her within a month. And then you help her decide on some job?

Mr. BERRY. We develop an employability development point at that stage.

Chairman GRIFFITHS. How long does that take?

Mr. BERRY. The employability development plan is done within 2 weeks after they are in orientation.

Chairman GRIFFITHS. So how long would the plan that you have developed generally take to work out before she would be considered through the WIN program?

Mr. BERRY. Coming back to the individual?

Chairman GRIFFITHS. Yes.

Mr. BERRY. If I gave you a set pattern on it I would not be taking into consideration what our program really is or what my interpretation is.

Chairman GRIFFITHS. Well, are there things that you could do that would make her qualified for a job in a month, 6 months, 3 years, 2 weeks, or what?

Mr. BERRY. First of all, here in this particular area, the educational level of our average client is, I would say, around a 5th grade functioning level. In a majority of the cases we have the first problem that we have to solve is lack of education, especially if they want to have a crack at the jobs that we have in the area. Since Atlanta is primarily office complexes, we have a great many job openings in the clerical field. Most of our clients are either entered in the clerical field or dental field because we have openings in those fields. On the average, and again it depends on the individual, some of them spend maybe 9 to 12 months in basic education and sometimes more. It depends, you know, on how fast they can pick it up.

Chairman GRIFFITHS. How often do your referrals to WIN prove to be inappropriately referred?

Mr. BERRY. About 10 percent.

Chairman GRIFFITHS. About 10 percent. What are the reasons for these cases being referred inappropriately?

Mr. BERRY. There are various reasons. Some of them are because of their physical limitations. We don't feel that we can place overweight people very easily. Others are the client does not have a realistic goal of what we feel she can ultimately achieve within a reasonable time. And some of them withdraw themselves.

Chairman GRIFFITHS. I have heard this overweight business now about 2 or 3 times in these hearings. What does overweight have to do with whether you can work or not? I have known a lot of fat secretaries.

Mr. BERRY. I have too.

Chairman GRIFFITHS. Pretty good secretaries too.

Mr. BERRY. We don't make any rule by a chart. We have a chart which we could go by but we don't.

Chairman GRIFFITHS. Well, let me tell you—

Mr. BERRY. We call the individual in and, you know, some people can carry 220 pounds and carry it well, and others, let's face it, are simply fat.

Chairman GRIFFITHS. A man came in to see me in Detroit after I had held these hearings in Detroit and he was connected with the welfare department. And he brought up a situation which I thought then was amazing. He told me that he had observed closely a WIN team and that one of the problems was that if people were overweight when they came in before that team they were automatically out. He said he thought that maybe the team did not realize themselves that they were automatically getting rid of people who were overweight. But, they just wouldn't take them. You know, that's real tough.

Mr. BERRY. Ours is not automatic, I can assure you of that.

Miss HANNA. Can I give you an example of what I think he's talking about?

Chairman GRIFFITHS. Yes.

Miss HANNA. We had a woman who really wanted to be in power sewing and we found a class for her. But they rejected her because she was too fat to sit behind a sewing machine. So a lot of times it depends on her vocational goal as to whether or not she can do it. We never did find anything else that that particular person really wanted to do and she was ultimately terminated. But she really wanted power sewing yet they would not accept her. She was refused by another training facility because of her overweight condition. She was extremely obese.

Chairman GRIFFITHS. I really feel that it's remarkable to think that being overweight disqualifies you from a job. I used to sit on the criminal court and I distinctly remember that the best confidence racket person who ever arrived in that court was a woman who was about 5 feet tall and must have weighed 200 pounds. And she was just taking everything that anybody who came close to her had. She talked them into giving it to her. So I am not impressed that being overweight actually disqualifies you from anything much, except of course you couldn't be making plans if you were way back in that little tiny section at the back. The reason I raise it is because this is about the third time I have heard that overweight business. And it is applied particularly to WIN.

Miss HANNA. As a service though, we do talk to them about dieting. They are given a diet and many times if they have lost 10 pounds before they are interviewed they are accepted; isn't that right?

Mr. BERRY. Right. But when you talk of overweight you have to talk in terms of what employers in the area will hire. Regular employment service offices also have had difficulty placing people who are overweight. Some companies, because of their insurance regulations in reference to physical examinations, will not take them.

Chairman GRIFFITHS. Miss Hanna, your statement indicates that the handling of people with need for more basic education is a problem. Is that right?

Miss HANNA. Say that again.

Chairman GRIFFITHS. Do you feel there is a need for more basic education in the handling of these people?

Miss HANNA. I'm not going to say more, I think we need a different kind.

Chairman GRIFFITHS. Oh, what kind of remedial education do they receive in these cases?

Miss HANNA. The board of education provides the team with a teacher.

Chairman GRIFFITHS. I see.

Miss HANNA. And we also have contracts with—Mr. Berry does this—the Atlanta Skill Center, which is another part of the labor department, to also provide remedial education.

Chairman GRIFFITHS. Let me ask you then, Mr. Berry, is it realistic to encourage an adult with a fifth grade education to complete high school and take up nurse's training?

Mr. BERRY. In many cases I think that it is a correct assumption to go ahead and do it. We have many people who have been nurse's aides for years. And we are constantly reminded about upgrading people. We can't do it unless we can take them through and secure for them a basic education. Otherwise they are not going to succeed.

Chairman GRIFFITHS. But the real intent of WIN is to put people to work. We have had testimony that has preceded you as to the rapid change in all of these WIN directives. If you start somebody with a fourth grade education through high school on the theory that you are going to make a nurse out of them, the truth is that we may cut out the WIN program before that.

Mr. BERRY. True.

Chairman GRIFFITHS. So that there is some question, in my opinion, as to whether that is a realistic course and whether that was really the intent of Congress. What we were really seeking was jobs for these people. And if she is a nurse's aide, she has already got a job. Wouldn't there be something that could be done to train people for jobs that don't require all this basic training, or do you generally find, as you have already pointed out, that you need a pretty sophisticated worker.

Mr. BERRY. We do really for the majority of jobs, unless you want to get plain dead-end jobs. And those we can put them in without any training. You don't need a WIN program for that.

Chairman GRIFFITHS. Do you think, Miss Hanna, that people are sometimes encouraged to put their sights too high and hope for what you call "glamour jobs?"

Miss HANNA. In a way they do it to themselves. Many times we ask somebody what they want to be. Well, you know, I'd like to be the President maybe, but I know I can't be. We don't ask them, "What

do you think you can be," and many times they are just unsophisticated about what a job entails. Let's face it, if you're poor you'd like to have a job so you can say, "I'm an office worker, I'm a white collar worker," instead of being a maid, which for many of them is their background. So, they want something that is going to give them prestige in the eyes of their neighbors and friends and children. And many times they are unrealistic because of that. They have many desires that you have to deal with in trying to reach their vocational goal. We have problems in that they are not really sure what a job entails. They say they want it, but if they really knew what they would have to do they would not want it. So we have to educate them. You can't say, "What do you want to do" if they have never worked.

Chairman GRIFFITHS. Yes.

In your statement you said that the selection of enrollees for WIN is still a matter of educated guess. When you make this educated guess, which factors do you consider most important?

Miss HANNA. Again, I do not select them but I do interview them after they have been selected. I talk to them about what kind of work they want, whether they are able to solve the problems that come up just on their own, you know, how resourceful are they. A working mother has got to be pretty resourceful or she is going to let her everyday problems get her down. Their general health, how realistic are they about their situation, and whether they want training that is going to be 2 years if their financial situation is such that they could not go 2 years without a job.

Chairman GRIFFITHS. Which jobs are the glamour jobs?

Miss HANNA. Clerical. A lot of the medical jobs such as lab technician, dental assistant, licensed practical nurse (LPN). But everyone who has gone into LPN and really has completed more than a quarter of the course has done well and has been placed. It's a hard job. It's not that well paid. But many people want to go into that because it is a helping profession, and they would like to do that.

Chairman GRIFFITHS. You also referred to skills that are diminishing in demand, jobs you sometimes train people for that cannot be found. Which jobs are these?

Miss HANNA. One of the main ones I can think of now is keypunching. The situation is that you can't get a job without experience and you can't get experience without a job. And offset duplicating is another one. Everyone is going to automation; they have these fantastic machines that do it all themselves and they don't even need anybody to do anything but turn it on.

Chairman GRIFFITHS. Which kinds of jobs are WIN trainees most frequently placed in?

Miss HANNA. I think you should ask Mr. Berry that.

Chairman GRIFFITHS. All right, Mr. Berry, what kind of jobs do they get?

Mr. BERRY. The majority of them are in the clerical field.

Chairman GRIFFITHS. Are there any types of jobs to which you usually refer people? Is there one category of training and one category of employment in greater demand than others?

Mr. BERRY. Overall it would be the clerical field.

Chairman GRIFFITHS. Do you use the State employment service?

Mr. BERRY. Yes.

Chairman GRIFFITHS. Is that the only way you locate jobs for people, or do you have other means?

Mr. BERRY. We have other means.

Chairman GRIFFITHS. What else do you do?

Mr. BERRY. Well, we have job development done on an individual basis. For instance, in the medical field we have people qualified in that. We find that we have to go other routes to try and place them because in the medical field the employment service has a good relationship with hospitals, but as far as individual doctors, they just don't have any expertise in that field. So we have to go develop them ourselves.

Chairman GRIFFITHS. If a recipient refuses to take a job to which she has been referred, what action is taken with respect to the assistance payment? Do you notify the welfare department that she has refused to take a job?

Mr. BERRY. Yes.

Chairman GRIFFITHS. You do. What system do you have for knowing when a client has obtained a job or has refused a job or training?

Mr. BERRY. We have job coaches that followup after they are assigned to a job, after they are placed on a job. They do regular followup for 6 months after they are placed.

Chairman GRIFFITHS. All agencies of Government have been ineffective in getting women off welfare and into jobs. What do you think are the major reasons why more women are not working?

Mr. BERRY. That's a real loaded question.

Chairman GRIFFITHS. Pardon?

Mr. BERRY. I said that's a real loaded question.

Chairman GRIFFITHS. I don't think it is at all. There isn't anything loaded about it. What do you think is the reason more women don't work, Miss Hanna?

Miss HANNA. They have other responsibilities. It costs money to work and the only reason you would get a job would be to make money in addition to what you have. If you have to pay everything out in wages, if the job you get doesn't pay you enough, why work?

Chairman GRIFFITHS. So that in reality what you are saying is what we are saying, that the reason women don't work is because they are getting as much on welfare as they make working, right?

Miss HANNA. I would like to consider that they are making a choice between sitting at home taking the dole and getting out and being productive in society, but some people really do feel they should be at home to supervise their children. If they have no skills and the only jobs they can get are boring, hard labor type jobs that sap most of their energy, they then have to return to their homes and use what energy they have left to try to make it as nice a place as possible for their children. I think that you have got to consider your family when you take a job, and to many of those women sometimes it costs them more. Child care is a tremendous cost. If you're only making \$60 a week and you have five children, if you're a conscientious person—

Chairman GRIFFITHS. But really and truly, there isn't much idealism particularly in this situation. You can just look at it mathematically, and I notice that a lot of these people with a fifth grade reading level had a sixth grade math level. That's what I have thought all this

time. They are quite able to add and subtract. All they have got to do is look at the situation. They are really doing better or at least as well on welfare, in many instances, as they would be working. Isn't that right?

Miss HANNA. I don't have your statistics.

Mr. BERRY. I don't think they are in this State.

Chairman GRIFFITHS. They aren't? Then why don't they work? You already have more women working than most States have, but why don't the others? Is it because there are not jobs available?

Miss HANNA. There are other problems such as transportation.

Chairman GRIFFITHS. OK, that's what I want to know.

Miss HANNA. Or children in the home who need supervision. Atlanta has a terrible bus system. There is no bus that goes around, every bus comes to town. If you live far out you have to spend 45 minutes just getting to town before you even get on a bus to go to your job. This can mean 3 hours a day in travel. Sometimes women have people who are in need of attention at home.

Chairman GRIFFITHS. That's a reason for not working, obviously. But this is really what I am interested in. This is true all over the country, and there isn't any question that in a lot of areas that a woman is getting more on welfare than she could make working. Now, she may not be doing it in Atlanta, but she sure is doing it in Detroit. And she certainly is doing it in New York City and she certainly is doing it in California.

Miss HANNA. The maximum payment in the State of Georgia with four children is \$184, and that's not very much.

Chairman GRIFFITHS. That is not very much, but when you add to that medicaid, and you add to that free school lunches, and you add to that free milk and in some cases free breakfast, and you add commodity distribution, it gets up to be quite a lot of money. So that you have got to have a pretty good wage level to beat it. Now the intake workers told us yesterday that they worked hard to see to it that any person would draw at least \$1 in welfare so they would have all these fringe benefits available. The other things, and that is really what we are here to discover, is how all these programs are working together.

Are health problems a major barrier to work? What do you think can be done to provide more incentives and opportunities for women to work? What would you think, Miss Hanna?

Miss HANNA. I have racked my brain, I think we need more child care centers that are closer to the homes, better transportation. I feel that many women do need training. In Atlanta I don't think there is very much light industry such as assembly work. And what there is is out far away from town. You don't have to be able to read very well to do that kind of work. Perhaps if they had access to that kind of work they would be better helped. Better health facilities, being able to do something with the children that they are at home having to care for—the ones who are retarded and that kind of thing.

Chairman GRIFFITHS. Are you familiar with the recent amendments to the AFDC program which will require that all employable recipients be registered for the WIN program except students, mothers caring for children under 6 years old, and incapacitated persons? There is also a requirement that at least 15 percent of the recipients

registered be certified for the WIN program. How much difference do you think this will make in your operations?

Miss HANNA. I don't know. I know our director has been attempting to make plans so that we can implement that. We apparently don't have any guidelines as of yet, and it's hard to implement programs without them. I'm hoping that we will be able to, and this will result in keeping in closer touch with people. And let's face it, there are people who should be working who don't work, simply due to our caseloads and that type of thing, that we do not do something about. Perhaps if we became more specialized in this area, we would be able to follow up on these people and make a decision to help them get employed.

Chairman GRIFFITHS. Do many WIN-placed clients wind up back on welfare, do you know?

Miss HANNA. What do you mean back on welfare?

Chairman GRIFFITHS. Well, they never got a job, they just finished the course, whatever it is in WIN, and then they are still on the welfare rolls, and that's it?

Miss HANNA. I don't have the percentages.

Chairman GRIFFITHS. Do you know, Mr. Berry?

Mr. BERRY. We have some. I think it was running about 8 percent the last time I had any statistics.

Chairman GRIFFITHS. You mentioned that the WIN worker has 15 forms to fill out which pertain only to WIN. What kinds of forms are these and what are they used for?

Miss HANNA. We have to keep statistics, controls, because we need to know. The State keeps statistics on how many people are employed, what the change of the grant was, and we have to fill out forms to inform the local department of change of address, change of grant, change of telephone number. We have to keep a whole set of these forms which have to be—

Chairman GRIFFITHS. When we send this record to you for correction, could you send us a copy of each form, please?

Miss HANNA. Sure.

(The following forms were subsequently supplied for the record:)

## WIN REFERRALS

R's Name \_\_\_\_\_ Caseworker \_\_\_\_\_ Case # \_\_\_\_\_  
 R's Address \_\_\_\_\_ Counselor \_\_\_\_\_ WIN # \_\_\_\_\_  
 Birthdate \_\_\_\_\_ Education \_\_\_\_\_ Predominant Employment \_\_\_\_\_ Race \_\_\_\_\_  
 Husband's Whereabouts \_\_\_\_\_  
 Children's Names, Sex, Birthdates \_\_\_\_\_  
 \_\_\_\_\_  
 Date of Referral \_\_\_\_\_ Date of Acceptance \_\_\_\_\_ Date of Refusal \_\_\_\_\_  
 Reason for Refusal \_\_\_\_\_  
 Type of Assignment \_\_\_\_\_  
 \_\_\_\_\_  
 Date of Termination \_\_\_\_\_ Reason for Termination \_\_\_\_\_  
 If Employed at Termination,  
 Place of Employment \_\_\_\_\_ Amount of Earnings \_\_\_\_\_  
 Follow-up \_\_\_\_\_  
 \_\_\_\_\_

Form 193-A  
(6-69)

Georgia Department of Family and Children Services

WORK INCENTIVE ENROLLMENT FORM  
-SUPPLEMENT-

Department of Family and Children Services  
\_\_\_\_\_, County  
\_\_\_\_\_, Georgia

Telephone Number \_\_\_\_\_

FOR DEPARTMENT OF FAMILY AND CHILDREN SERVICES USE - REFERRAL

I certify the referral of the person named below to the Work Incentive Program:

Mr. \_\_\_\_\_ P.A. Case Number \_\_\_\_\_  
Mrs. \_\_\_\_\_  
Miss \_\_\_\_\_ S.S. Number \_\_\_\_\_  
Address: \_\_\_\_\_  
\_\_\_\_\_

Signed: \_\_\_\_\_  
(PERSON CERTIFYING REFERRAL)  
Title: \_\_\_\_\_  
(OF PERSON CERTIFYING REFERRAL)  
Date: \_\_\_\_\_

To the Applicant:

This is to certify that you are being referred for participation in the Work Incentive Program. The Georgia State Employment Service will notify you when you are to report for an interview.

If you have questions or are dissatisfied with your referral, please contact the Department of Family and Children Services for additional information. You have the right to appeal if you are dissatisfied. Your caseworker will help you with this appeal or you may write to the State Department of Family and Children Services, Atlanta, Georgia.

Prepare in duplicate  
1 copy- Recipient  
1 copy- Case Record



EMPLOYABILITY REFERRAL FORM

REFERRAL DATE

WORK INCENTIVE PROGRAM       SERVICES OF EMPLOYMENT SERVICE

TO: Georgia State Employment Service  
\_\_\_\_\_, Georgia

FROM: \_\_\_\_\_ County Department  
of Family and Children Services

(REFERRING CASEWORKER) (TEL. NO.)

SECTION I

Name: \_\_\_\_\_ Birthday: \_\_\_\_\_ Sex: \_\_\_\_\_

Address: \_\_\_\_\_ Case Number: \_\_\_\_\_

\_\_\_\_\_ Social Security Number: \_\_\_\_\_

Public Housing?  Yes  No Tel.No.: \_\_\_\_\_ Last School Grade Completed: \_\_\_\_\_

SECTION II

Applicant is:  Unemployed Father  APDC Mother  Youth  Other

Has Participated in the Following:

- Community Work and Training Program
- Title V - Work Experience and Training Program
- Vocational Rehabilitation
- MDTA and Other Manpower Programs
- Other Welfare Programs

Areas of Vocational Training or Special Education: \_\_\_\_\_

Dates of Participation: \_\_\_\_\_

SECTION III

Amount of Monthly APDC Payment: \$ \_\_\_\_\_ YEARS MONTHS

( A. Consecutive time since most recent opening of case \_\_\_\_\_

Length of Time on APDC \_\_\_\_\_ ( B. Total time during last five years \_\_\_\_\_

Dependents: \_\_\_\_\_ Total Number Dependents: \_\_\_\_\_

Age	UNDER 6	6 - 15	16 - 20	21 - 64	65 & ABOVE
Number	_____	_____	_____	_____	_____

Number Included in APDC Payment: \_\_\_\_\_

SECTION IV

List ages of family members for whom special care (nursing, child care) must be arranged and describe conditions of planned care which could affect training and/or employment:

Describe limitations, if any, arising from physical or mental conditions: \_\_\_\_\_

\_\_\_\_\_ Date of latest medical examination: \_\_\_\_\_

List personal characteristics, special interests and other factors (such as court orders, garnishment of wages, etc.) relating to potential employability: \_\_\_\_\_

Did applicant volunteer to participate in Work Incentive Program?  Yes  No

**AUTHORIZATION FOR WORK-RELATED EXPENSES  
WORK INCENTIVE PROGRAM**

**SECTION A - CASE IDENTIFICATION:**

ENTER IN THE AREA OUTLINED BELOW THE WIN PARTICIPANT'S  
NAME AND COMPLETE MAILING ADDRESS (INCLUDING ZIP CODE)

COUNTY \_\_\_\_\_

CASE NO. \_\_\_\_\_

CODE-SERIAL-SUF-SYM-ID

SEX-RACE:  1. WM  2. WF 3. NM  4. NF

NAME OF AFDC GRANTEE-RELATIVE: \_\_\_\_\_

 **SECTION B - AUTHORIZATION FOR PAYMENT:** EFFECTIVE WITH THE MONTH OF \_\_\_\_\_  
MONTH-YEAR

I hereby certify that the participant named above is enrolled in Priority II of the "WIN" Program and is eligible to receive for work-related expenses a monthly payment in the amount of \$25 (continuously until notified).

 **SECTION C - AUTHORIZATION FOR TERMINATION:** EFFECTIVE END OF THE MONTH OF \_\_\_\_\_  
MONTH-YEAR

Payment for work-related expenses to the participant in the "WIN" Program as named above is hereby authorized to be terminated for the reason given as follows:

\_\_\_\_\_

\_\_\_\_\_

 **SECTION D - AUTHORIZATION FOR CHANGE IN CASE IDENTIFICATION AS INDICATED BELOW:**
 New Case No. \_\_\_\_\_  
CODE-SERIAL-SUF-SYM-ID
 New Address: \_\_\_\_\_  
STREET OR R.F.D. NO.
 New Name \_\_\_\_\_  
CITY-STATE-ZIP CODE
**SECTION E - AUTHORIZED BY:**

\_\_\_\_\_

MONTH-DAY-YEAR

\_\_\_\_\_

DIRECTOR, COUNTY DEPARTMENT OF FAMILY & CHILDREN SERVICES
**ROUTING**

*ORIGINAL to State Department Accounting Section  
DUPLICATE to AFDC Case Record*

*TRIPLICATE to "WIN" Participant  
QUADRUPPLICATE to County Dept.  
Control File*

## ASSESSMENT FOR EMPLOYMENT OR TRAINING — AFDC

SECTION A. — IDENTIFICATION AND GENERAL CHARACTERISTICS				
Item I.				
NAME OF INDIVIDUAL		CASE NO. (CODE - SERIAL - SUFFIX - SYMBOL)		SOCIAL SECURITY NO.
Item II. Status of Individual		Item III. Sex	Item IV. Minority Group Classification	Item V. Date of Birth
1. AFDC Father 2. AFDC Mother 3. AFDC Other Adult 4. AFDC Child 16 or Over 5. Other Individuals		1. Male 2. Female	1. Negro 2. Oriental 3. American Indian 4. Spanish Surnamed 5. Other minority group _____ SPECIFY _____ 9. Not member of minority group	Enter Month-Day-Year of birth in box below ↓ <input type="text"/>
<input type="checkbox"/> ENTER CORRECT CODE IN THIS BOX		<input type="checkbox"/> ENTER CORRECT CODE IN THIS BOX	<input type="checkbox"/> ENTER CORRECT CODE IN THIS BOX	
SECTION B. — ASSESSMENT AND REFERRAL DATA				
ENTER CORRECT CODE IN BOX BELOW				
00 = YES — Referred to Georgia Department of Labor, Employment Security Agency for WIN. 01 = YES — Referred to Georgia Department of Labor, Employment Security Agency for other employment and/or training. XX = YES — Referred to an agency other than Georgia Department of Labor. 10 = NO — Illness, disability and/or advanced age. 20 = NO — Remoteness from Employment Service Office (in WIN county). 21 = NO — Remoteness from Employment Service Office (in non WIN county). 30 = NO — AFDC child aged 16-18 attending school. 40 = NO — Required in home because of illness or incapacity of another member in household. 50 = NO — Adequate child care not available. 60 = NO — Required in home because of age or number of children. 70 = NO — Currently receiving or referred to Vocational Rehabilitation. 80 = NO — Currently receiving or referred to other education or training. 88 = NO — Currently employed part-time. 89 = NO — Currently employed full-time. 90 = NO — Other reason. Specify: _____				
<input type="checkbox"/> ENTER CORRECT CODE IN THIS BOX	DATE (MONTH-DAY-YEAR) ASSESSMENT AND/OR REFERRAL COMPLETED		CASEWORKER	
SECTION C. — REFERRED BACK TO COUNTY DEPARTMENT OF FAMILY AND CHILDREN SERVICES BY GEORGIA DEPARTMENT OF LABOR, EMPLOYMENT SECURITY AGENCY				
REASON FOR REFERRAL BACK TO COUNTY DEPARTMENT OF FAMILY AND CHILDREN SERVICES				
X1 = Refused without good cause to accept work for training, accepting council. X2 = Refused without good cause to accept work or training, not accepting council. X3 = Refused without good cause following 60 days counseling to accept work or training. 00 = By mutual agreement between Department of Labor and Department of Family and Children Services that referral was not appropriate. Changes in personal circumstances. 10 = Advent of illness or disability of the individual. 20 = Remoteness from WIN combined with a breakdown of adequate transportation. 30 = AFDC child aged 16-18 returning to full-time school attendance. 40 = Required in home because of advent of illness or incapacity of another member of the household. 50 = Breakdown of adequate child care arrangements. 97 = Failure to keep appointment. 98 = Failure to report to assignments after enrollment. 99 = Absent excessively from assignments after enrollment.				
<input type="checkbox"/> ENTER CORRECT CODE IN THIS BOX	DATE (MONTH-DAY-YEAR)		CASEWORKER	

Mail Completed Form To

State Department of Family and Children Services  
 STATISTICS SECTION  
 State Office Building  
 Atlanta, Georgia 30334

(See Instructions in manual Part V, Section 111)

GEORGIA DEPARTMENT OF HUMAN RESOURCES  
STATUS REPORT ON WIN ENROLLEE

County: \_\_\_\_\_

Name of WIN Participant: \_\_\_\_\_ Date of Referral: \_\_\_\_\_

AFDC Case Number: \_\_\_\_\_ ID: \_\_\_\_\_ Mandatory:  Yes  No

SECTION I - ENROLLMENT

Date WIN participation began: \_\_\_\_\_ Priority: \_\_\_\_\_

Amount of AFDC grant: \$ \_\_\_\_\_ Number included in grant: \_\_\_\_\_

Amount of gross earnings prior to enrollment: \$ \_\_\_\_\_

SECTION II - EMPLOYMENT

Did enrollee complete training assignment?  Yes  No Date training assignment completed: \_\_\_\_\_

Date employment began: \_\_\_\_\_ Job title: \_\_\_\_\_

Gross monthly income from earnings: \$ \_\_\_\_\_

Amount of reduction in AFDC grant: \$ \_\_\_\_\_ Anticipated reduction: \$ \_\_\_\_\_

Grant terminated:  Yes  No

SECTION III - TERMINATION

Date of termination: \_\_\_\_\_

Reason:

A. Completed 6-month follow-up after employment

Gross monthly earnings: \$ \_\_\_\_\_ Amount of grant: \$ \_\_\_\_\_

B. Indicate reason for termination if other than employment: \_\_\_\_\_

If terminated for refusal to participate or failure to cooperate, indicate action taken: \_\_\_\_\_

Was referral mandatory:  Yes  No

REMARKS: \_\_\_\_\_

Prepare in Duplicate:

Original - Send to Work Training Officer in State Office  
Duplicate - File in case record

Form 196  
(6-69)

Georgia Department of Family and Children Services

AUTHORIZATION FOR STATUS CHANGE  
WORK INCENTIVE PROGRAM

TO: Georgia State Employment Service Date: \_\_\_\_\_  
\_\_\_\_\_, Georgia

RE: \_\_\_\_\_ Case Number: \_\_\_\_\_  
(NAME OF ENROLLEE)

CHANGE ADDRESS TO:  
\_\_\_\_\_  
(STREET) Telephone Number: \_\_\_\_\_  
\_\_\_\_\_  
(CITY) (STATE) (ZIP CODE)

CHANGE IN NUMBER OF DEPENDENTS: From \_\_\_\_\_ To \_\_\_\_\_

CHANGE IN AUTHORIZED PAYMENTS: AFDC: From \$ \_\_\_\_\_ To \$ \_\_\_\_\_  
To become effective: \_\_\_\_\_  
(month-year)

CHANGE IN CHILD CARE ARRANGEMENTS:  
Explain: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

REMARKS: List any changes in the enrollee's personal or family situation which affect his participation in the Program.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
(SIGNATURE OF CASEWORKER)  
\_\_\_\_\_ County DFCS

Prepare in duplicate  
1 copy- GSES  
1 copy- Case Record



FORM 197  
(7-69)

GEORGIA DEPARTMENT OF FAMILY AND CHILDREN SERVICES

**"WIN" IN-HOME CHILD CARE AGREEMENT**

NAME OF ATTENDANT: \_\_\_\_\_ NAME OF PARTICIPANT: \_\_\_\_\_  
 ADDRESS: \_\_\_\_\_ (STREET OR RFD) CASE NUMBER: \_\_\_\_\_ (CODE-SERIAL-SUFFIX-SYMBOL-ID)  
 \_\_\_\_\_ (CITY) \_\_\_\_\_ (STATE) \_\_\_\_\_ (ZIP CODE)  
 PHONE: \_\_\_\_\_

I, the above named attendant, agree to provide in-home child care services for the below listed child(ren) of the designated "WIN" participant, beginning on \_\_\_\_\_ (MONTH-DAY-YEAR) for \_\_\_\_\_ days per week, with compensation therefor based on the following financial arrangements:

1. Monthly rate of pay ..... \$ \_\_\_\_\_
2. Less: Contributions from AFDC family ..... \$ \_\_\_\_\_ (MUST BE IN EVEN DOLLARS)
3. Net monthly County Department payment rate ..... \$ \_\_\_\_\_

	NAME OF CHILD	SEX-RACE CODE	BIRTH DATE	CHILD CARE FOR*	
				FULL** DAY	PARTIAL DAY
1.					
2.					
3.					
4.					
5.					
6.					

\*\*FULL DAY IS DEFINED AS 8 OR MORE HOURS IN-HOME CHILD CARE \*CHECK (X) ONE

I understand that the payment to be made by the County Department for in-home child care services, as rendered by me under this Agreement, will be made on a monthly basis as per the above financial arrangements; that above specified financial arrangements are subject to change to become effective at the beginning of a subsequent calendar month by execution of a new Agreement; that in the event the services rendered are less than a full month, the net amount to be paid by the County Department will be computed on a daily rate basis times the actual number of calendar days elapsed during the month of service; that payment will be made by check issued on the bank account of the below designated County Department of Family and Children Services upon receipt of a properly prepared invoice (Form 342-WIN) at the close of the calendar month services were rendered; and that this Agreement may be terminated at any time by any one of the parties concerned.

Furthermore, it is my understanding that the APDC family contribution (if any), as indicated in the above financial arrangements, is strictly an arrangement between me, the attendant, and the APDC family; and that the collection thereof will be my responsibility and not the responsibility of the County Department.

All parties, whose signatures are affixed hereto, are in full agreement with the above stated provisions.

SIGNATURE OF "WIN" PARTICIPANT \_\_\_\_\_

SIGNATURE OF IN-HOME CHILD CARE ATTENDANT \_\_\_\_\_ DATE SIGNED (MONTH-DAY-YEAR) \_\_\_\_\_

- ORIGINAL COPY TO COUNTY FINANCIAL RECORDS
- DUPLICATE COPY TO CHILD CARE ATTENDANT
- TRIPLICATE COPY TO AFDC FAMILY
- QUADRUPPLICATE COPY TO AFDC CASE RECORD

I certify that the above children meet the child care provisions of the "WIN" Program.

SIGNATURE OF CASEWORKER \_\_\_\_\_ DATE SIGNED (MONTH-DAY-YEAR) \_\_\_\_\_

County Department of Family and Children Services

**IN-HOME CHILD CARE INVOICE - WIN PROGRAM**

**PER AGREEMENT DATED** \_\_\_\_\_  
(MONTH-DAY-YEAR)

TO: \_\_\_\_\_ County Department of Family and Children Services

IN ACCOUNT WITH:

PRINT  
OR  
TYPE

_____	(NAME OF PERSON RENDERING CARE)
_____	(STREET OR RFD)
_____	(CITY, STATE, ZIP CODE)

In-home child care: From \_\_\_\_\_ To \_\_\_\_\_ inclusive,  
(MONTH-DAY-YEAR) (MONTH-DAY-YEAR)  
at the net monthly County Department pay rate for \_\_\_\_\_ children as per Agreement.  
(NUMBER)

I hereby certify that the above services were rendered during the specified period and that payment in whole or in part has not been received from any source.

Date: \_\_\_\_\_  
(ATTENDANT)

Approved:

I hereby certify that above child care services were received:

\_\_\_\_\_  
(CASEWORKER)

\_\_\_\_\_  
(AFDC PARENT)

FOR COUNTY DEPARTMENT USE ONLY	
Net County Department payment rate ....	\$ _____
Daily rate .....	\$ _____
No. days services rendered .....	_____
Check No _____ Amount of check ..	\$ _____

FORM 342-WIN  
REVERSE SIDE  
(REV. 4-70)

Georgia State Department of Family and Children Services

DAILY AND COUNTY DEPARTMENT PAYMENT RATE CHART

IN-HOME CHILD CARE

(TO CONVERT MONTHLY RATES TO DAILY RATES)

MONTHLY AND DAILY IN-HOME CHILD CARE RATES					
Monthly Rate	Daily Rate	Monthly Rate	Daily Rate	Monthly Rate	Daily Rate
\$20.00 . . . .	\$.66	\$45.00 . . . .	\$1.50	\$70.00 . . . .	\$2.33
21.00 . . . .	.70	46.00 . . . .	1.53	71.00 . . . .	2.36
22.00 . . . .	.73	47.00 . . . .	1.56	72.00 . . . .	2.40
23.00 . . . .	.76	48.00 . . . .	1.60	73.00 . . . .	2.43
24.00 . . . .	.80	49.00 . . . .	1.63	74.00 . . . .	2.46
25.00 . . . .	.83	50.00 . . . .	1.66	75.00 . . . .	2.50
26.00 . . . .	.86	51.00 . . . .	1.70	76.00 . . . .	2.53
27.00 . . . .	.90	52.00 . . . .	1.73	77.00 . . . .	2.56
28.00 . . . .	.93	53.00 . . . .	1.76	78.00 . . . .	2.60
29.00 . . . .	.96	54.00 . . . .	1.80	79.00 . . . .	2.63
30.00 . . . .	1.00	55.00 . . . .	1.83	80.00 . . . .	2.66
31.00 . . . .	1.03	56.00 . . . .	1.86	81.00 . . . .	2.70
32.00 . . . .	1.06	57.00 . . . .	1.90	82.00 . . . .	2.73
33.00 . . . .	1.10	58.00 . . . .	1.93	83.00 . . . .	2.76
34.00 . . . .	1.13	59.00 . . . .	1.96	84.00 . . . .	2.80
35.00 . . . .	1.16	60.00 . . . .	2.00	85.00 . . . .	2.83
36.00 . . . .	1.20	61.00 . . . .	2.03	86.00 . . . .	2.86
37.00 . . . .	1.23	62.00 . . . .	2.06	87.00 . . . .	2.90
38.00 . . . .	1.26	63.00 . . . .	2.10	88.00 . . . .	2.93
39.00 . . . .	1.30	64.00 . . . .	2.13	89.00 . . . .	2.96
40.00 . . . .	1.33	65.00 . . . .	2.16	90.00 . . . .	3.00
41.00 . . . .	1.36	66.00 . . . .	2.20		
42.00 . . . .	1.40	67.00 . . . .	2.23		
43.00 . . . .	1.43	68.00 . . . .	2.26		
44.00 . . . .	1.46	69.00 . . . .	2.30		

Procedure for using chart:

1. Find the daily rate by reading down the column "Monthly Rate" to the particular monthly in-home child care rate and then across to the adjacent column "Daily Rate".
2. If the monthly in-home child care rate is larger than the monthly rate extended for this chart, divide such amount by 30 days for computing the daily rate.

**FULTON COUNTY DEPARTMENT OF FAMILY AND CHILDREN SERVICES**

COUNTY ADMINISTRATION BLDG.

165 Central Ave., S. W.

ATLANTA, GA. 30303

Dear \_\_\_\_\_

This letter is to inform you that \_\_\_\_\_  
child care payments paid by our agency will end on \_\_\_\_\_.  
After this time if she continues to use your services, she will  
be responsible for the payments. We appreciate the care you have  
given the children during her participation in the WIN Program.

Very truly yours,

FULTON COUNTY DEPARTMENT OF  
FAMILY AND CHILDREN SERVICES

\_\_\_\_\_  
Caseworker II

**FULTON COUNTY DEPARTMENT OF FAMILY AND CHILDREN SERVICES**

COUNTY ADMINISTRATION BLDG.

165 Central Ave., S. W.

ATLANTA, GA. 30303

Dear \_\_\_\_\_

This letter is to inform you that effective \_\_\_\_\_ we will no longer make child care payments to \_\_\_\_\_ for your children as \_\_\_\_\_. If you continue to use the services of the attendant after this date, the attendant will have to be paid by you. If you have any questions, please feel free to call me.

Very truly yours,

\_\_\_\_\_  
Caseworker II

FULTON COUNTY DEPARTMENT OF  
FAMILY AND CHILDREN SERVICES

## IN-HOME DAY CARE INFORMATION

Parent's Name: \_\_\_\_\_

Business Address: \_\_\_\_\_

Business Phone: \_\_\_\_\_

Doctor's Name: \_\_\_\_\_

Doctor's Phone: \_\_\_\_\_

Relative to Notify if Unable  
to Reach Parent: \_\_\_\_\_

Phone: \_\_\_\_\_

Caseworker's Name: \_\_\_\_\_

Phone: \_\_\_\_\_

Children: Special Information, Formula

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

4. \_\_\_\_\_

5. \_\_\_\_\_

Chairman GRIFFITHS. OK. Do you ever find that clients miss a day of work or training in order to be at home when the mailman arrives with their check for fear it will be stolen?

Miss HANNA. Yes. And a very valid fear at that.

Chairman GRIFFITHS. Mr. Berry, how would you describe the WIN program's record in Atlanta?

Mr. BERRY. I would say we have had moderate success.

Chairman GRIFFITHS. That's great. What percentage of your people have you placed on jobs?

Mr. BERRY. About 20 percent.

Chairman GRIFFITHS. What are the major factors involved where clients either don't complete their training or fail to gain jobs after completion?

Mr. BERRY. You mean they've taken training and have not obtained a training-related job?

Chairman GRIFFITHS. Yes; don't finish it or they don't get jobs. What is the major problem?

Mr. BERRY. Well, we have found some, but they are in a minority, who actually came and received the training. And in the cases of some private schools, I would say that we have found that the training really was not adequate. And we were unable to place them in that field.

Chairman GRIFFITHS. How successful have you been in placing people with very low achievement levels?

Mr. BERRY. I'd put us in the moderate class again. Most of those we use in on-the-job training (OJT) slots with employers.

Chairman GRIFFITHS. How well are the different levels of Government functioning in getting recently enacted WIN amendments into operation?

Mr. BERRY. You're talking about the Talmadge amendment?

Chairman GRIFFITHS. Yes.

Mr. BERRY. We haven't received the new operations manual yet.

Chairman GRIFFITHS. I am going to have to tell the Senator that the Federal agencies have not been very prompt.

Your statement indicates that requiring one-third of WIN clients to be on-the-job training is excessive. Why do you think that on-the-job training should be a smaller share of the overall WIN effort?

Mr. BERRY. I'm basing that on the majority of clients that we have who I really believe need basic education.

Chairman GRIFFITHS. I see.

Mr. BERRY. That statement should be corrected, it should be one-third of its funds should be used in OJT and public service employment.

Chairman GRIFFITHS. One of the caseworkers yesterday argued that WIN keeps people out who have very minor ailments. What are the health requirements for WIN?

Mr. BERRY. I don't believe we are too guilty of that.

Chairman GRIFFITHS. Well, she said all you had to do was have a hangnail and you're out.

Mr. BERRY. I think that's an overstatement.

Chairman GRIFFITHS. You think that's too much, OK.

Mr. BERRY. I'll stand on our record.

Chairman GRIFFITHS. All right.

Does WIN ever try to place people in jobs without first undertaking training?

Mr. BERRY. We have on a very, very limited basis. They haven't been real successful in that field. If we are going to do that, I don't see any reason for them to be in WIN. They can go directly to the employment service office.

Chairman GRIFFITHS. You mentioned that you are opposed to the family assistance plan. May I ask why? You have lots of company, I might say.

Mr. BERRY. My basic reasoning is that I'm afraid it will start out small, and then it will continue to spiral, like so many other things. And that the working people will all be paying taxes so excessive that I don't think we will be able to carry the burden.

Chairman GRIFFITHS. Well, it isn't even going to start small, it's going to start pretty big.

Mr. BERRY. I'm afraid of it mushrooming, to be perfectly honest.

Chairman GRIFFITHS. I see. Mr. Sparks, do you ever have information that jobs are available in other locations in Georgia or in other States which could be filled by some unemployed persons in Atlanta?

Mr. SPARKS. Yes; we receive this information.

Chairman GRIFFITHS. Do you suggest to people that they move to where the job is?

Mr. SPARKS. We are supposed to do this.

Chairman GRIFFITHS. Do you?

Mr. SPARKS. We do, but not as often as we should. This does not receive the attention that it should receive.

Chairman GRIFFITHS. Now, the employer could pay their way to that job and get a tax deduction for it, couldn't he? Can you do it?

Mr. SPARKS. Are you referring to the TMRP people?

Chairman GRIFFITHS. Yes.

Mr. SPARKS. Yes, they do.

Chairman GRIFFITHS. They can, just under the regular tax schedule. An employer can pay a new employee's way to the job. But you also can pay their way, can't you?

Mr. SPARKS. I am not familiar at all with that program. It's handled at another office, the professional-clerical-sales office.

Chairman GRIFFITHS. Do you find many people who are willing to move?

Mr. SPARKS. No, we don't.

Chairman GRIFFITHS. More than 90 percent of the Upper Peninsula of Michigan in the 1930's, was on relief. And you couldn't get them to move out of there. People just don't like to move away from home. If you're going to be in a tough situation, it's better to be among friends, I presume.

I have heard it suggested by employment experts that the availability of unemployment insurance, especially extended and emergency benefits, make many people much less willing to move to another area where there are jobs. Would you think that would be true in Atlanta?

Mr. SPARKS. I would think that would be true to some degree.

Chairman GRIFFITHS. In recent years more and more low income, perhaps less skilled workers, have been referred to public employment offices because of the work requirement under AFDC. This has changed and is changing the composition of your client population quite considerably, isn't it?

Mr. SPARKS. I wouldn't say that it is changing considerably.

Chairman GRIFFITHS. What is the impact of the operation on your local public employment officials with these massive numbers of referrals? We have heard it suggested that some employers won't call the employment office anymore, they go to private employment offices. Do you have any knowledge if this is true or not?

Mr. SPARKS. It's definitely true.

Chairman GRIFFITHS. It is?

Mr. SPARKS. Yes.

Chairman GRIFFITHS. What effect does the existence of private employment services have on the effectiveness of your operation?

Mr. SPARKS. I think that the employers have gone to using the private employment agency because of the clientele that we deal with. The experience of the employer in the last, I'd say 5 to 8 years, has not been very acceptable to them as far as our service is concerned. So in their search for the more qualified applicants, they are using the private agencies, among other resources.

Chairman GRIFFITHS. Is there a difference in the type of job listing which employers give you and the type of jobs employers typically list with the private employment services?

Mr. SPARKS. Oh, yes.

Chairman GRIFFITHS. Could you explain these differences and tell us how they effect your operations?

Mr. SPARKS. Well, because of the type of person that uses the public employment service, employers know that if they call our office and ask to place an order they are going to receive a person that has multiple problems and will probably be a liability to them if hired. So, they do not place their order with us. They are going to private agencies and placing their so-called good orders. By this I mean the better paying jobs and the jobs that have higher requirements. They feel they will get a better quality of job referral.

Chairman GRIFFITHS. Do you have anything to do with administering the work test under unemployment insurance?

Mr. SPARKS. No, I don't.

Chairman GRIFFITHS. Do you, Miss Raskin?

Miss RASKIN. I don't exactly know what you mean by work test.

Chairman GRIFFITHS. Well, as to whether or not they are capable of working, whether the work is suitable.

Miss RASKIN. This is, as far as we are concerned, yes. They tell us when a person possibly has refused a job that is suitable.

Chairman GRIFFITHS. Suitable.

Miss RASKIN. We do not handle the actual job offers. We handle strictly the filing of claims.

Chairman GRIFFITHS. So that you don't know how you define suitable.

Miss RASKIN. It's a big term. It depends upon a person's past record, work experience, the job that is referred. If there is a labor dispute or some type work stoppage, that is not considered suitable. A job that is below minimum wage especially if the person has made a higher salary, would not be considered suitable. Certain jobs that have a health type restriction might not be suitable. When we have a job referral from the employment service, we look at the person's past work experience, how long they have been drawing unemployment insurance, how long they have been unemployed. On that basis we judge whether it is suitable or not.

Chairman GRIFFITHS. If we have a welfare work test, would you assume there would be any trouble in administering it, based on the same type of attitude?

Miss RASKIN. I'm not really sure, because we only get these when they actually refuse it. A person can file for unemployment insurance and receive welfare and be in the WIN program, but we handle unemployment insurance strictly. The welfare worker might contact us and we will give him the information concerning how much they are drawing, and this would have a bearing on what they get, but as far as actual job referrals, we would not be involved.

Chairman GRIFFITHS. If they can get unemployment insurance in Georgia, be in the WIN program, are they also available for medicaid?

Miss RASKIN. I don't know because we have nothing to do with that.

Chairman GRIFFITHS. Are they, do you know, Mr. Sparks?

Mr. SPARKS. I don't know.

Chairman GRIFFITHS. Do you know whether or not their children can get free lunches in school?

Miss RASKIN. Certain schools in the area have them, but I don't know if all do.

Chairman GRIFFITHS. Are they eligible for surplus food commodities?

Miss RASKIN. This is strictly from the welfare standpoint. You can have a person drawing unemployment and welfare, but a person to draw unemployment has to have earned a certain amount of money in a certain period of time. So it's typically a woman who may have had a husband die or something, a change in the situation.

Chairman GRIFFITHS. Is it possible that a person could draw unemployment insurance in Georgia, receive whatever else is available, pay no taxes on it, and come out with a higher income than they were working for?

Miss RASKIN. No. Because unemployment insurance is prorated depending on how much you earned during this period. You can have anywhere, as of July 1, from \$12 to \$55. Right now it's \$12 to \$50. So to get \$50 a week for 26 weeks, which is our maximum, a person would have had to have worked at least 5 to 6 months and have earned at least \$90 up a week. Otherwise, if they made in the range of \$60 or less, they would be getting possibly \$20 per week or less. So you actually have to earn enough money to get into the high bracket.

Chairman GRIFFITHS. In Michigan and in many other States, with the unemployment benefit schedule that you have, and in every State it is a percentage of what you earned, if you have that percentage, plus welfare, plus medicaid, plus food stamps, and no taxes—

Miss RASKIN. It's conceivable.

Chairman GRIFFITHS. You can arrive at a situation where you are drawing more than you were earning.

Miss RASKIN. Right, real wages as opposed to what they are actually paid.

Chairman GRIFFITHS. Wouldn't that be true here?

Miss RASKIN. It possibly could be true. I don't think it's typical because there are not that many welfare recipients drawing unemployment insurance, and you do have to have earned a certain amount of

money. If you worked a full 12 months, you get 26 weeks. If you work less, you possibly could be drawing for 9 or 10 weeks.

Chairman GRIFFITHS. Mr. Sparks, you say that only 63 percent of all the people referred by the welfare department respond to your request for them to come to your office, and that only that 47 percent of those come into the office for help in finding jobs. What do you mean when you say they don't respond?

Mr. SPARKS. Well, the program works like this. A determination is made at the Department of Family and Children Services whether a person is able to accept a job or not. We are notified by a form that gives us some information about the individual and it is our responsibility to make a contact with that person and get them into the office for employment assistance. We can only make contact with 63 percent of those people. And of the number we contact, we actually effect an interview to offer employment assistance with 43 percent.

Chairman GRIFFITHS. Why don't people respond and come in for help?

Mr. SPARKS. I don't know that. Maybe they could answer that.

Chairman GRIFFITHS. You say that it becomes apparent to some welfare recipients the lack of effort to seek employment does not jeopardize their welfare check. What has led you to believe this?

Mr. SPARKS. That is in response to a feeling that our employment counselors have. That is, if a person does not come into our office for employment referral, or if they do not accept a referral, or if they take the referral and do not report to the employer, this will in no way interfere with their welfare payment.

Chairman GRIFFITHS. It's supposed to.

Mr. SPARKS. Well, it is possible that it could. However, this is the feeling that we have. It is possible when we return the information to them that action is taken, but we don't get this feedback. This is an impression we have.

Chairman GRIFFITHS. You tell the welfare department that they have refused to accept work or they are not really looking for work?

Mr. SPARKS. Right.

Chairman GRIFFITHS. But you don't hear any more from the welfare department?

Mr. SPARKS. No.

Chairman GRIFFITHS. As far as you know, people go on getting their welfare checks.

Mr. SPARKS. Unless they refer them again to us.

Chairman GRIFFITHS. Miss Raskin, if she refers somebody for employment that is on unemployment insurance and they don't go to work, I'll bet you don't pay unemployment insurance, do you?

Miss RASKIN. No, we stop it. If they refuse the job—

Chairman GRIFFITHS. Suitable work.

Miss RASKIN. Suitable work without good cause. Now, we tend to, we're doing it, when they refuse them there is an availability question, and on the question of the availability, the majority, better than the majority of them, are held not eligible for unemployment.

Chairman GRIFFITHS. But the fault of not stopping the welfare check lies with the welfare department?

Mr. SPARKS. As far as I know.

Chairman GRIFFITHS. As far as you know. Would you say in your own view that this really protects the jobs for the people who now have them?

Mr. SPARKS. Protects them?

Chairman GRIFFITHS. Protects them. If welfare people really are not required to have jobs and really don't lose the welfare if they don't hunt those jobs, would you say that the establishment is sort of protecting the people who are in those jobs now?

Mr. SPARKS. I don't quite know how to answer that question.

Chairman GRIFFITHS. Okay, we'll let it go. You also say that follow-up action has been indecisive because of lack of a common understanding of many aspects of the program. Who lacks this common understanding?

Mr. SPARKS. I think both agencies.

Chairman GRIFFITHS. Both agencies. Does this mean that the welfare department, and you have said it, takes no action on this, that the agencies don't work together?

Mr. SPARKS. I'm saying that we feel like they take no action.

Chairman GRIFFITHS. I see. Based on your experience would you say that the welfare work test, as it now operates, is very meaningful in Fulton County or is not meaningful at all?

Mr. SPARKS. This work test that you keep referring to has got me puzzled a little bit. Is that what we are talking about now?

Chairman GRIFFITHS. Yes.

Mr. SPARKS. Would you please repeat your question?

Chairman GRIFFITHS. Would you say that the welfare work test as it now operates is meaningful in Fulton County or not?

Mr. SPARKS. No.

Chairman GRIFFITHS. It is not meaningful?

Mr. SPARKS. It is not.

Chairman GRIFFITHS. Is the same true of the commodities food program tests?

Mr. SPARKS. I do not know. I'm not concerned with that at all.

Chairman GRIFFITHS. Do you have people referred to you because they get the commodities?

Mr. SPARKS. No; we do not.

Chairman GRIFFITHS. You don't? You suggested that alternatives should be provided for those who are able to work but are reluctant to do so. By alternatives, do you mean penalties?

Mr. SPARKS. Yes.

Chairman GRIFFITHS. What should the penalty be?

Mr. SPARKS. I'd say their payments should be reduced or completely removed.

Chairman GRIFFITHS. Should assistance be terminated if an employable recipient fails to come to the employment office?

Mr. SPARKS. I think it would have to go a little further than that.

Chairman GRIFFITHS. When he refuses the job offered?

Mr. SPARKS. Right.

Chairman GRIFFITHS. If he doesn't come to the assistance office, how does he know that he is employable?

Mr. SPARKS. I think probably you would have to make a personal contact with him by visiting, or have some means of determining that they don't qualify other than just not being able to contact them.

Chairman GRIFFITHS. You describe the Talmadge amendment's tax credit to employers who hire welfare recipients as a step in the right direction. Could you suggest other ways to encourage employers to hire welfare recipients?

Mr. SPARKS. Other than the Talmadge amendment?

Chairman GRIFFITHS. Yes. Do you have any other ideas?

Mr. SPARKS. No; I don't. I tried to think of some other ideas to put in my statement.

Chairman GRIFFITHS. But at least you think we're going the right way?

Mr. SPARKS. I think so, yes.

Chairman GRIFFITHS. You said that your employment service operations should provide incentive for welfare recipients to seek and accept employment. Apparently the earnings disregard is not provided as sufficient incentive. You know, there is an earnings disregard. What do you think, why has it not provided sufficient incentive?

Mr. SPARKS. The statement that you read there I am not familiar with. Is that in my statement?

Chairman GRIFFITHS. Yes. You said that your employment service operation should provide incentives for welfare recipients to seek and accept employment. That's what you said. Now, what I am saying is that apparently the earnings disregard has not provided sufficient incentive. Would you have any opinion on that?

Mr. SPARKS. No, I don't.

Chairman GRIFFITHS. In your statement you referred to a special unit of employment interviewers who provide preferential services to veterans. What do you mean by preferential services?

Mr. SPARKS. Well, they are supposed to have first exposure to the job openings that are listed with us; that's the main thing.

Chairman GRIFFITHS. Those are required by law.

Mr. SPARKS. Yes.

Chairman GRIFFITHS. One of your offices specializes in professional, clerical, and sales jobs. Does this office refer women?

Mr. SPARKS. Which office?

Chairman GRIFFITHS. You do have an office that specializes in professional, clerical and sales jobs. All right, a woman comes into that office and wants a job. Do you refer her to a professional job, a clerical job, or a sales job?

Mr. SPARKS. They are referred to any job for which they qualify. However, that office is not under my jurisdiction, but I do know this to be true.

Chairman GRIFFITHS. Do your other offices treat women differently from men in any way?

Mr. SPARKS. No, they don't; not that I know about.

Chairman GRIFFITHS. One of the job requirements that you described as difficult for applicants to meet was the following: "Must have reliable child care." How can any mother hope to work unless she has reliable child care? How do most mothers find reliable child care, do you know or not?

Mr. SPARKS. That's usually done on an individual basis. I would say this is a thing that an employer will look at when he is considering a female for employment; do they have children, if so, do they have adequate child care?

Chairman GRIFFITHS. Are you aware that under the Civil Rights Act of 1964 they can no longer ask this question?

Mr. SPARKS. No, I wasn't.

Chairman GRIFFITHS. Well, they can't. So the next time they ask you, you tell them that's out. They are in no better position to ask that question concerning a woman than they are a man, because the minute they start asking that, they are really saying that a woman's children are entitled to less than a man's children.

Mr. SPARKS. That's understandable, I agree with you.

Chairman GRIFFITHS. So you know, they don't ask men those questions and they wouldn't ask whether the man has children and if he is a widower.

Mr. SPARKS. That's right.

Chairman GRIFFITHS. If he has children under 6 and he is a widower, he just might as well stay home as a woman. What you are doing is consigning a woman with children to less well-paying jobs, because if you get that pay low enough nobody is going to bother about whether her children have care or not or whether she has children under six. So you're making a distinction between the children, really. And you know, politicians and clergy and everybody run around about how anxious they are about children. But when you get right down to it, the children they are referring to are the children that a man acknowledges and not the children of women.

You said that 40 percent of your job orders are in the service and labor category, require hard work, and are low paying. Exactly what kind of jobs are they?

Mr. SPARKS. They are in the service occupations, dishwashers, waitresses, laborer jobs, warehouse jobs.

Chairman GRIFFITHS. Miss Raskin, could you describe your procedures for determining whether applicants are qualified for unemployment insurance benefits?

Miss RASKIN. Well, we take information concerning their separation, and Georgia requires that to quit you must have good work-connected cause. It rules out any personal reason. It has to be a change in working conditions in some manner, either detrimental to your health or it's instigated by the employer. As far as a person who is discharged, the employer must discharge him with cause connected with work. And that means that discharge because he doesn't like them, or a person lacks experience, or tardiness where there are no warnings involved would not be considered good cause connected with the work.

Chairman GRIFFITHS. I had a letter just before I left Washington from a woman in Georgia. She was objecting to the equal rights amendment and she pointed out that in the job in which she worked she was now being required to lift 50 pound weights. Now it just happens that Georgia has the ideal weight lifting law in the whole Nation. In Georgia no one, man or woman, is required to lift a weight beyond their strength, isn't that right? If I send you that letter, will you advise that woman of her rights?

Miss RASKIN. I will.

Chairman GRIFFITHS. Because I know what is really happening there. If that place is unionized, that union is really part and parcel of that whole thing. They are trying to intimidate that woman.

Miss RASKIN. If she had filed a claim this would be considered good cause connected with work, especially if she had medical advice to some extent.

Chairman GRIFFITHS. I just thought about that, that would be real great.

How do you find out whether or not a person quit his job voluntarily?

Miss RASKIN. This has been a procedure for the last few months and will be from now on, basically because of the *Java* decision. Each time the employer—the last employer—is notified at the time the person initially files a claim. After July 1, the State legislature has just passed new admendments, we will automatically notify any base-period employers also at the time of filing. We give them a certain amount of time, usually 7 days or the next reporting day of the claimant, to respond either in person or in written form, making comments on the separation.

Chairman GRIFFITHS. I take it that a person who is guilty of gross misconduct and is fired is not eligible for UI.

Miss RASKIN. They are entitled to file, they will probably receive a postponement. After that postponement is served, if they are still unemployed and are still considered a bona fide member of the labor force and meet all our requirements, they can draw unemployment.

Chairman GRIFFITHS. What are the rules for disqualifying women on leave during pregnancy?

Miss RASKIN. It depends on whether the woman requests the leave or whether she is placed on leave by the employer. Someone who requests a leave, whether it's pregnancy or medical, is keeping their own job attachments for fringe benefits or what have you, they are considered not eligible. If an employer puts them on leave, he's considered not initiating the act so we do allow them in a situation like that.

Chairman GRIFFITHS. I think that's pretty good. What about a woman who may quit work to marry a man living in another city, would she be disqualified?

Miss RASKIN. This would be considered personal reasons and not work-connected.

Chairman GRIFFITHS. The same rule applies to a man?

Miss RASKIN. The same rule applies to a man, we do not differentiate.

Chairman GRIFFITHS. Good for Georgia. Suppose a worker builds up eligibility in a covered job and quits his job. Later he is laid off from an uncovered job. Is he eligible for benefits?

Miss RASKIN. He's entitled to file. If he filed right now, this is the second quarter of 1972, so his base-period wages would cover the first four of the last five completed calendar quarters. This would mean we would base his claim on wages earned in 1971, all the quarters. Each quarter this changes. Possibly if he had enough covered employment during 1971, even though his last employer is nonliable, he could be entitled to establish a claim and draw.

Chairman GRIFFITHS. Do you allow persons to file their initial claim by mail?

Miss RASKIN. They have to file in person and anyone, whether they are able or not, is entitled to file a claim.

Chairman GRIFFITHS. I would presume there must be situations in which they could file by mail.

Miss RASKIN. There are no situations, they must come into the office to file.

Chairman GRIFFITHS. What if they get a broken neck?

Miss RASKIN. Then they are not entitled to unemployment insurance.

Chairman GRIFFITHS. They go to disability then?

Miss RASKIN. Unemployment is strictly for those who are employable, available, and able to work at the time they file.

Chairman GRIFFITHS. Really?

Miss RASKIN. Right.

Chairman GRIFFITHS. If you broke your neck on the job—

Miss RASKIN. He could file for workmen's compensation, but not unemployment insurance.

Chairman GRIFFITHS. I see. OK, do the checks have to be picked up in person?

Miss RASKIN. No, they are mailed.

Chairman GRIFFITHS. Does the claimant have to answer questions about job search and talk to counselors every so often?

Miss RASKIN. Right. They are referred depending upon their past work experience, and if they could easily get a job on their own, we have an extended and periodic review program which handles the unemployable. Other than that, the maximum they are called in is at least every 6 weeks.

Chairman GRIFFITHS. Every 6 weeks?

Miss RASKIN. Depending upon whether they can find work or not.

Chairman GRIFFITHS. UI benefits have to be reduced when earnings exceed certain levels.

Miss RASKIN. Right.

Chairman GRIFFITHS. Benefits are also reduced, I understand, for other types of income like social security.

Miss RASKIN. It depends. If a person is drawing social security, they must not restrict their earnings to social security alone, with the \$1,680. If they do restrict this they are not eligible for unemployment. If they do not restrict their earnings to qualify for social security, they can receive social security and not have it deducted from their unemployment. But the moment they say they are only willing to take part-time work to maintain social security benefits, they are considered not eligible for unemployment.

Chairman GRIFFITHS. How do you verify that the people have income and in what amounts?

Miss RASKIN. The only way we can verify it is after each quarter to check on every person that has been paid anything during that preceding quarter. A check is run against liable employers. After July 1, I mean January 1 of this year, most employers are considered liable so it will be a lot easier to check. But we do verify the wages. We may not catch them until 3 or 4 months later and at that time they are made to refund the money. But they are all verified after the quarter.

Chairman GRIFFITHS. Every quarter they are reverified?

Miss RASKIN. Every quarter.

Chairman GRIFFITHS. What measures do you take where deliberate fraud is detected in reporting income?

Miss RASKIN. We have an investigation section and they handle what we call the 16-F, those are the fraudulent cases. Before they make a fraud determination, if there is an employer involved we try to get

some information from him and to get a claimant's statement. If the claimant is considered to have committed fraud he is not entitled to unemployment insurance benefits for the next five quarters, basically four full quarters. They can be prosecuted and they are prosecuted.

Chairman GRIFFITHS. Are they?

Miss RASKIN. They are. They are put in jail and they are made to pay court expenses. Most do pay before they get to court. They are all prosecuted and none reach the point of statute of limitations.

Chairman GRIFFITHS. Why would they prosecute those when everybody in here has told us they don't prosecute fraud in welfare?

Miss RASKIN. Well, we prosecute them.

Chairman GRIFFITHS. You have your own attorneys on it then?

Miss RASKIN. Right, attorneys.

Chairman GRIFFITHS. Do you bring a civil action or a criminal action?

Miss RASKIN. I imagine it's criminal, I'm not sure.

Chairman GRIFFITHS. I see. Are you allowed to use social security records to check employment or unemployment?

Miss RASKIN. No.

Chairman GRIFFITHS. Are you allowed to check UI records to see whether another employer is currently paying the UI payroll tax for a UI claimant?

Miss RASKIN. Let me back up, when you said social security records, we check according to the wage quarterly reports that we receive. This is our check and we can check with other States when other States' wages are involved.

Chairman GRIFFITHS. And you do check on all the employers, you said?

Miss RASKIN. Right.

Chairman GRIFFITHS. Could you tell me about the Georgia UI statutes, what they require in the way of active job search and regular reporting to your office?

Miss RASKIN. This depends upon the person's type of work. We consider personal contact to be the main basis. If a person is not actually making personal contact, going to an employer, filling out an application, he is not entitled to unemployment insurance benefits. It could be for a week or for a period of time. In certain field résumés are strictly the only type of way that they can contact the employer, we do accept this, but the longer a person remains unemployed the more he must be willing to accept other types of work.

Chairman GRIFFITHS. I see. Do you very often have to take action against people who do not report for interviews for a job?

Miss RASKIN. If they do not report for an interview for a job, the claim is cut off at that time and they will have to come back and re-open it.

Chairman GRIFFITHS. I see. How many claims are cut off annually, do you know?

Miss RASKIN. I don't know.

Chairman GRIFFITHS. When we send you the record could you supply that answer?

Miss RASKIN. I will try to get that information.

Chairman GRIFFITHS. Thank you very much. What problems do you have with the practice of referring UI claimants to jobs?

Miss RASKIN. We don't really refer them. Each time a person files an unemployment insurance claim he must register with one of the employment service offices, except when they are in what we call the itinerant points, the areas of small towns where there would be no employment service. But they are required to register and we depend upon the employment service. When they offer a job, a suitable job, and a person refuses a job or an actual referral, they refer it to us and then we take action from there. Or, on our periodic interviews, we go over the past work search of the claimant and find out whether they refused an offer of work.

Chairman GRIFFITHS. If a UI claimant is also eligible for public assistance and food benefits, the UI benefit is deducted from the welfare grant. Do you notify the welfare office?

Miss RASKIN. No. The only way that I know of that we have as far as he files a claim with us, and then if they are on welfare, they are supposed to tell the welfare office, and then they call us and verify it and change the amount of earnings. The unemployment insurance earnings does not change, it's the welfare.

Chairman GRIFFITHS. Yes. Do you know how many of your clients receive surplus food commodities or welfare, or live in public housing?

Miss RASKIN. I have no idea, but I do not believe it's a high percentage. I would imagine it's very low.

Chairman GRIFFITHS. As I understand the way you all work UI in Georgia, a partially unemployed beneficiary has his earnings in excess of \$8 a week deducted from the UI benefits. Do you think this gives people a reasonable incentive to seek full-time work?

Miss RASKIN. I think it does.

Chairman GRIFFITHS. Do you have any evidence that people are aware of this rule and minimize their work efforts so as not to have their benefits reduced?

Miss RASKIN. No, I don't think they are. I think unemployment insurance is a good program. Most people on unemployment insurance are getting a weekly amount much less than what they had previously made, and they cannot live on that alone.

Chairman GRIFFITHS. I see. Could you explain the interstate arrangements for paying claims by one State to residents of other States?

Miss RASKIN. If a person has a claim based on Georgia wages and lives in another State, he reports to the claim center in his area. They act as a middleman. They refer every one, every thing to us, we make the determination. As far as his weekly contacts, they have forms they fill out and they are referred to us. When we receive the forms we do pay them. We depend upon the other States to tell us if the claimant is not making an active search for work or if there is a particular issue that has just come up. Otherwise, we do go ahead and pay them.

Chairman GRIFFITHS. What services do you provide for claimants being paid by other States?

MISS RASKIN. We work the same way, we act as a middleman, we help them gather the information and let them if it is improper.

Chairman GRIFFITHS. I see. I want to thank all of you very much for being here and for testifying. You have been very helpful.

This committee is adjourned until in the morning at 10 o'clock when we will hear Mr. Earnest C. Jackson, director of housing, Atlanta Housing Authority; Mr. E. Lamar Seals, Director of the HUD Area Office, Mr. A. W. Tate, Director of the Veterans' Administration Georgia regional office, and Mr. Ralph White, Adjudication Officer of the Veterans' Administration, Georgia regional office.

Thank you very much.

(Whereupon, at 3:11 p.m., the subcommittee adjourned, to reconvene at 10 a.m., Thursday, June 8, 1972.)

# PROBLEMS IN ADMINISTRATION OF PUBLIC WELFARE PROGRAMS

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THURSDAY, JUNE 8, 1972

CONGRESS OF THE UNITED STATES,  
SUBCOMMITTEE ON FISCAL POLICY  
OF THE JOINT ECONOMIC COMMITTEE,  
*Washington, D.C.*

The subcommittee met, pursuant to notice, at 10 a.m., in room 318, Old Post Office Building, Atlanta, Ga., Hon. Martha W. Griffiths (chairman of the subcommittee) presiding.

Present: Representative Griffiths.

Also present: Alair A. Townsend, technical director; James R. Storey, staff economist; Sharon S. Galm, staff counsel; Patricia Kelly, legislative assistant to Representative Griffiths; Leslie J. Bander, minority economist; and Drew V. Tidwell, legislative assistant to Representative Blackburn.

Chairman GRIFFITHS. The committee has with us this morning Mr. E. Lamar Seals, the director of the HUD area office. Mr. Seals is accompanied by: Robert J. McHan, Special Assistant to the Area Director; Ralph L. Johnston, Director, Operations Division; Francis X. Reardon, Director, Housing Management Division; Harold L. Kopp, Chief, Loan Management and Property Disposition Branch; William Hampshire, Management Specialist; and Edward J. Bluhm, Chief, Mortgage Credit Section.

We also have Mr. Tate, the director of the Veterans' Administration, Georgia regional office; and Mr. White, an adjudication officer of the Veterans' Administration Georgia regional office. Mr. Tate and Mr. White are accompanied by Mr. L. A. Townsend, Deputy Director of the Compensation and Pension Service, VA central office in Washington, D.C. Hopefully Mr. Jackson, director of housing for the Atlanta Housing Authority, will arrive soon. Nevertheless, we are going to start, and first I would like to welcome you and thank you all for being with us.

Mr. Seals, we will begin the hearing with you.

(1153)

**STATEMENT OF E. LAMAR SEALS, AREA DIRECTOR, ATLANTA, GA., AREA OFFICE, U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, ACCOMPANIED BY ROBERT J. McHAN, SPECIAL ASSISTANT TO THE AREA DIRECTOR; RALPH L. JOHNSTON, DIRECTOR, OPERATIONS DIVISION; FRANCIS X. REARDON, DIRECTOR, HOUSING MANAGEMENT DIVISION; HAROLD L. KOPP, CHIEF, LOAN MANAGEMENT AND PROPERTY DISPOSITION BRANCH; WILLIAM HAMPSHIRE, MANAGEMENT SPECIALIST; AND EDWARD J. BLUHM, CHIEF, MORTGAGE CREDIT SECTION**

Mr. SEALS. Madam Chairman and members of the committee, I appreciate the opportunity to outline to you the administrative aspects of the homeownership and rental assistance programs of the Department of Housing and Urban Development.

#### 1. HOMEOWNERSHIP

There are several homeownership programs designed to assist a purchaser in obtaining a home both in the form of insurance of mortgage loans and through subsidy payments by HUD.

Of the three basic homeownership programs, two are unsubsidized and one is subsidized.

Section 203B is an unsubsidized, no-income limit program, which permits a mortgage as high as \$33,000.

Section 221(d)(2) is the low- and moderate-income nonsubsidized program. The mortgage cannot exceed \$18,000 to \$21,000 in Georgia.

Section 235 is the low and moderate income subsidized program for the income eligible purchaser. The mortgage limits are virtually the same as for section 221(d)(2).

#### *Administrative steps involved in purchasing a home*

The administrative steps involved in the purchase of a home are essentially the same for all HUD homeownership programs, whether subsidized or unsubsidized.

However, no housing is built under the section 235 interest subsidy program, per se. Applications for the construction of new housing are processed under one of the regular mortgage insurance programs such as 203, 221(d)(2).

In the case of new housing which is to be built on land not yet developed, there are certain steps necessary to qualify the land for application processing.

#### *Precommitment processing (new construction on undeveloped land)*

1. *First submission.*—Two sets of "application for subdivision feasibility analysis" are filed.

2. *Feasibility analysis.*—HUD issues a letter stating that the subdivision is feasible and requests submission of complete preconstruction exhibits.

3. *Second submission.*—The developer submits three sets of exhibits for preconstruction analysis.

4. *Preconstruction exhibit analysis.*—Upon approval, HUD returns one set of preconstruction exhibits to the developer indicating revisions, if any, and invites applications for commitments on individual properties.

*Conditional commitment (appraisal)*

On new construction cases:

1. The mortgagee submits application form 2800 for individual properties on behalf of the builder.
2. HUD completes architectural and valuation approval analysis and issues commitments.
3. Construction may begin upon issuance of commitments.
4. The builder notifies of construction start and calls for inspections as construction progresses.

For an existing or older house, no preliminary analysis is required. The standard application for appraisal is submitted, house and site are inspected and a conditional commitment is issued. This commitment contains the appraisal, mortgage amount, and any special comment contains the appraisal, mortgage amount, and any special conditions.

An average of over 80 percent of applications for appraisal are completed by the Atlanta office within 5 working days.

## II. SUBSIDIZED HOMEOWNERSHIP SECTION 235

The section 235 program enables lower income families to obtain homeownership with the aid of federal subsidy payments and mortgage insurance. If the home buyer cannot afford a mortgage payment with 20 percent of his income, HUD will reduce his interest cost on a market-rate mortgage to as low as 1 percent.

The regular mortgage limit under section 235 in Atlanta is \$18,000 with an added increment of \$3,000 for properties with four or more bedrooms purchased by a family of five or more persons.

The maximum interest rate that can be charged by the mortgagee is presently 7 percent plus an annual mortgage insurance premium of one-half of 1 percent mortgage insurance premium. The downpayment must be at least \$200.

Eligible homebuyers must have an adjusted family income before taxes which does not exceed 135 percent of the local maximum admission limits for public housing. Adjusted family income equals the gross annual income of the family from all sources, before taxes and withholding, minus certain exclusions. In addition to these limits, there is a maximum asset limitation.

The income limits applicable to Fulton County for section 235:

Number of persons in family :

1	-----	4, 860
2	-----	5, 940
3	-----	6, 210
4	-----	6, 480
5	-----	6, 750
6	-----	7, 020
7	-----	7, 155
8	-----	7, 290
9	-----	7, 425
10	-----	7, 560

To be eligible for subsidy under this program, the purchase must be made for family use. A family is defined as two or more persons related by blood, marriage, or operation of law; a handicapped person; or single person 62 years of age or older.

*Public assistance recipients*

Those receiving public assistance are considered eligible for home purchase under interest subsidy as well as all other mortgage insurance programs. The source of income is disclosed on the mortgagor application as well as in the credit report accompanying the application. The application for public assistance purchasers is accompanied by evidence of the allowance provided by the local public welfare agencies.

The area office estimates that approximately 6,000 mortgages have been insured for public assistance recipients, 4,000 of these under section 235.

Assistance payments are made pursuant to a mortgage assistance payment contract between HUD and the approved mortgagee.

The assistance payment is an amount representing the difference between a monthly mortgage payment based on the full interest charge and the lower of a payment based on (1) a 1-percent interest charge, or (2) 20 percent of the applicant's adjusted monthly income.

*Application for a firm commitment (buyer approval)*

The following steps for a firm commitment under section 235 deal with approval of the purchaser. Application for approval of the home buyer originates with the mortgage lender.

1. The first step in the process is the mortgagees application for mortgagor approval and commitment (form 2900). The information in the application is obtained by the lender from the mortgagor. This document must be executed by both the lender and purchaser as to authenticity.

2. If the application discloses bank deposits, the lender must request verification of deposit from the depository.

3. The lender initiates the request for verification of employment from the purchaser's employer or other source of income.

4. If the applicant is self-employed, a profit-and-loss statement and the balance sheet is required with the application.

5. The lender also forwards a credit report. We are advised that the credit reporting bureau generally confers with the mortgagor applicant before issuance of the report.

6. A purchase agreement previously executed between buyer and seller accompanies the submission.

7. The purchaser qualifying for interest subsidy must execute application for homeownership under section 235 (form 3100) which provides information as to family composition, age of dependents, assets disclosure, and contains the worksheet which allows for computation of the amount of subsidy for which the family might qualify.

The firm commitment issued to the lender is accompanied by the calculation reflecting the Government's portion of the monthly payment for the approved buyer. Processing by the HUD office currently requires 1 to 3 days.

*The homebuyer under section 235*

The homebuyer is responsible for finding the house he wishes to buy.

The area office maintains a public information register which identifies builders and location of proposed construction in approved subdivisions as well as available rental housing being developed. Assistance is also available through the services of the area office housing counselor.

*Case studies*

A summary of information is attached as exhibit I covering four actual cases of subsidized home purchase under section 235, all of which are public assistance recipients. We have outlined on each of these cases, which are considered typical, the income, purchase price, downpayment, total monthly payment, homeowner's, and HUD's share of the payment.

*Section 235 volume of applications*

Approximately 19,000 section 235 recipients have been approved by the Atlanta area office.

## III. SUBSIDIZED MULTIFAMILY HOUSING

The two basic subsidized multifamily housing programs are section 235 and rent supplement.

*Section 236*

Section 236 is an interest subsidized rental program for low and moderate income families and single persons over 62 years or handicapped. The housing is privately built and privately owned. Assistance, in the form of interest payments at 1 percent, is provided by HUD to the lender. Rentals are thus reduced to the lower income tenant who is required to pay 25 percent of his adjusted monthly income. Income limits are identical to those under section 235.

Income limit restrictions do not apply to tenants who pay the fair market rental, provided priority for renting is given to those within the income limits.

*Rent supplement*

Up to 40 percent of the units in a project may be occupied by tenants receiving rent supplement payments. By using this program in tandem with section 236, families at public housing income levels are provided with expanded housing options.

The project sponsor must establish a basic monthly rental and a fair market monthly rental for each dwelling. The basic monthly rental charge is based on operation of the project at a 1 percent interest rate on the mortgage and the fair market rental is based on competitive market rents.

*Multifamily processing stages*

All multifamily projects are developed procedurally in the same basic manner. The basic steps include the following:

1. The sponsor-developer makes initial contact with the HUD office on the proposal;
2. The sponsor prepares the application with related exhibits outlining the proposal;
3. HUD analyzes the application, determines value and acceptability of the site, market for the type of units proposed and land use intensity;
4. A formal feasibility letter is issued to the sponsor inviting application for firm commitment. If the sponsor's architect has a proven record of designing marketable housing projects, HUD may accept his certification of compliance with minimum property standards, building codes, and other requirements;

5. The sponsor, and his architect, prepares the required final application documents including schematic architectural drawings and outline specifications;

6. The application for commitment is filed with the HUD office;

7. HUD issues the firm commitment. With the issuance of a firm commitment, the date for initial closing and the date for start of construction are agreed upon by HUD, the mortgagee and the sponsor;

8. Initial closing is held and the loan is endorsed for mortgage insurance;

9. A preconstruction conference is held before construction starts with HUD outlining responsibilities of the parties to the transaction with respect to equal housing opportunity, prevailing wage requirements, and fair employment practices;

10. The project is constructed;

11. Certification of actual cost is furnished to HUD; and

12. Closing is held for final endorsement of the loan for mortgage insurance.

#### *Rental arrangements*

Low and moderate income eligibles desiring to secure the benefits of subsidized rental housing are responsible for locating a unit of their choice. As previously stated, the area office maintains a register of projects under development and the assistance of the housing counselor is available to them. Tenant selection is management responsibility under all HUD multifamily programs, although rent supplement recipients must be approved by HUD prior to their occupancy. An application disclosing family composition, income, and assets, similar to the section 235 application, is executed for determination of tenant eligibility and the amount of the tenant's subsidy.

#### *Case studies*

A summary of information is attached as exhibit II covering five actual cases of tenants of which one is subsidized under the rent supplement program and four under section 236 interest reduction. These tenants derive their income from welfare sources, wages, social security and retirement annuities.

#### *Section 236 and rent supplement volume applications*

Under the section 236 program in Georgia, 28 projects of 2,943 units have been completed and occupied, 46 projects of 4,399 units are under construction, and an additional 39 projects of 3,704 units are in process or committed. The section 221 (d) (3) program which accounts for most of the rent supplements, includes 49 projects of 5,342 units completed and occupied, six projects of 738 units under construction, and four projects of 304 units remain in process.

#### *Action taken to reduce or curtail deficiencies in subsidized programs*

All application irregularities which come to our attention are referred to the inspection division for investigation. Violations of the law are sent to the Department of Justice for prosecution. Following whatever action is considered appropriate by the office of the U.S. attorney, administrative action is taken by the area office.

Since inception of the section 235 program, 103 cases have been referred for investigation, of which 37 are now pending. Violations of varying degrees were found in 16 cases and hearings were held involving real estate and builders offenders. Warning letters were forwarded or adverse action determinations considered where appropriate. The remaining apparent irregularities, involving individual low- and moderate-income families, reflected problems which might be considered inherent in their social and financial characteristics, such as, unemployment, unusual illnesses, family problems, ignorance of real estate transactions, and other factors. It is anticipated that these investigations and hearings have acted as a deterrent to more widespread abuses in this program in Georgia.

Following an on-site review of a large number of properties insured under section 235, corrective measures were taken to eliminate unsatisfactory appraisal and inspection practices by our personnel. This included an intensified number of field reviews and establishment of closer coordination with the Veterans' Administration on cases where that agency was involved.

With respect to subsidized rental housing, irregularities involving tenant eligibility, which come to our attention are likewise referred for investigation or audit. Spot checks are made of applicant files by management personnel of the area office. Project owners are required to adjust and collect any rental deficiencies occurring as a result of errors or discovered misstatements in computation of the tenant subsidy.

#### *Recommendation for changes*

The most recent recommendations of the Department are contained in the Housing Consolidation and Simplification Act now before Congress under H.R. 9331.

Madam Chairman and members of the committee, this concludes my prepared statement. I will be glad to attempt to answer any questions you may have.

(The following exhibits were attached to Mr. Seals' statement:)

#### EXHIBIT I

##### CASE STUDIES—SECTION 235 INTEREST SUBSIDY

1. "Wyatt and Audie Smith"—age 63 and 59—0 dependents.	
Income from welfare \$32; social security \$139; salary \$75-----	\$246.00
Purchase price of home-----	18,000.00
Downpayment (covers prepaid items)-----	200.00
Total monthly mortgage payment-----	149.00
Homeowner's share of monthly mortgage payments-----	79.61
HUD's share of monthly mortgage payments-----	69.39
2. "Janice M. Brown"—age 22—2 dependents.	
Income from salary \$325; welfare \$114-----	\$439.00
Purchase price of home-----	18,000.00
Downpayment (covers prepaid items)-----	200.00
Total monthly mortgage payments-----	150.00
Homeowner's share of monthly mortgage payments-----	80.61
HUD's share of monthly mortgage payments-----	69.39

3. "Roosevelt and Lizzie White"—age 29 and 25—3 dependents.	
Income from salary \$361; Welfare \$79.....	\$440. 00
Purchase price of home.....	17, 700.00
Downpayment (covers prepaid items).....	200. 00
Total monthly mortgage payments.....	150. 00
Homeowner's share of monthly mortgage payments.....	82. 49
HUD's share of monthly mortgage payments.....	68. 23
4. "Esther W. Jones"—age 34—5 dependents.	
Income from salary \$343; welfare \$90.....	\$433. 00
Purchase price of home.....	18, 900. 00
Downpayment (covers prepaid items).....	200. 00
Total monthly mortgage payments.....	158. 71
Homeowner's share of monthly mortgage payments.....	85. 86
HUD's share of monthly mortgage payments.....	72. 85

## EXHIBIT II

## CASE STUDIES—SECTION 236 INTEREST SUBSIDY

1. "Jane Doe"—age 43—5 dependents:	
Yearly adjusted income from welfare and social security.....	\$1, 948. 00
Market rental.....	189. 81
Tenant's monthly rental payment.....	109. 35
HUD's share of monthly rental payment.....	80. 46
2. "Mary Doe"—age 21—3 dependents:	
Yearly adjusted income from welfare and wages.....	4, 070. 00
Market rental.....	175. 36
Tenant's monthly rental payment.....	108. 07
HUD's share of monthly rental payment.....	67. 29
3. "Betty Jones"—age 65—1 dependent granddaughter:	
Yearly adjusted income from welfare.....	780. 00
Market rental.....	158. 56
Tenant's monthly rental payment.....	30. 27
HUD's share of monthly rental payment.....	69. 00
4. "Mr. Coe" and his wife—age 23 and 20—1 dependent:	
U.S. Navy yearly adjusted income.....	3, 291. 00
Market rental.....	153. 82
Tenant's monthly rental payment.....	96. 34
HUD's share of monthly rental payment.....	57. 48
5. "Fred Jones"—age 66—0 dependents:	
Yearly retirement income.....	4, 225. 00
Market rental.....	139. 04
Tenant's monthly rental payment.....	88. 00
HUD's share of monthly rental payment.....	51. 04

Chairman GRIFFITHS. Thank you very much, Mr. Seals.  
We will next hear from Mr. Ralph White.

**STATEMENT OF RALPH WHITE, ADJUDICATION OFFICER, GEORGIA REGIONAL OFFICE, VETERANS' ADMINISTRATION, ACCOMPANIED BY A. W. TATE, DIRECTOR; AND L. A. TOWNSEND, DEPUTY DIRECTOR, COMPENSATION AND PENSION SERVICE, VA CENTRAL OFFICE, WASHINGTON, D.C.**

Mr. WHITE. Thank you for the opportunity of appearing before the subcommittee hearing on the administrative aspects of the Nation's welfare program to comment on how the Veterans' Administration assists veterans, their families, and their survivors. I have with me today, Mr. L. A. Townsend, Deputy Director of the Compensation and Pension Service, VA central office, Washington, D.C.,

and M. A. W. Tate, Director, Veterans' Administration regional office, Atlanta, Ga.

The Veterans' Administration administers programs of income maintenance which are directed at special segments of this Nation's population, but as such, does not operate a public welfare program.

The basic income maintenance program operated is pension. The pension program is operated under the authority of chapter 15, title 38, United States Code, and of regulations based upon such authority which may be found in title 38, Code of Federal Regulations, and as printed in the Federal Register.

Chapter 15 of title 38, United States Code describes the various programs of pension and prescribes the rates of benefits which may be paid. The programs as well as the rates undergo continuous scrutiny by both the executive department and the Congress, and revisions are regularly made, with major revisions and rate structure changes being recommended and enacted during the past few Congresses as well as a major change during the 92d Congress.

Our Nation has long maintained a liberal program of compensation and pension providing financial assistance to disabled veterans and their dependents.

Pensions to persons who have served in the Armed Forces of the United States are not a modern contrivance, but go back as far as the turn of the 18th century, when pensions were provided for veterans of the Revolutionary War. The veteran, the citizen who served his country in a time of crisis, has been the recipient of pension in one form or another for over 150 years.

The basic philosophy behind the disability pension program has been to provide a measure of support to certain needy, totally disabled wartime veterans and their survivors when their income and available assets are below levels of adequate self-support. The modern day program developed as part of the economic policies of the Government to meet the needs of its citizens in the early years of the depression period of the 1930's.

The existing program aids veterans with 90 days or more wartime service who are permanently and totally disabled due to non-service-connected disabilities. It was designed to provide an honorable means of assisting veterans who do not have sufficient income to maintain themselves at an adequate level of support. The benefit paid has not been considered as full support but rather as an income supplement. The basis of the monetary payment has been need as measured by income and net worth.

With your permission, I will first summarize the highlights of the disability and death pension programs; then I will discuss the administration of these programs within the State of Georgia, and trace the complete processing of an application for pension through the VA regional office. This should provide you with the complete picture.

First, let me emphasize that the disability program is not to be confused with the disability compensation program which provides financial assistance to compensate for the loss or reduction or earning power resulting from disabilities which were incurred in or aggravated by service. The disability compensation program is the largest, both in the number of veterans receiving payment and in total expenditure. Nor should the death pension program be confused with the

death compensation and dependency and indemnity programs which are payable when the veteran dies in service or from disability which was incurred in or aggravated by service.

The disability pension program is the second largest of the programs and is paid to wartime veterans discharged under than dishonorable conditions after 90 or more days service, or because of a service-connected disability, and who are permanently and totally disabled for reasons not traceable to service and who are in need of financial assistance.

The periods of wartime service for pension eligibility are as follows:

**Mexican Border Period**—May 9, 1916, to April 5, 1917, in the case of a veteran who during such period served in Mexico, on the borders thereof, or in the waters adjacent thereto.

**World War I**—April 6, 1917, to November 11, 1918; extended to April 1, 1920, for those veterans who served in Russia; also extended through July 1, 1921, for those veterans who had at least 1 day of service after April 5, 1917, and before November 12, 1918, and who served after November 11, 1918, and before July 2, 1921.

**World War II**—December 7, 1941, to December 31, 1946.

**Korean Conflict**—June 27, 1950, to January 31, 1955.

**Vietnam Era**—August 5, 1964, to date to be determined later.

One requirement for entitlement to pension is the veteran must be totally and permanently disabled. The Veterans' Administration rates medical disabilities according to a schedule of disabilities, with ratings assigned by percentages in 10 percentiles running from 10 percent to 100 percent.

If the assigned percentum is less than total, pension may nonetheless be awarded if the veteran is actually unemployable due to disability.

The permanence of disability will be held to exist when such impairment is reasonably certain to continue throughout the life of the disabled person.

Unemployability will be held to exist when it is determined that the veteran is unable to secure and follow substantially gainful employment by reason of disability. When a total rating based upon individual unemployability is claimed but there is evidence of sheltered or marginal employment, it is important to submit detailed statements disclosing the type of supervision required, all special job considerations granted the veteran with reasons, the amount of time lost due to disability and the manner in which the veteran's job performance, pay and supervision differs from that of the average worker in the same type of job in that community. The important consideration in sheltered employment cases is to furnish a basis for deciding that the veteran's pay and employment is more of the nature of special favor or charity than through remuneration for meaningful work performed.

As previously stated, pension also is based on need. A determination of a veteran's income is made by the VA and includes the income received by him (less specific exclusions) and under certain circumstances income received by his spouse.

The annual income cutoff figure under the current program, above which no pensions are paid, is \$2,600 for a single veteran and \$3,800 for veterans with dependents. Basic pension payments range from \$150 monthly in the lowest brackets for a veteran with three dependents (or \$130 monthly for a single veteran) down to \$33 for a veteran

with one dependent (\$22 for a single veteran) whose income is equal to the cutoff figures given above.

The size of a veteran's estate is also a determining factor for entitlement to pension.

Certain unusual medical expenses (not reimbursed by insurance) may be excluded.

Veterans within the income limits and in need of regular aid and attendance will receive an additional \$110 a month or if housebound, \$44 a month.

A veteran who is receiving non-service-connected permanent and total pension and who is so disabled as to require the regular aid and attendance of another person or is entitled to housebound allowance is entitled to outpatient treatment. If medically indicated, the VA may prescribe outpatient treatment by his own physician and he is eligible to receive drugs or medicine ordered on prescription.

There are three pension programs now operating for veterans. For those veterans who served during the Spanish American War and meet eligibility requirements, there is a fixed pension payable, the amount of which varies depending upon the veteran's having served 90 days or more or between 70 and 90 days, with the rates of \$101.59 for 90 days service and \$67.73 monthly for those with lesser service. The veteran's income is not a factor for this pension program only. A veteran who meets the 90-day service requirement may also make an election of pension under the current law program.

The pension program which was provided for World War I veterans in the 1930's and later for World War II and Korean conflict veterans was also a fixed rate pension program, with an income limitation applied in addition to the requirements for eligibility of 90 days wartime service. The income limit was increased for veterans with a wife or children, but no additional pension was payable where the veterans had dependents.

This program applies to veterans and widows who were in receipt of pension on June 30, 1960, and who have not elected to receive pension under the regular pension (new law) program which became effective July 1, 1960. This program is called protected pension (old law). The benefit payable to veterans under protected pension is \$66.15 monthly or \$78.75 monthly if the veteran is 65 years of age or has been in receipt of pension for a continuous period of 10 years. A more seriously disabled veteran who is housebound may receive \$100 monthly in lieu of basic pension; and if he is in need of the regular aid and attendance of another person may receive \$135.45 monthly. Under protected death pension, the monthly rates payable are \$50.40 for a widow without a child; \$63 for a widow with one child plus \$7.56 for each additional child; \$27.30 for one child where there is no widow; two children, no widow—\$40.95; three children, no widow—\$54.60; plus \$7.56 for each additional child. A widow who is in the need of regular aid and attendance is entitled to an additional \$50 monthly. Under protected pension, benefits are not payable to an unmarried veterans, or to a widow without a child, or to or on account of a child, whose annual income exceeds \$2,200; or to a married veteran, or a veteran with a child, or to a widow with a child, whose annual income exceeds \$3,500.

This early program had visible drawbacks. For one thing, there was an inequality of aggregate income between the veteran with no income and one whose income was at or near the income limit. The program also provided for the exclusion of certain income, such as railroad retirement benefits, permitting payment to a veteran who, on the basis of available income, was over the income limit. A third drawback was the abrupt reduction in total income when a small change in income would result in complete loss of pension.

In recognition of the effect of these drawbacks on the program, Congress enacted Public Law 86-211, which created the current law program which has been operating since July 1, 1960. With the enactment of this law, no additional persons could receive benefits under the then existing program which became restricted to persons who were receiving benefits on June 30, 1960. These persons were protected in their right to continue to receive pension under that program, and had the right of election to the new program, which was irrevocable.

The current law program in 1960 provided a graduated three step system of income levels, originally in \$600 levels to a maximum of \$1,800 for veterans with no dependents, and in \$1,000 steps to \$3,000 for those with dependents. All those falling within one income grouping, that is between no income and \$600, \$600 and \$1,200 and \$1,200 and \$1,800 received the same payment, with the pension reduced from \$85 to \$70 to \$40 as the veteran's income varied to change the group within which his income fell. A similar structure applied for the veteran with dependents, with the veteran whose income was less than \$1,000 receiving an additional \$5 per dependent up to three dependents, so that he received \$90 if he had one dependent, \$95 if he had two and \$100 if he had three.

The pension program has gone through a number of refinements, the latest occurring January 1, 1972, with the enactment of Public Law 92-198. The graduated three income level groupings evolved first into one of \$100 increments, each with a separate pension rate payable. This has now been refined through the introduction of a formula approach, whereby the highest rate of pension is payable to those veterans with the least income, and as the veteran's outside income increases, the amount of pension is reduced by a set amount for each dollar of increase. Under this approach, when a veteran's income from other sources increases, and when an adjustment in pension is made, his aggregate after the adjustment will be greater than his aggregate income before the change was made unless he loses his entitlement to pension.

Pension payments are not made at the same rates for survivors as are paid veterans with the same amount of outside income. The Nation's prime obligation in this field has always been to the veteran. The veteran's survivors are derivative beneficiaries, with the Government assuming some responsibility to contribute towards their support.

Widows and children of wartime veterans who have died of a non-service-connected cause are also entitled to a pension under certain conditions. The veteran must have had 90 days of wartime service, unless discharged or retired sooner for service-connected disability, and have been discharged under conditions other than dishonorable.

The widow must have lived continuously with the veteran from time of marriage until the veteran's death except while there was a separation due to the misconduct of or procured by the veteran without fault on the widow's part. Remarriage following the death of the veteran makes the widow ineligible for pension based on the death of that veteran unless the marriage is void or has been annulled or has been terminated by death or divorce. A widow may also be ineligible if after death of the veteran she has lived with another man and held herself out openly to the public to be his wife. Should such relationship terminate she may reapply for benefits. Children of deceased veterans are entitled to pension benefits until they are 18 years of age or until age 23 if they are attending an approved school. Otherwise, qualified children who become permanently incapable of self support because of mental or physical defect before reaching age 18 may receive pension as long as the condition exists or until they marry.

The annual income cutoff figure, above which no death pension is paid, is \$2,600 for a widow and \$3,800 for widows with children. Basic pension payments range from \$104 monthly in the lowest brackets for a widow with one child (or \$87 monthly for a widow alone) down to \$42 for a widow with one child (\$17 for a widow alone), whose income is equal to the cutoff figures given above. An additional \$17 is paid for each additional child. Where there is no eligible widow a child may receive \$42 a month with \$17 added for each additional child and the total divided among them. A child is not entitled if his income, not counting his own earnings, exceeds \$2,000.

Death pension is not payable to those whose estates are so large that it is reasonable to look to the estates for maintenance.

A widow who qualified for pension may also be granted an additional special allowance of \$55 monthly for aid and attendance if she is so severely disabled as to require the regular aid and attendance of another person, or is a patient in a nursing home.

Under the protected pension program, welfare payments were considered income. When the pension program was studied and improvements leading to the adoption of the current program were made in 1960, welfare and charitable contributions were excluded from income counting. Today, in determining the level of assistance under public welfare programs, all income and resources which may be available to defray the needs of an individual or a family, are considered, and the welfare allowance is used to close the gap between available funds and need.

The pension program recognizes the special status this Nation has always accorded veterans and their survivors, in providing pension as an honorable means of supplementing income for those who, after considering all of their income, except for welfare and certain other exclusions and offsets established by law, require assistance to meet needs yet unsatisfied. To the extent that these needs are not met, veterans and survivors may avail themselves on an individual basis, of the assistance afforded all citizens under welfare programs.

The Veterans' Administration requires that pension recipients promptly report a change in dependency, networth, or income status. Further, as a condition to continued receipt of pension, a person, other than a child or person who has attained age 72 who has been paid pension during 2 consecutive years, will file an annual report showing

total income he received for the preceding year, the corpus of his estate at the end of the year, and his estimate for the then current year of the total income he expects to receive.

These annual income questionnaires are mailed with the October pension checks received about November 1. An instruction sheet is furnished with the questionnaire and an envelope for mailing the completed card to our annual income questionnaire special processing unit.

The information furnished on the questionnaires is captured, scanned, and compared with existing data in the record for the pension account. We may then authorize continued entitlement at the same rate, increase benefits retroactively, or prospectively, or decrease benefits prospectively dependent upon nature of reported income data, or we may request additional or clarifying data.

The annual income questionnaires must be returned to the special processing unit by January 15 each year, or we will suspend payments effective January 1. When a delayed report is received, payments may be resumed or adjusted as appropriate. Followup questionnaires are mailed at the end of March to those claimants whose accounts are still in a suspended status for failure to return the income card. If the followup questionnaire is not received by the end of April, the pension award is terminated retroactively to the first of the year for which the income or net worth was to be reported, or the effective date of the award, whichever is the later date. Of course, the claimant may make a report at any time thereafter to have pension restored or adjusted through the date he was last paid. To receive benefits effective after the date he was last paid, he must furnish expected income data within 1 year from the date of notice of the termination of benefits and resulting overpayment due to failure to furnish questionnaire.

Let me now discuss the administration of the VA pension program within the State of Georgia. The Atlanta regional office is, of course, the focal point of the program and is one of 57 such regional offices maintained by the VA—one in each of the 50 States, with four States having two offices each. There is also an office in the District of Columbia, Puerto Rico, and in the Republic of the Phillipines. Each office has a jurisdictional area. The Atlanta regional office has for its jurisdiction the entire State of Georgia. Within Georgia there is a total population of approximately 4.6 million people with a veteran population of 494,000 as of December 31, 1971. Population breakdown by wars is as follows:

Vietnam era.....	93,000
Korean conflict.....	79,000
Between Korean conflict and Vietnam era.....	54,000
World War II.....	248,000
World War I.....	20,000

Veterans are being discharged into the State of Georgia at the rate of approximately 2,000 per month. We estimate we have passed the half million mark at this time. With reference to payment of pension, the VA's annual report of the Administrator of Veterans' Affairs shows as of June 30, 1971, 52,222 beneficiaries were receiving non-service-connected pension benefits. These pensioners were paid \$56,479,068 during fiscal year 1971. Broken down by wars, there are 12,028 World war II veterans receiving pension and 12,530 nonservice-connected death claimants; World War I—10,645 veterans and 13,138 death claimants; Korean conflict—1,009 veterans and 1,884 death claimants; Vietnam—49 veterans and 163 death claimants. There

are two veterans receiving nonservice-connected pensions from Mexican border campaign and one beneficiary receiving nonservice-connected death benefits.

The average age of all compensation and pension recipients is 55.5. The average age for World War II, non-service-connected recipients, is 58.2; World War I—77.1; Korean conflict—40.8; Vietnam era—26.9; and Mexican border service—77.7.

Assistance to veterans is provided in most cities and towns in the State of Georgia. Counselors are located at the VA Regional Office, 730 Peachtree Street, Atlanta, and in the four VA hospitals. We have free telephone service covering the entire State so that any person desiring application forms or information can secure data by calling without charge. Applications are mailed on request. The State of Georgia through its State department of veterans service has an office in 60 cities. Their 161 employees provide itinerant service in each of the 159 Georgia counties. The American Red Cross and national veteran service organizations have trained service representatives who also provide counseling for veterans and their beneficiaries. The American Legion has 276 posts; VFW—136 posts; AMVETS—35 posts; and DAV—34 posts. The American Red Cross has 105 active offices in the State of Georgia. All of the service organizations have a service officer whose primary duty is to provide assistance in the filing of and prosecution of claims. There are other veteran groups, such as Veterans of World War II, Spanish-American War Veterans, Jewish, Catholic, Purple Heart, et cetera, who provide similar assistance. Also, the Urban League, NAACP, Social Security, and Welfare have knowledge of VA benefits and refer claimants to the proper places for assistance in completing applications. There are countless other persons who have general knowledge of VA programs and can give counseling to veterans. These include insurance agents, undertakers, lending agencies, bankers, and other business organizations. We feel that the availability of the information and the availability of assistance in completing forms is more than sufficient to render such service as is needed. Information and help is certainly widespread.

As the last step in our presentation, let us trace the processing of an application for pension at the Atlanta Regional Office. (I should point out here that procedures are identical in each regional office throughout the country). A formal application is the first requirement for the payment of pension. However, benefits may be paid on the basis of an informal application if the formal application is received within 1 year of the date of request. A veteran uses VA Form 21-526, Veteran's Application for Compensation or Pension, for this formal application. The widow or children use VA Form 21-534 for their formal application. Detailed instructions are included on both forms. Attached to the VA Form 21-534 is VAF OA-C24, Application for Survivor's Benefits payable under title II of the Social Security Act. When the death claim is processed, the Veterans' Administration completes the bottom of the social security form showing the evidence of marriage and dependency that has been received or requested from the claimant. It is then forwarded to the Social Security Administration as a claim for their benefits. I think that I should add at this point that an application for survivor's benefits received in the Social Security Administration is also an application for pension from the Veterans' Administration.

As previously indicated, veterans and their survivors who desire assistance in completing their applications have many sources for such help. At VA offices or State of Georgia veterans offices, full-time trained counselors provide full assistance in completing applications. The counselor reviews the entitling criteria. The applicant is informed as to the evidence which will be necessary and is encouraged to submit it without delay. Where a child over age 18 is in school or has become disabled, applicants are told to secure the necessary evidence to prove entitlement to benefits. If the applicant does not have proof of military service with him but has it at home, he is encouraged to submit it to the Veterans' Administration without delay and a notation is placed on the application that this and other evidence will be submitted. The application is then forwarded to the Veterans' Administration where it is date stamped.

In disability pension cases this is usually the earliest date from which benefits can be paid. In death pension, benefits are payable from the first of the month of the veteran's death if claim is received within 1 year of the date of his death; otherwise, the effective date is the date of receipt of claim in the VA. If the application shows existence of a previously assigned claim number, it is associated with that claims folder and forwarded to the adjudication division. In the event this is an original claim, a teletype contact is made with our computer in Austin, Tex., for assignment of a claim number. On receipt of this claim number, the permanent claims folder record is prepared and the original application is then forwarded to the adjudication division. On receipt in the adjudication division, the initial processing step is by development clerks. Here the claim is reviewed for adequacy of evidence relating to the statutory requirements—such as 90-day service in a wartime period, income limitations, et cetera—and where necessary, additional evidence is promptly requested and the case submitted to an adjudicator. If a bar to benefits exists at this time, the claim is disallowed and notification is sent to the claimant. This disallowance letter contains notice of the right of appeal within 1 year of the date of the letter. If the veteran is 65 years of age or older, total disability is presumed by law and the claim is forwarded to an adjudicator for immediate processing of an award action if income and net worth criteria are found by him to be met. In the event the veteran is under 65 years of age, an examination by the Veterans' Administration is requested or if sufficient medical evidence is received with the claim or is already of record, it is forwarded for decision directly to a disability rating board composed of a medical, legal, and occupational specialist. In either event, when the claim is received in the rating board, a determination is made as to whether the veteran's disabilities are permanent and total and preclude him from substantially gainful employment.

This decision is recorded on a rating sheet and after signature by the three-member board it is returned to the authorization section for preparation of an awarded or disallowance action, as appropriate. When the disability requirement is met in disability pension, and in death pension, an award is prepared for submission to the finance and data processing division, on the basis of the income, net-worth and dependency status. On receipt in the finance and data processing division, necessary input is prepared for transmission to the computer payment

center in Hines, Ill. During each of the processing steps at Hines various audits and edits are made to detect any inconsistencies in the input transmission and statistical and budget data are also accumulated there. Concurrently with the preparation of this input, the claimant is furnished a letter notifying him of the amounts and effective date of his award. An attachment to this award letter advises the veteran of the caveats of his entitlement; that is, to report changes in income dependency, et cetera.

In the administration of the pension program, we accept the applicant's certified statements on applications and on the annual income questionnaires which are used to verify the amount of their income, unless there is conflicting evidence in the records. In such cases, formal additional evidence is requested.

In order to insure that the claimant receives the proper payment to which he is entitled by the laws and regulation, strict quality controls are in effect. In a regional office, we have a validated quality review procedure. Under this procedure, 10 percent of the claims adjudicated daily are listed, using a random selection process. From this listing, again through a random selection technique, certain claims are selected for quality review by the various section chiefs. The selected claims are reviewed in detail and exceptions taken as to any errors noted. The results of this quality review are reported to the VA central office on a monthly basis. To insure that a VA regional office has proper quality controls, the VA central office in Washington, D.C., conducts a staff appraisal at approximately 18 month intervals. Several hundred claims folders are called into central office for review by technical experts. These cases include some of those reviewed by the regional office supervisors as well as some not previously quality reviewed. In the quality review there are three categories of errors: (1) Substantive errors—which include errors in the rate of pension or erroneous grant or denial of pension, (2) judgment deficiencies—where there is questionable judgment as to the application of the laws and regulations; (3) procedural discrepancies—lesser errors of procedural nature which have no actual or potential effect on entitlement rights. A classified quality code is assigned for each error detected. There are operational limits within each of the error categories and a regional office must stay within these limits. As a part of the staff appraisal, two or three technical experts from the VA central office staff visit the regional office and make a detailed analysis of the management, manpower utilization, and quality control of the adjudication division.

I am happy to inform you that during the last staff appraisal the Atlanta regional office received the VA's highest performance evaluation—that of "Excellent" in both quality and management.

(The following forms were attached to Mr. White's statement:)

SOCIAL SECURITY ADMINISTRATION <b>APPLICATION FOR SURVIVORS BENEFITS</b> (PAYABLE UNDER TITLE II OF THE SOCIAL SECURITY ACT) <i>IMPORTANT - Read instructions before filling in form. Detach and retain ONLY the instruction sheet.</i>		(DO NOT WRITE IN THIS SPACE)  VA DATE STAMP
DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE		
1. FIRST NAME - MIDDLE NAME - LAST NAME OF VETERAN (Type or print)		2. DATE OF DEATH
NOTE: If the veteran's Social Security No. is unknown, fill in Items 4, 5, 6 and 7 about veteran.		
3. SOCIAL SECURITY NO. OF VETERAN	4. DATE OF BIRTH	5. PLACE OF BIRTH
6. NAME OF FATHER		7. MAIDEN NAME OF MOTHER
8. DID THE VETERAN WORK IN THE RAILROAD INDUSTRY AT ANY TIME ON OR AFTER 1-1-37? <input type="checkbox"/> YES <input type="checkbox"/> NO		
NOTE - The following information should be furnished for each period of the veteran's active service after September 7, 1939, in the Army, Navy, Air Force, Marine Corps or Coast Guard of the United States or service as a commissioned officer in the Coast and Geodetic Survey or Public Health Service.		
ENTERED ACTIVE SERVICE		SEPARATED FROM ACTIVE SERVICE
9A. DATE	9B. PLACE	9C. SERVICE NO.
9D. DATE	9E. PLACE	9F. GRADE, RANK OR RATING, ORGANIZATION AND BRANCH OF SERVICE
10. RELATIONSHIP OF APPLICANT TO VETERAN <input type="checkbox"/> WIDOW <input type="checkbox"/> CHILD <input type="checkbox"/> PARENT <span style="font-size: small;">(Fill in Item 11)</span>		11. DATE OF BIRTH OF APPLICANT
12. VETERANS ADMINISTRATION CLAIM NO.		
CHILDREN: Show names of surviving unmarried children (including stepchildren, adopted, and illegitimate children) of the veteran who were (a) Under 18; (b) 18 to 22 and going to school; (c) Age 18 or over if disabled before 18.		
13A.		13B.
13C.		13D.
I certify that the above statements are true, knowing that anyone who makes a false statement or misrepresents in connection with an application for Federal benefits is committing a crime punishable under Federal law.		
14. DATE (Month, day, year)	15. SIGNATURE OF APPLICANT (Write in ink)  SIGN HERE	
16. MAILING ADDRESS OF APPLICANT (No. and street or rural route, city or P.O., State and ZIP Code)		17. TELEPHONE NO.
WITNESSES TO SIGNATURE OF APPLICANT IF MADE BY "X" MARK		
18A. SIGNATURE OF WITNESS		18B. ADDRESS OF WITNESS (No. and street, city, State and ZIP Code)
19A. SIGNATURE OF WITNESS		19B. ADDRESS OF WITNESS (No. and street, city, State and ZIP Code)
ITEMS BELOW TO BE COMPLETED BY THE VETERANS ADMINISTRATION (Use reverse for "Remarks")		
20. PROOFS RECEIVED (Check)		21. PROOFS REQUESTED FROM CLAIMANT OR OTHERS (Specify)
<input type="checkbox"/> DEATH	<input type="checkbox"/> MARRIAGE	<input type="checkbox"/> DEATH
<input type="checkbox"/> AGE	_____ (NAME) _____ (NAME) _____ (NAME)	<input type="checkbox"/> MARRIAGE
<input type="checkbox"/> OTHER (Specify)	_____ (NAME)	<input type="checkbox"/> AGE
		_____ (NAME) _____ (NAME) _____ (NAME)
<input type="checkbox"/> OTHER (Specify)	_____ (NAME)	<input type="checkbox"/> OTHER (Specify)
		_____ (NAME)
22. DATE	23. NAME AND ADDRESS OF TRANSMITTING VA OFFICE	

INSTRUCTIONS FOR FORM OA-C24

Fill in each item on the attached application, Form OA-C24, for survivors benefits under Title II of the Social Security Act (except the items 20 through 23).

When signed and dated the form SHOULD BE LEFT ATTACHED to your application for dependency and indemnity compensation or death pension.

VETERANS ADMINISTRATION						(DO NOT WRITE IN THESE SPACES)
APPLICATION FOR DEPENDENCY AND INDEMNITY COMPENSATION OR DEATH PENSION BY WIDOW OR CHILD (INCLUDING ACCRUED BENEFITS AND DEATH COMPENSATION, WHERE APPLICABLE)						VA DATE STAMP
<i>IMPORTANT—Read instructions before filling in form. Answer all items fully. Detach and retain ONLY the instruction sheet. If more space is required, attach additional sheets and identify each answer by item number.</i>						
1. LAST NAME - FIRST NAME - MIDDLE NAME OF DECEASED VETERAN (Type or print)						
2A. FIRST NAME - MIDDLE NAME - LAST NAME OF CLAIMANT (Type or print)				2B. TELEPHONE NO.		
2C. MAILING ADDRESS OF CLAIMANT (Number and street or rural route, city or P.O., State and ZIP Code)				2D. RELATIONSHIP TO VETERAN (Check one)		
		<input type="checkbox"/> WIDOW		<input type="checkbox"/> CHILD		
3. IF VETERAN PREVIOUSLY APPLIED TO THE VETERANS ADMINISTRATION FOR ANY BENEFIT, INSERT CLAIM NUMBER, IF KNOWN		4. SOCIAL SECURITY NUMBER OF VETERAN		5. RAILROAD RETIREMENT NO.	6. VETERANS ADMINISTRATION CLAIM NO.	
C-					XC-	
PART I - IDENTIFICATION AND SERVICE INFORMATION OF VETERAN (See Instructions - paragraphs F & G)						
7. DATE OF BIRTH		8. PLACE OF BIRTH		9. DATE OF DEATH	10. PLACE OF DEATH	
11A. CAUSE OF DEATH (See Instructions, paragraph F)				11B. ARE YOU CLAIMING THAT THE CAUSE OF DEATH WAS DUE TO SERVICE?		
				<input type="checkbox"/> YES <input type="checkbox"/> NO		
12A. ENTERED ACTIVE SERVICE		12B. SERVICE NO.	12C. SEPARATED FROM ACTIVE SERVICE		12D. GRADE, RANK OR RATING, ORGANIZATION AND BRANCH OF SERVICE	
DATE	PLACE		DATE	PLACE		
13. IF VETERAN SERVED UNDER A NAME OTHER THAN THAT SHOWN IN ITEM 1, GIVE FULL NAME AND SERVICE RENDERED UNDER THAT NAME						
PART II - INFORMATION RELATING TO MARRIAGE (See Instructions, paragraph H)						
INFORMATION RELATING TO VETERAN						
14. HOW MANY TIMES WAS VETERAN MARRIED*						
15A. MARRIAGE		15B. TO WHOM MARRIED	15C. HOW MARRIAGE ENDED (Death, divorce, etc.)	15D. MARRIAGE ENDED		
DATE	PLACE			DATE	PLACE	
INFORMATION RELATING TO WIDOW OR MOTHER OF THE CHILDREN FOR WHOM THIS CLAIM IS BEING MADE						
16. HOW MANY TIMES HAS WIDOW BEEN MARRIED?		17. HAS WIDOW REMARRIED SINCE DEATH OF VETERAN?		18. DATE REMARRIED	19. PLACE REMARRIED	
		<input type="checkbox"/> YES <input type="checkbox"/> NO (If "Yes," complete Item 18 and 19)				
20A. MARRIAGE		20B. TO WHOM MARRIED	20C. HOW MARRIAGE ENDED (Death, divorce, etc.)	20D. MARRIAGE ENDED		
DATE	PLACE			DATE	PLACE	

PART II - INFORMATION RELATING TO MARRIAGE (Continued)			
NOTE: If claimant is not the veteran's widow, omit items 21 to 26, inclusive.			
21. MAIDEN NAME OF VETERAN'S WIDOW (First - middle - last)		22. DATE OF BIRTH	
23. PLACE OF BIRTH	24. WAS A CHILD BORN OF WIDOW'S MARRIAGE TO VETERAN?		25. DID WIDOW LIVE CONTINUOUSLY WITH THE VETERAN FROM DATE OF MARRIAGE TO DATE OF DEATH?
	<input type="checkbox"/> YES <input type="checkbox"/> NO		
26. CAUSE OF SEPARATION (Explain fully, giving reason, date of separation, duration, etc. If separation was by court order, attach a certified copy of such order.)			
PART III - INFORMATION CONCERNING CHILDREN (See Instructions, paragraph 1)			
IDENTIFICATION OF CHILDREN AND INFORMATION RELATIVE TO CUSTODY			
NOTE - List below, the name of each unmarried child of the veteran, including adopted child or stepchild, under 18 years of age (or under 23 years of age if attending school); or of any age if permanently incapable of self-support by reason of mental or physical defect. If the birth of a child of the veteran is expected, that fact should be stated.			
27A. NAME OF CHILD	27B. DATE OF BIRTH	27C. PLACE OF BIRTH	27D. NAME AND ADDRESS OF PERSON HAVING CUSTODY OF EACH CHILD
NOTE - Item 28 to be answered by widow only if any child listed above is not in her custody.		28. DO YOU ALSO DESIRE THIS APPLICATION TO BE CONSIDERED AS A CLAIM FOR THE VETERAN'S CHILDREN LISTED IN ITEM 27A, WHO ARE NOT IN YOUR CUSTODY?	
		<input type="checkbox"/> YES <input type="checkbox"/> NO	
ADDITIONAL INFORMATION RELATING TO CHILDREN LISTED IN ITEM 27A			
29. NAME OF LEGALLY ADOPTED CHILD (If none, write "NONE")		30. NAME OF HELPLESS CHILD (If none, write "NONE")	
		<input type="checkbox"/> YES <input type="checkbox"/> NO	
31. HAS SUCH CHILD EVER MARRIED?			
32. NAMES OF CHILDREN OF AGE 18 THRU 32, WHO ATTEND SCHOOL REGULARLY (If none, write "NONE")			
33. NAME OF ILLEGITIMATE CHILD (If none, write "NONE")			
34. NAME OF STEPCHILD (If none, write "NONE")			
NOTE: If no children are listed in items 33 and 34, do not fill in item 35.			
35. NAMES OF CHILDREN LISTED IN ITEMS 33 AND 34 WHO WERE MEMBERS OF THE VETERAN'S HOUSEHOLD AT TIME OF VETERAN'S DEATH (If none, write "NONE")			
NOTE: If the veteran died while in active service or if he had no service after April 5, 1917, do not fill in Parts IV, V, or VI.			
PART IV - ANNUAL INCOME OF WIDOW AND/OR CHILD (By calendar years)			
IMPORTANT - Read carefully Instructions, paragraph 1, before answering questions. All items required to be filled in must be answered FULLY.			
COMMERCIAL LIFE INSURANCE PAYMENTS TO CLAIMANT			
NOTE: Include Federal Employees' Government Life Insurance, BUT do not include insurance payable by Veterans Administration.			
36A. TOTAL AMOUNT RECEIVED OR EXPECTED		\$	
36B. AMOUNT RECEIVED OR EXPECTED DURING THE YEAR IN WHICH VETERAN DIED		\$	
36C. AMOUNT RECEIVED OR EXPECTED DURING THE FOLLOWING YEAR		\$	

PART IV - ANNUAL INCOME OF WIDOW AND/OR CHILD (By calendar years) (Continued)					
OTHER INCOME					
LINE NO.	(A) SOURCE	AMOUNT OF INCOME			
		(B) WIDOW	(C) NAME OF CHILD	(D) NAME OF CHILD	(E) NAME OF CHILD
NOTE: INCOME RECEIVED FROM JANUARY 1 TO DATE OF DEATH OF VETERAN or, if claim is filed more than a year after the veteran died, income received from January 1 to date you sign this application.					
37A	EARNINGS FROM ALL EMPLOYMENT	\$			
37B	SOCIAL SECURITY		\$	\$	\$
37C	OTHER ANNUITIES OR RETIREMENTS				
37D	DIVIDENDS, INTEREST, ETC.				
37E	ALL OTHER INCOME				
37F	TOTAL INCOME	\$	\$	\$	\$
Do NOT complete lines 37G and 37H if you had no income from those sources.					
37G	GROSS INCOME FROM SELF-EMPLOYMENT, FARM OR BUSINESS (Include net income in line 37E)	\$	\$	\$	\$
37H	GROSS INCOME FROM RENTALS FROM REAL ESTATE (Include net income in line 37E)	\$	\$	\$	\$
NOTE: INCOME EXPECTED FROM DATE OF DEATH OF VETERAN TO DECEMBER 31 THAT YEAR or, if claim is filed more than a year after the veteran died, income expected from the date you sign this application to December 31 of the same year.					
38A	EARNINGS FROM ALL EMPLOYMENT	\$			
38B	SOCIAL SECURITY		\$	\$	\$
38C	OTHER ANNUITIES OR RETIREMENTS				
38D	DIVIDENDS, INTEREST, ETC.				
38E	ALL OTHER INCOME				
38F	TOTAL INCOME	\$	\$	\$	\$
Do NOT complete lines 38G and 38H if you had no income from those sources.					
38G	GROSS INCOME FROM SELF-EMPLOYMENT, FARM OR BUSINESS (Include net income in line 38E)	\$	\$	\$	\$
38H	GROSS INCOME FROM RENTALS FROM REAL ESTATE (Include net income in line 38E)	\$	\$	\$	\$
NOTE: INCOME EXPECTED FOR THE NEXT CALENDAR YEAR. If you are unable to state the exact amount, give approximate amounts expected.					
39A	EARNINGS FROM ALL EMPLOYMENT	\$			
39B	SOCIAL SECURITY		\$	\$	\$
39C	OTHER ANNUITIES OR RETIREMENTS				
39D	DIVIDENDS, INTEREST, ETC.				
39E	ALL OTHER INCOME				
39F	TOTAL INCOME	\$	\$	\$	\$
Do NOT complete lines 39G and 39H if you had no income from those sources.					
39G	GROSS INCOME FROM SELF-EMPLOYMENT, FARM OR BUSINESS (Include net income in line 39E)	\$	\$	\$	\$
39H	GROSS INCOME FROM RENTALS FROM REAL ESTATE (Include net income in line 39E)	\$	\$	\$	\$
40A. HAVE YOU APPLIED FOR OR ARE YOU RECEIVING OR ENTITLED TO RECEIVE ANY BENEFITS FROM THE SOCIAL SECURITY ADMINISTRATION?				40B. BEGINNING DATE (Month and year)	
<input type="checkbox"/> YES <input type="checkbox"/> NO (If "Yes," fill-in Items 40B thru 40D)					
40C. MONTHLY AMOUNT \$		40D. IS YOUR SOCIAL SECURITY BASED ON YOUR OWN EMPLOYMENT?			40E. SOCIAL SECURITY NO.
		<input type="checkbox"/> YES <input type="checkbox"/> NO (If "Yes," fill-in Item 40E)			
If part of your income is from any other retirement plan, annuity, or endowment insurance based upon your employment, fill-in 41A to 42.					
41A. BEGINNING DATE (Month and year)		41B. MONTHLY AMOUNT		42. BY WHOM PAID (Name and address)	

PART V - DEDUCTIBLE EXPENSES				
NOTE - Your income may be reduced by the amount of unreimbursed expenses of the veteran's or his child's last illness and burial and the veteran's just debts which were paid by you after his death. Be sure to include as income in items 37E, 38E and 39E any reimbursement received on these expenses or debts. See Par "K" of instructions for reporting payments and reimbursements made after filing of your claim.				
43A. NAME AND ADDRESS OF PERSON TO WHOM PAID	43B. TOTAL AMT. OF EXPENSE OR DEBT	43C. NATURE OF EXPENSE OR DEBT	43D. DATE PAID	43E. AMOUNT PAID BY YOU
	\$			\$
	\$			\$
	\$			\$
PART VI - NET WORTH OF WIDOW AND/OR CHILD OR CHILDREN (See Instructions, para. L, lines 44A to 44E incl.)				
LINE NO.	SOURCE	AMOUNTS		
		WIDOW	NAME OF CHILD	NAME OF CHILD
44A	STOCKS, BONDS, BANK DEPOSITS	\$	\$	\$
44B	REAL ESTATE			
44C	OTHER PROPERTY			
44D	TOTAL DEBTS			
44E	NET WORTH	\$	\$	\$
PART VII - MISCELLANEOUS INFORMATION				
45A. FULL NAME OF VETERAN'S MOTHER		46A. FULL NAME OF VETERAN'S FATHER		
45B. ADDRESS OF VETERAN'S MOTHER, IF LIVING		46B. ADDRESS OF VETERAN'S FATHER, IF LIVING		
47 HAS WIDOW OR CHILD FILED CLAIM FOR COMPENSATION FROM UNITED STATES BUREAU OF EMPLOYEES COMPENSATION BECAUSE OF DEATH OF VETERAN ON WHOSE SERVICE THIS CLAIM IS FILED? <input type="checkbox"/> YES <input type="checkbox"/> NO				
48A. HAS THE WIDOW OR CHILD PREVIOUSLY FILED CLAIM FOR BENEFITS WITH THE VETERANS ADMINISTRATION? <input type="checkbox"/> YES <input type="checkbox"/> NO (If "Yes," fill in 48B thru 50, inclusive)		48B. NAME OF PERSON ON WHOSE SERVICE CLAIM WAS MADE		48C. RELATIONSHIP TO CLAIMANT
49. CLAIM NO.	50. OFFICE WHERE CLAIM WAS FILED (City and State)		51. HAS ANY FEE BEEN PAID OR WILL ANY FEE BE PAID TO ANY PERSON FOR ASSISTANCE IN THE PREPARATION OF THIS APPLICATION FORM? <input type="checkbox"/> YES <input type="checkbox"/> NO (If "Yes," fill in 52 and 53.)	
52. NAME AND ADDRESS OF PERSON ASSISTING			53. AMOUNT OF FEE	
			\$	
54. REMARKS (Use this space for any additional information regarding this claim)				
CERTIFICATION: I CERTIFY THAT the foregoing statements are true and correct to the best of my knowledge and belief.				
55. DATE SIGNED		56. SIGNATURE OF CLAIMANT		
WITNESS TO SIGNATURE OF CLAIMANT IF MADE BY "X" MARK. Note - Signature made by mark must be witnessed by two persons to whom the person making the statement is personally known, and the signatures and addresses of such witnesses must be shown below.				
57A. SIGNATURE OF WITNESS		58A. SIGNATURE OF WITNESS		
57B. ADDRESS OF WITNESS		58B. ADDRESS OF WITNESS		
PENALTY - The law provides severe penalties which include fine or imprisonment, or both, for the willful submission of any statement or evidence of a material fact, knowing it to be false, or for the fraudulent acceptance of any payment to which you are not entitled.				

## INSTRUCTIONS FOR VA FORM 21-534

READ VERY CAREFULLY. DETACH, AND RETAIN THIS SHEET FOR YOUR FUTURE REFERENCE.  
ANSWER ALL QUESTIONS FULLY OR ACTION ON YOUR CLAIM MAY BE DELAYED.

## A. PAYMENT OF BENEFITS—GENERAL

(1) Dependency and Indemnity Compensation may be payable where the veteran dies:

(a) From disease or injury incurred or aggravated in line of duty while on active duty or active duty for training.

(b) From injury incurred or aggravated in line of duty while on inactive duty training; or

(c) From a disability compensable under laws administered by the Veterans Administration.

(2) Pension may be payable where the death of a veteran with wartime service is not due to service provided income is within certain limits. Rates of Pension and income limits are shown in tables below.

## WIDOW—WITHOUT CHILD

Annual Income Not Over	Monthly Payment	Annual Income Not Over	Monthly Payment
\$ 300	\$81	\$1500	\$51
400	80	1600	48
500	79	1700	45
600	78	1800	41
700	76	1900	37
800	73	2000	33
900	70	2100	29
1000	67	2200	25
1100	64	2300	17
1200	61	over	
1300	58	2300	none
1400	55		

## WIDOW—WITH CHILD

Annual Income Not Over	Monthly Payment	Annual Income Not Over	Monthly Payment
\$ 600	\$91	\$2200	\$72
700	98	2300	70
800	97	2400	68
900	96	2500	66
1000	95	2600	64
1100	94	2700	62
1200	92	2800	59
1300	90	2900	56
1400	88	3000	53
1500	86	3100	51
1600	84	3200	48
1700	82	3300	45
1800	80	3400	43
1900	78	3500	41
2000	76	over	
2100	74	3500	none

Add \$16 monthly for each child in excess of one: for example, widow and three children, annual income not over \$1800, monthly rate is \$127. The income of child or children is not to be included.

## CHILDREN—NO WIDOW

NUMBER OF CHILDREN	MONTHLY PAYMENT
1 CHILD	\$40
EACH ADDITIONAL CHILD	16

Where there is more than one child, the amount payable will be equally divided among them. Pension shall not be paid to a child whose annual income, excluding earned income, that is, income from salary, wages and self-employment, exceeds \$1800.

(a) Pension may be payable on behalf of a child or children even though the widow's annual income is in excess of \$3500.

(b) The income limitations given above do not apply where the veteran's death was due to service.

(3) \$55 additional is payable each month to widows who are patients in a nursing home or are otherwise determined to be in need of regular aid and attendance.

(4) Unless a claim is filed within one year from date of death, neither benefit is payable prior to the date the claim is received in the Veterans Administration.

## B. ORGANIZATIONS AND ATTORNEYS

You may be represented, without charge, by an accredited representative of any organization recognized by the Administrator of Veterans Affairs. While a claimant

may also employ an attorney or claims agent recognized by the Veterans Administration to assist him in prosecuting his claim, it is not necessary that he do so. Any attorney or agent so employed may not legally charge any fee other than that allowed and paid by the Veterans Administration, and which is deducted from benefits otherwise payable to the claimant.

## C. HOW TO FILL IN THE APPLICATION FORM

ALL THE INFORMATION REQUIRED IN THIS APPLICATION MUST BE FURNISHED AND THE QUESTIONS MUST BE ANSWERED FULLY AND CLEARLY. IF YOU DO NOT KNOW THE ANSWER TO ANY QUESTION SAY "UNKNOWN". YOU WILL FIND IT EASIER TO ANSWER THE APPLICATION FORM IF YOU FIRST READ ANY INSTRUCTIONS TO WHICH IT REFERS.

## D. MINORS AND INCOMPETENTS

If the person for whom claim is being made is a minor or is incompetent, the application form should be filled in and filed by the legal guardian or, if no legal guardian has been appointed, it may be filled in and filed by some person acting on behalf of the minor or incompetent.

## E. EVIDENCE—GENERAL

If you are unable to furnish with this application form any of the required evidence listed below, state why you are unable on a separate sheet. Evidence filed previously in the Veterans Administration need not be filed in connection with this claim.

If public or church record evidence does not exist, do not establish such record for the purpose of this claim. Instead, the next lower class of evidence listed in paragraphs G, H and I, as required, should be furnished.

## F. SERVICE INFORMATION (See application form, Items 12A, 12B, 12C and 12D)

Complete information should be furnished for each period of the veteran's active service in the Army, Navy, Air Force, Marine Corps or Coast Guard of the United States or service as a commissioned officer, in the National Oceanic and Atmospheric Administration including officers of the Coast and Geodetic Survey and Environmental Science Services Administration or Public Health Service.

If the veteran never filed a claim with the Veterans Administration, you should furnish a copy of the discharge certificate for each period of service listed. If you do not have this document, we will obtain a copy.

## G. PROOF OF DEATH (See application form, Item 11A)

Death of a veteran in active service of the Army, Navy, Air Force, Marine Corps, or Coast Guard, or in a United States Government Institution does not need to be proved by a claimant. Otherwise, the claimant should forward a copy of the public record of death, certified by the custodian of such records, or a duly certified copy of a coroner's report of death, or a verdict of a coroner's jury.

## H. INFORMATION RELATING TO MARRIAGE (See application form, Part II)

(1) PROOF OF WIDOWHOOD. The marriage of a widow claimant to the veteran should be established by one of the following types of evidence in the order of preference indicated:

(a) A copy of the public or church record of marriage, certified over the signature and seal of the custodian of such records,

(b) Affidavit of the clergyman or magistrate who officiated.

(c) Original certificate of marriage.

(d) Affidavits of two or more eyewitnesses to the ceremony.

(2) HOW MARRIAGE ENDED. IMPORTANT - Complete information concerning all marriages entered into by either the widow or the veteran and the termination of such marriages must be furnished in Items 14 through 20D. Specific details as to date, place, and manner of dissolution of each marriage must be included.

**I. INFORMATION CONCERNING CHILDREN** (See application form, Part III)

(1) **PROOF OF AGE AND RELATIONSHIP OF CHILD.** Evidence to establish the fact of birth of a child should consist of a copy of the public record of birth or a copy of the church record of birth or baptism showing date of birth of each child and the names of the parents, certified over the signature of the custodian of such records. If neither of these records is obtainable, there should be forwarded the affidavit of the physician or midwife in attendance at birth, showing the date of birth and the names of the parents. If a child is a legally adopted child, a copy of the court order of adoption, certified to by the custodian of the court record, should also be furnished.

(2) **HELPLESS CHILD.** If any child for whom dependency and indemnity compensation or death pension is claimed is insane, idiotic, or otherwise permanently incapable of self-support by reason of mental or physical defect and has never married, it must be shown that such incapacity existed prior to the date the child attained the age of 18 or in some cases the age of 16 years. The nature and extent of the physical or mental impairment should be shown by a statement from the attending physician or other medical evidence, forwarded with the application.

**NOTE—IF THE VETERAN DIED WHILE IN ACTIVE MILITARY, NAVAL OR AIR SERVICE, OR IF HE HAD NO SERVICE AFTER APRIL 5, 1917, YOU NEED NOT COMPLETE PARTS IV, V AND VI OF THE FORM. DO NOT FURNISH THE INFORMATION REGARDING ANNUAL INCOME, DEDUCTIBLE EXPENSES OR NET WORTH DESCRIBED BELOW.**

**J. ANNUAL INCOME OF WIDOW AND/OR CHILD** (By Calendar Year) (See application form, Part IV)

(1) **MINORS AND INCOMPETENTS.** If application is filed "As Guardian" or "As Custodian" of the widow or child, do not report your own income but only the income of the widow, or child named on the application form.

(2) **WIDOWS WITH CHILDREN.** When a widow files application in her own right, she must also show the separate income of each child in her custody.

(3) **ANNUAL INCOME.** Income includes money received from all sources except:

(a) Ten percent of payments to an individual under public or private retirement, annuity, endowment or similar plan or program.

(b) Six months death gratuity paid by the Armed Forces.

(c) Donations from public or private relief or welfare organizations.

(d) Compensation, pension, dependency and indemnity compensation, and educational assistance or special training allowance for sons or daughters of veterans paid by the United States Government under laws administered by the Veterans Administration.

(e) Payments under policies of Servicemen's Group Life Insurance, United States Government Life Insurance or National Service Life Insurance and payments of Servicemen's Indemnity.

(f) Lump sum death payments made by the Social Security Administration.

(g) Bonus or similar cash gratuity paid by a State based on service in the Armed Forces of the United States.

(h) Proceeds of fire insurance policies.

(i) A child's income from wages or self employment.

(j) Payments received for jury duty or witness fees.

(k) Profit from sale of real or personal property other than in the course of a business. However, total net proceeds should be reported as NET WORTH.

(l) Amounts equal to prepayments on real property mortgages on the principal residence of a veteran and spouse made after death of the veteran, during the year of death and the following year.

(m) Bequests, devises and inheritances of property (not money). Proceeds should be reported as NET WORTH.

(n) Amounts in joint accounts in banks and similar institutions acquired by reason of death of the other joint owner. Proceeds should be reported as NET WORTH.

(o) Employer's contributions or reimbursement for premiums paid for Supplementary Medicare or private health insurance plan.

(p) Retired Serviceman's Family Protection Plan annuities.

**IMPORTANT**

**YOU SHOULD, HOWEVER, REPORT THE TOTAL AMOUNT AND SOURCE OF ALL INCOME RECEIVED INCLUDING THAT FROM THE ITEMS LISTED ABOVE AND WE WILL COMPUTE THE AMOUNT THAT DOES NOT COUNT.** Include all severance pay or other accrued payments of any kind or from any source. Attach separate sheets if additional space is needed.

**K. DEDUCTIBLE EXPENSES**

(See application form, Part V)

Any expenses of last illness and burial of the veteran or his child, or just debts of the veteran paid by you, for which you receive reimbursement after the filing of your claim, should be promptly reported to the office in which your claim is located.

**L. NET WORTH**

(See application form, Part VI)

(1) **MINORS AND INCOMPETENTS.** If application is filed "As Guardian" or "As Custodian" of the widow or child, do not report your net worth, but only the net worth of the widow, or child named on the application form.

(2) **WIDOWS WITH CHILDREN.** When a widow files application in her own right, she must also show the separate net worth of each child in her custody. This information is requested for use in the event the widow is not entitled to benefits.

(3) **CHILDREN ALONE.** When application is filed on behalf of a child in its own right, the child's net worth should be reported.

Item 44A—Include market value of stocks, checking accounts, bank deposits, savings and loan accounts, cash and currency.

Item 44B—Do not include the value of the single dwelling unit or that portion of real property used solely as your principal residence. On all other real estate reduce the market value by amount of the indebtedness thereon.

Item 44C—Report the total market value of your rights and interest in all other property not included in 44A and B. Do not include value of ordinary personal effects necessary for your daily living such as an automobile, clothing, furniture and the dwelling (single family unit) used as your principal residence.

Item 44D—Report all debts except mortgage(s) on real estate.

Item 44E—Report the total of items 44A through 44C less 44D. This should be your net worth.

Chairman GRIFFITHS. Thank you, Mr. White, for your statement. Mr. Jackson, will you please proceed.

**STATEMENT OF ERNEST C. JACKSON, DIRECTOR OF HOUSING,  
ATLANTA HOUSING AUTHORITY**

Mr. JACKSON. Madam Chairman, members of the subcommittee, ladies and gentlemen, it is with a great deal of pleasure that I come before you today to discuss the operational aspects of a program that is near and dear to my heart and the hearts of the staff and residents of public housing in Atlanta.

We felt quite honored when Miss Townsend called upon us to talk directly to such a distinguished group, rather than through statistics, data, fact sheets, and officials far removed from the actual daily workings and contact at the local agency level.

You have already heard testimony from one of our staff members, Mrs. Dollie Buck, who on a day-to-day basis is even more closely associated and comes into more direct contact with our clients or customers than I do, at my level.

It is my sincere wish and hope that from our discussions will come edification and enlightenment of our highest level elected and appointed governmental officials to our plight, our frustrations, our hopes, our successes and failures, so that the necessary legislative, financial and public support that we do desperately need, can be a reality.

Despite all the problems and criticisms that one may hear from time to time, the benefits realized far outweigh the drawbacks.

Most important, however, over 1 million families in this Nation are housed in standard accommodations and are paying rent at a level commensurate with their ability to pay. All of this, of course, is made possible through the continued faith and confidence that the Congress exhibits in local public housing administrators through the legislative and appropriations process.

**BACKGROUND INFORMATION**

Some 38 years ago, this Nation embarked upon one of the most bold experiments and goals it has ever undertaken; namely, to make an attempt at providing decent, safe, and sanitary housing within the means of every American citizen. This worthwhile goal seemed not only attainable, but necessary, due to the economic conditions and the impoverishment that a substantial percentage of our citizens were experiencing at that time. And so came the birth of the public housing program in this Nation. Imbedded in this rationale was the more that with the exception of a small percentage most recipients of this assistance were ingrained with bootstrap traditions and would only need such assistance for a temporary period of time. Thereby, the idea of public housing being a way station for persons only temporarily down and out was stamped upon the program. For over 10 years this was virtually the result.

The urban renewal program came along in the early 1950's and the pattern began to change, for it introduced into the scheme of things two different elements. First, elderly low-income residents who remained until they were no longer able to live independently or until

death. This group gave a stabilizing influence to many communities but usually fell into the lower rent ranges due to fixed and limited income. The other group represented low-income families, a large percentage of whom came from broken families, with female heads-of-household employed in low-paying jobs or on public assistance. This group also was destined to remain indefinitely as their children became the next welfare generation.

With their different values and life styles, they represented a rapidly increasing element that economically mobile "way station" families were unable and/or unwilling to cope with and thus began the rapid exodus of "way station" families from public housing programs.

Due to the incompatibility of life styles, public housing administrators found themselves in a very precarious position. Restrictive, and in some cases, regressive policies, procedures, rules, and regulations were imposed due to the antisocial behavioral patterns introduced to this setting by multiproblemated socioeconomically deprived residents. This became paradoxical in that those socioeconomically motivated way station residents, whom such actions were designed to protect, found themselves caught in the middle and frustratingly did not care for either the new group of residents or the constraining policies, et cetera. Thus began an even more rapid exodus. Administrators were perplexed over the realization that their higher rent paying, nonproblematic families were leaving at such a pace as to cause a plummeting of rental income levels at a time when expenses were beginning to spiral and escalate at dizzying proportions. As budgets were analyzed there were few if any places where cuts could be made, for minimum staff levels were essential to cope with the ever-increasing multitude and complexity of problems mounting each day. Utility rates were an item for which they found themselves at the mercy of the utility companies. Most frustrating was the fact that as projects began to age, no real property manager, "worth his salt," could idly stand by and watch his physical plant deteriorate without trying to do something to keep it up, especially with the contractual and legal mandates upon which the program was founded; namely, elimination of slums and replacement thereof with decent, safe, and sanitary housing.

With that bit of background information ladies and gentlemen, I now move to the points of discussion for today.

#### GENERAL COMMENTS

Public housing administrators have carried a heavy burden for some time while trying to persuade and convince this Nation that drastic steps needed to be taken. The image which the program had developed was adversely affecting it, not only financially, but in such other areas as: (1) location and availability of desirable sites; (2) sufficient allocations of units to meet an exploding need, particularly in urban areas such as Atlanta where potential applications migrated to the city from rural areas in large numbers; (3) the need for special funds to modernize and renovate older projects in order to bring them up to modern day standards making them conducive enough to hopefully attract and retain more socioeconomically mobile families; (4) the need for more funds to make the communities more safe and secure, in that they by virtue of their manner of existence, have become easy prey to all that is not desirable and wholesome and, (5) a refusal on

the part of officials to allow the allocation of funds for the coordination and/or delivery of direly needed social services with the comment that this program is designed to house people only, not to take care of their other needs. Since there are other agencies established to provide such.

Housing administrators of the past caught up in the statutory and public constraints placed upon them over the years did the best they honestly felt they could do, but in so doing made grave mistakes which are only now. A number of the more important areas are listed as follows:

1. Limited statutory room limitation costs, which forced the building of high density "jungles" lacking amenities and socio-recreational outlets, so essential to a successful program.
2. Deferred maintenance and improvements which have resulted in some projects almost becoming brick and mortar public housing "slums," while residual receipts were turned back to the Government due to fear that we would be thought of as poor businessmen if our operations ran a deficit.
3. Failure to exert direct influence in the coordination and delivery of social services exacerbated and further compounded complex problems.

#### PROGRESSIVE OUTLOOK AND APPROACHES

Housing administrators were greatly encouraged by a recognition and change in attitude on the part of HUD and the Congress toward its plight when in late 1967, the modernization program was announced. Almost unbelievably this program incorporated and combined the physical upgrading of deteriorated projects with the mandate for commitment to the attainment of social goals through maximum involvement of residents. This policy was further promulgated as a national policy in early 1968 and represents the most significant recent policy change in the history of this program, second only to its enactment. Following closely on the heels of this revolution were the enactment of the Housing Acts of 1969 and 1970 incorporating the Brooke amendment provisions and the promise of operation subsidy payments.

Each of these provisions made reference to the initiative and insight of local agencies to review and analyze their operations so as to insure that they were doing all within their power to operate their programs as efficiently and economically as they possibly could. The Atlanta Housing Authority accepted this challenge and in 1970 engaged the services of an international consultant management firm, Touche Ross & Co., to assist in a thorough and comprehensive review of its operation.

From this study a major reorganization was undertaken, which was designed to group similar functions in appropriate divisions of operation, with the most significant changes being the establishment of a technical services division and a family and community services division. All of the functions transferred were originally included in the divisions of housing, urban renewal, and finance. The most significant changes to occur in the housing division were: (1) the transfer to the technical services division of certain functions which resulted in the creation of a highly skilled and specialized central maintenance func-

tion; (2) the establishment of district offices within the housing division to allow for an improved span of control and supervision of individual project locations; and (3) the transfer of all social services functions to the division of family and community services.

The team of key personnel we have assembled in this agency represents, without a doubt, some of the best expertise available in this Nation today and most significantly three of the five division directors are in the less-than-40 age group bracket and the director of our management improvement demonstration program is under 25 years of age.

An equally important change was the establishment of an operations analysis function which is responsible for analyzing and recommending changes in operational systems and procedures as well as monitoring a manpower utilization system which measures the output and effectiveness of maintenance and clerical employees. This component is thereby in a position to recommend increases or decreases in staffing level as deemed necessary to effectively and economically carry out the responsibilities of this agency.

This authority, of course, eventually took advantage of the modernization program and brought its precepts totally. It is my considered opinion that you will not find an LHA in this Nation more committed to social goals, involving such concepts as, maximum resident involvement, effective delivery of social services and resident training and employment in meaningful and marketable skills and jobs. To date this program has provided some \$6 million of special funds to begin the long process of upgrading our physical plant, so that our dwelling units meet today's expectations and standards. However, we have a total need that exceeds \$25 million, so that this represents only a start. By the way, included in this total need is the modernization of the first and oldest public housing project in this Nation; namely, Techwood Homes.

The next step we took was to seek additional funds from other sources. After some research we were able to determine that we could take advantage of title IV-A and title XVI funds available through HEW under the 1967 amendments to the Social Security Act. This we have done to the extent where using our matching fund capabilities of one-fourth share, we are now operating a \$1.2 million social services program involving comprehensive child care, social service, health service, homemaker service counseling, and youth services and community organization. We plan to extend these programs to cover coordination and delivery of special services to elderly, disabled, and handicapped residents. But the funds just scratch the surface for our total needs.

Each day we are seeking ways and means to stretch our limited resources and to find new funding resources. We are now in the process of pursuing additional funds under LEAA, Emergency Employment Act and DOL programs as well as pursuing the availability of cooperation, support and funds from local, public, and private sources, including volunteer organizations.

#### MANAGEMENT IMPROVEMENT PROGRAM

On October 18, 1971, the Atlanta Housing Authority submitted a proposal to Washington officials regarding a comprehensive public housing management system. Experience and time have shown a need

for increased resident services at a more rapid delivery pace as well as a need for an improved method of coordination of these services.

AHA has proposed a three major component—36-month plan to design and implement such a comprehensive management system which allows for innovation in public housing management, major institutional change, and which values efficiency as an obtainable goal.

The three major components are: (1) program administration; (2) human and environmental; (3) basic management. These three components, in some way, zero in on virtually every aspect of public housing management. In addition to alleviating current management problems, improving management, resident relations, implementing new goals and initiating new changes, it is hoped that this plan will result in a manual suggesting and recommending a sound system and procedure in management that will be of value to other authorities throughout the country.

The Atlanta Housing Authority feels indeed fortunate to enjoy a management-tenant relationship which we feel is second to none in this Nation. We foster and encourage maximum dialog and participation of our project resident associations, which are the formally recognized spokesman organizations for each project. The resident leadership for each community is elected through a democratic process and, in turn, represent their communities on a citywide advisory council. In addition, two resident positions are established as a part of our board of commissioners in a nonvoting capacity.

We have over the last several months negotiated with our resident leadership lease and grievance procedures which though motivated by the HUD model lease and grievance procedures, in our estimation, represent an improvement over and above the models.

Exposure of our resident leadership to other communities at the regional and national level, particularly, through participation in the National Tenants Organization further enhances our belief that we are far ahead in this area, as well as moving in the right direction.

Another area of great significance to us is the dispersal of public housing sites throughout the metro area of Atlanta. Initially, court action was required to partially overcome some of the resistance to this effort. However, out of this experience came the appointment of a special committee to recommend potential future sites scattered throughout the entire metro area and the gratifying emergence of numerous fair housing organizations in support of this concept.

#### PROBLEMS AND CONCERNS

Our admission policies over the years have understandably been weighted heavily in favor of those families with the greatest urgency of housing need and thereby families with other problems such as health, family relations, et cetera, carry a lesser priority. It is evident from the inquiries received from your offices, the news media, agencies, and general public that as heartbreaking as some of the situations are such a policy is incomprehensible. We are therefore proposing that the Congress consider giving equal weight legislatively to humanistic factors in addition to housing condition factors.

Public housing administrators have found themselves in a predicament where they have had to build high-density family units that have tended to concentrate families of low income in what we would

refer to as a fish-bowl situation in the various communities. This, of course, has caused negative public reaction due to the fact that this concentration of families based upon the previous testimony that I have given to you in the historical background section, have created an adverse opinion on the part of the general public toward the public housing program.

With the intense pressure and great concern in this day and time about the dispersal of public housing in outlying, affluent neighborhoods and suburban areas, these same anxieties and fears on the part of the residents of those particular areas have manifested themselves to a great extent, where they have created problems of resistance to the location or dispersal thereof.

It has been this factor, together with the problem of high land costs, that have caused public housing officials over the years to locate and concentrate the units in high-density complexes within the inner city. Inner city residents now are up in arms, filing court suits and getting injunctions, calling the hand of public housing officials in continuing this saturation process. The residents and the applicants themselves also form a formidable force of opposition to this continued pattern because of the problems of the inner cities of this Nation today. Jobs are continually moving outward, from the inner city into the affluent ring of suburban areas and it creates tremendous transportation problems, particularly the excessive hours involved thereof for inner city residents who are fortunate enough to get jobs in the outlying areas. These are the individuals who cannot afford automobiles for transportation and have to depend upon public transportation which is geared to routes that can best serve the economic interests of the transportation owners. Therefore, their rides turn out to be very lengthy propositions each and every day going to and from work. Therefore, such combinations of pressure have been brought to bear upon public housing administrators, together with statutory room limitation costs which, because of their nature, sometimes tend to price right out of feasibility the location of various low-income housing communities in such areas and place the entire program in a very precarious position.

We have a springing up in many cases within our communities, many proponents of the dispersal concept representing fair housing groups, who feel that we should proceed with all due haste to achieve dispersal in concert, therewith, it is the considered opinion of proponents, as well as opponents of dispersed public housing, that high-density factors be totally eliminated.

The joint court appointed committee, which considered various areas and possible sites for public housing throughout our metro area, recommended to the court and city government officials, concur that family units for public housing should be limited to complexes somewhere in the vicinity of 50 to 100 units and where possible, even smaller complexes. This, of course, places a tremendous burden on us, in that, we have had to utilize the concept of larger numbers on a particular track of land to bring the unit or room costs down to an acceptable level where the project would be feasible and affordable. Even in so doing, we have found that we have had to leave out and cut back on many of the desirable amenities that people expect in rental units today. For instance, the elimination of tile on the floors so that residents move into new projects with bare concrete floors and closets without doors.

The other things that has suffered greatly has been the amount of recreational and community space that can be made available to adequately take care of needs of families so that the project will not receive the kind of intense pressure and possible abuse that could come from the lack of such facilities. So, you can readily see from this line of testimony, that we find ourselves in quite a position.

My recommendation to this committee, to pass along to the entire Congress would be, that the statutory room limitation costs be increased. Also, that a more flexible system be devised which is geared in more realistic manner to the desired dispersal of public housing in higher land cost areas, where not only lesser units are built but all of the various amenities are included in projects so that they more readily blend into the surrounding environment. Otherwise, we will find that if we continue to try to expand and provide housing resources in outlying areas, where the jobs are moving to, that we will experience an almost impossible task of doing what the citizenry of the urban area in Atlanta are demanding of this program today in order to be more palatable and acceptable to those particular neighborhoods.

When Congress enacted the provisions of the Housing Acts which were referred to as the Brooke amendments, this agency, as well as many others, I am sure, rejoiced. For the first time, legislative, mandate, this Nation recognized the need for the establishment of policies, whereby, residents would only be required to pay rent commensurate with their ability to pay and in this process of so doing, a legislative pledge was made that, to the extent that local housing authorities adopted these provisions and implemented them, appropriate operation subsidy would be made available to offset any losses in current income that our agency might otherwise have received. Most authorities in good faith, moved forthrightly to implement these provisions. For a period of several years, the necessary operating subsidy to replace the revenue loses resulting from the Brooke amendment implementations were fairly well forthcoming. With the advent of this current fiscal year, a different approach crept into the picture. HUD after some deliberation, came up with a very unique and well received idea of what we call a forward funding of operating subsidy. The advantage that this particular approach had was that it gave a local housing authority the benefit of knowing in advance, at the time that their annual budget for the next fiscal year was approved the amount of subsidy funds committed so that there would not be any guess work about how much would be available. This was all very laudable and very commendable, but in so doing, someone injected one other ingredient which we interpreted as a step backward. A step which has placed us as well as most other authorities, particularly those in urban areas in a position where we find our backs against the wall.

For the system was derived in the allocation of operating subsidy involved a rather narrowistic interpretation. This was that the only funds that could possibly be made available for such needs had to come out of the difference between the debt service, fixed, annual contribution and the maximum statutory annual contribution. A classic example of what this meant in our situation, was that we had a total debt service annual contribution of something in the vicinity of \$8.5 million against a statutory maximum annual contribution of \$13.1 million. This, of course meant that the difference in those figures would only allow us to draw annual operating subsidy of approximately \$5 million a year.

In our preparation of what we call a total need budget, we found that this figure together with the availability of subsidy under the special family subsidy category would only provide enough subsidy to cover our minimum needs but our total needs budget of something in excess of \$2 million, which under this arrangement is unavailable to us.

The most frustrating and disappointing part of this factor was that when the Brooke amendment was passed, we had always envisioned and were told that not only would the operating subsidy replace the loss of income in terms of what the family was originally paying and what their new rental rate would be, but that the operating subsidy would cover the difference between the rental rate the family could afford and what the actual operating cost was. This meant that if we had an operating cost projected to be \$50 per unit per month and a family was formerly paying \$40 a month, we had a \$10 per month deficit. Upon implementation of the Brooke amendment, if such family had a rent reduction of \$25 a month, then the operating subsidy would make up the difference between the \$25 a month new rental rate and the \$50 per month projected rate of operating cost involved for that particular dwelling unit.

This meant that we would have expected a \$25 per month subsidy on that particular unit to offset the loss. This, of course, is our quandary as far as the new approach to the allocation to operating subsidy is concerned. The problem becomes even further perplexed when we stop to realize that recently we submitted, as I told you, a total needs budget and what we call a minimum needs budget, which would not result in a deficit. Yet after we submitted this budget, we found that where we had determined that our operating subsidy needs were in excess of \$5 million that the total amount of money available and remaining in the allocation that the area office had received could only satisfy this need to the extent of approximately \$1 million. This means \$4½ million in funds that we expected, anticipated and feel we were entitled to, even under the HUD formula, apparently are not available. This, ladies and gentlemen, in no uncertainty constitutes the greatest disappointment we ever experienced and we feel that we have been led down a primrose path in carrying out and implementing law, policy, and procedure mandated to us by the Congress and HUD.

All of these things were done in good faith and I would therefore recommend to this committee to recommend to the total Congress, particularly the Appropriations Committee that this entire situation be reviewed and another means, other than the annual contribution approach be devised to insure and guarantee the necessary level of operating subsidy funds to meet agency needs. This suggests the direct appropriation of funds from the Treasury similar to what is being done in the FHA subsidizing housing programs, as opposed to the annual contributions approach.

One other very perplexed concern that the new system has caused is that if it continues to operate in the manner in which it has been described to us, it would virtually ring the death toll to the modernization program for it is out of the same formula approach, that local housing authorities have been able to draw modernization funds for the updating of our older communities. If all of these funds have to be poured into operating subsidy for authorities to exist and keep their heads above water in doing the routine and minimal nonroutine maintenance items, then the extensive costly items that have been envisioned

under the modernization program become an unattainable goal, and therefore, we start all over again to experience what we were experiencing prior to the advent of the modernization program, namely a serious deterioration of our physical plant which, if allowed to continue on an extended basis, would bring about chaotic results. I respectfully solicit and beg the cooperation of this subcommittee upon your return to Washington, to sit down and discuss this matter intensely with your colleagues and see if some type of relief could be provided. It is also most important to see to it that when Congress appropriates funds necessary to carry out the mandates of the program, that the funds are allocated by the administration in office at that time. It is a rather uncomfortable feeling to see the funds impounded and held back while we squirm, scratch, suffer, and become persecuted in our local communities because of our failure to meet our responsibilities due to unavailability of funds that we, in all genuine honesty, expect to be forthcoming. Our agency has a documented need for the immediate allocation of some 3,000 additional units of public housing which does not anywhere nearly meet our total need of approximately 7,000 to 10,000 additional units and yet all we could get out of the last allocation from our area office of HUD, based upon the allocation that they received, was some 819 units. As to the allocation of operating subsidy, it is my understanding that some figure in the vicinity of \$8 million was allocated to the area office of this State when the needs of the Atlanta Housing Authority alone was approximately \$5 million. Therefore, when you add up all of the other approximately 199 authorities in this State who have proportionate needs for operating subsidy, you can see how impossible this situation becomes.

In summary, I am trying to point out to you that failure to arrive at a satisfactory solution to this financial crisis will result in a chaotic downfall of what we feel can still be a successful program with the necessary patience, funds, and public support that is so crucially needed during this period of time.

Thank you again for the opportunity to provide this testimony and we look forward to continuing dialog with you in the future.

Chairman GRIFFITHS. Thank you very much.

I would like to talk first about HUD problems. Mr. Seals, HUD home purchases programs for low income families have resulted in a scandal of nationwide proportions, and I would like to tell you that Detroit is the worst, absolutely the worst. Houses have been abandoned en masse, many of the abandoned houses have been damaged by fire and vandalism or are in such bad shape that they have to be destroyed. These programs are not meeting any of their original purposes. There has been a huge cost to the taxpayer and the only ones who have benefited are the sellers and lenders who collect the full cost with high profits for unusable houses. HUD not only pays for the houses, but also has to pay for destroying many of them. It's a pretty high cost to end up with an empty lot. Many homes have been sold under 221(d)(2) and 235 programs in the Atlanta area, have they not, Mr. Seals?

Mr. SEALS. In the Atlanta area and in the State of Georgia I think approximately 19,000 235's.

Chairman GRIFFITHS. Have been sold?

Mr. SEALS. Yes, Ma'am. And the 22(d)(2)——

Mr. McHAN. We don't have figures on the d2's.

Chairman GRIFFITHS. When we send you the record will you supply that figure if it is available? Thank you.

(The following information was subsequently received for the record:)

Insured loan activity under Sec. 221(d) (2) from 1968 to date: 1968—158; 1969—414; 1970—669; 1971—476 and January 1, 1972 to June 6, 1972—346, totaling 2,063.

Chairman GRIFFITHS. How many of these have been new homes and how many have come from existing stock?

Mr. SEALS. The majority of our 235's have been new homes.

Chairman GRIFFITHS. Will you tell me the approximate cost of those homes built under 235?

Mr. SEALS. I would say the average cost of 235 homes in the State of Georgia would be around \$18,500.

Chairman GRIFFITHS. \$18,500?

Mr. SEALS. Yes, ma'am.

Chairman GRIFFITHS. How many rooms do they have in them generally?

Mr. SEALS. They would more than likely have three bedrooms.

Chairman GRIFFITHS. How many baths?

Mr. SEALS. A bath and a half.

Chairman GRIFFITHS. Are they carpeted?

Mr. SEALS. Yes, ma'am; the majority.

Chairman GRIFFITHS. Do they have cookstoves in them?

Mr. SEALS. Yes, ma'am.

Chairman GRIFFITHS. Do they have refrigerators?

Mr. SEALS. Yes, ma'am.

Chairman GRIFFITHS. Do they have washing machines?

Mr. SEALS. That's an optional thing. I believe. Generally, no.

Chairman GRIFFITHS. Generally, No?

Mr. SEALS. Yes, ma'am.

Chairman GRIFFITHS. If they don't have washing machines, they don't have driers, I would assume.

Mr. SEALS. That's right.

Chairman GRIFFITHS. And that really would not be necessary in this area. Is the lawn put in before the home is sold?

Mr. SEALS. Yes, ma'am; we require a lawn to be sown before the home is sold.

Chairman GRIFFITHS. In the front and back?

Mr. SEALS. Yes, ma'am.

Chairman GRIFFITHS. I see.

Mr. MCHAN. It depends on the season when the loan is closed out whether this is possible or not. We have provisions for putting in the lawn at a later date if the season would not permit it.

Chairman GRIFFITHS. That's wonderful, because this is not being done in some areas and the result is just terrible.

Mr. SEALS. If it happens to be in the winter season, of course, they put out rye and we require them to come back and put in what we call a permanent lawn of grass when the—

Mr. MCHAN. We have some problem with owner maintenance of these. The builder will plant the lawn according to the specifications and the homeowners don't maintain them. The owners claim the builders don't plant them properly.

Chairman GRIFFITHS. I have seen some of those complaints.

Is utilization of these programs increasing or decreasing? I noticed in the morning paper, I believe that you're putting up some more.

Mr. SEALS. Yes, ma'am. I can say right now that probably the 235 program has leveled off in this State. We have taken a couple of measures to see that 235 homes are dispersed throughout our State. I think it may be a proper time for me to bring this in.

Chairman GRIFFITHS. Please do.

Mr. SEALS. We have in the past month or month and a half, set up a limitation of 20 percent 235 to go in any subdivision when the contractor or builder comes in with a subdivision of more than 50 lots. We've found by experience and looking at other cities throughout the Nation, and of course we have several cities in the State of Georgia, that when you develop a large subdivision—we're speaking of 200, 300, 500 homes—and they start out building homes and then selling them under the 235 program, if they begin the 235 they tend to want to stick with 235's and we end up with a total 235 subdivision. We have stated that in any subdivision of over 50 homes we will take a long, hard look before we will approve more than 20 percent of these homes under 235.

Chairman GRIFFITHS. Ten homes?

Mr. SEALS. Twenty percent.

Chairman GRIFFITHS. But if there were 50 homes in the subdivision, you would get 10 homes in there under 235.

Mr. SEALS. Or under that. If someone comes in to open a 50-lot subdivision we possibly might go 100 percent 235 homes, depending upon the need in the location. Our concern was to stop large developers with block developments under 235. I have seen throughout the Nation that this tends to be where we get involved in difficulties in the 235 homes.

Chairman GRIFFITHS. I congratulate you on that too. I have been told of a development outside the city of Detroit where there are 800 section 235 homes built. And it's really a disaster area practically.

Mr. McHAN. It produces a concentration of all the problems of the low-income people in the area.

Chairman GRIFFITHS. Of course.

Mr. McHAN. This we're trying to avoid.

Chairman GRIFFITHS. Well, good. How many homes in the Atlanta area under HUD are in the repossessed inventory now?

Mr. SEALS. Speaking of 235's or all of FHA homes?

Chairman GRIFFITHS. All what?

Mr. SEALS. All FHA homes, that come under FHA?

Chairman GRIFFITHS. Separate it, 235's, what have you got?

Mr. SEALS. 235 program in metro—let's say in the State area, our repossessions are running about 4.6 to 4.7 percent.

Chairman GRIFFITHS. OK, how about the rest of FHA?

Mr. SEALS. 203's—

Mr. McHAN. We have about 250 or 300 homes in the Atlanta area—350 homes in the Atlanta area. Does that answer your question?

Chairman GRIFFITHS. What is the cost of maintaining a vacant home?

Mr. KOPP. About \$120 a month.

Chairman GRIFFITHS. Please identify yourself for the record.

Mr. KOPP. My name is Harold Kopp, I am the realty officer in the Atlanta area office.

Chairman GRIFFITHS. What is the average length of time a house is vacant?

Mr. KOPP. About six—

Chairman GRIFFITHS. Would you mind coming up? You may as well sit with us.

Mr. SEALS. We brought several members of our staff.

Chairman GRIFFITHS. That's fine.

What is the average length of time a house is vacant?

Mr. KOPP. Approximately 6 months from the time we acquire it until we dispose of it.

Chairman GRIFFITHS. What kind of problems do you have with vacant housing?

Mr. KOPP. Vandalism and abandoning the homes and things like that.

Chairman GRIFFITHS. What kind of vandalism?

Mr. KOPP. This is mostly kids.

Chairman GRIFFITHS. Do you lose many of the stoves or refrigerators?

Mr. KOPP. Frequently.

Chairman GRIFFITHS. Is the carpeting cut up?

Mr. KOPP. Many times.

Chairman GRIFFITHS. What is the cost per house?

Mr. KOPP. The cost of repairing these homes runs approximately \$3,000, \$2,000 or \$3,000 depending on how old the house was.

Chairman GRIFFITHS. Do you have any suggested solutions to any of this?

Mr. KOPP. Right offhand, no.

Chairman GRIFFITHS. Why don't you board up the house immediately when it's vacated?

Mr. KOPP. We do, but they break in, they take the plywood off.

Chairman GRIFFITHS. I see.

Mr. SEALS. I think, of course, we don't have a remedy to it. Of course it's easy to say when we get it back on the market within a 2- or 3-week period of time.

Chairman GRIFFITHS. Or 2 or 3 days.

Mr. SEALS. Or 2 or 3 days. And not have to board it up, that would be the simple solution. But we just haven't come up with a way to do it.

Chairman GRIFFITHS. And the answer is that anything more than 2 or 3 days and some of these homes are already vandalized.

Mr. SEALS. In many cases. I'll cite you an example. I took a subcommittee to a particular subdivision of about 50 houses, and the bulk of those homes were 235. As we drove up, seven or eight of us got out of the car to visit one of the vacant houses. We had three or four little boys come up to us. They had BB guns and they said, "What are you guys doing here?" So they immediately followed us in the house. and I'm sure after we left they did a little job on the house because prior to our getting there several windows were broken. We do have this problem throughout the State.

Chairman GRIFFITHS. Why don't you hire house-sitters? Couldn't you hire somebody just to stay in that house? Some of these people

on welfare, I think, would be delighted. It would be less expensive than \$2,000 or \$3,000, wouldn't it?

Mr. SEALS. That is certainly a consideration that we should look at.

Chairman GRIFFITHS. This is a widespread device used privately in many affluent suburbs. People who are leaving for Florida or for a vacation hire somebody to sit in that house.

Mr. KOPP. I might say this \$2,000 or \$3,000 repair is the cost to bring the house up to what we consider standard for today. When the house was insured perhaps it did not meet that standard, so it is not \$2,000 or \$3,000 worth of vandalism, it's repairs bringing the house up to today's code standards.

Chairman GRIFFITHS. But in some events it's the brand new 235 home that is abandoned, and \$2,000 or \$3,000 would be a whale of an amount. And if the stove is being taken and the refrigerator is being taken, and the carpeting is being taken, and all the windows are broken out, you're going to have quite a little cost. Do you ever have the plumbing removed?

Mr. KOPP. Yes, ma'am; it has happened.

Chairman GRIFFITHS. So that you are really playing with a good-sized investment. If you can get somebody to sit in it for \$100 a month or \$200 a month, it would be cheaper, lots cheaper than putting up with getting these things back to their original condition.

How many of them have you torn down?

Mr. KOPP. 235's?

Chairman GRIFFITHS. Yes.

Mr. KOPP. None.

Chairman GRIFFITHS. None, all right. How many homes are in jeopardy of being repossessed?

Mr. SEALS. I would say we could probably stick with our 4.6 and 4.7 ratio, of the homes that we have.

Chairman GRIFFITHS. How long can you stay in a home in Georgia without paying anything?

Mr. SEALS. Without paying anything?

Chairman GRIFFITHS. Yes.

Mr. McHAN. Usually a lender will foreclose in about 90 days; 30 days and the loan is in default. At the beginning of the second month the lender can foreclose, but they try to work things out with the mortgagor, if possible, if it's hardship of any type. So generally it's about 90 days. Maybe up to 5 months; 3 to 5 months sometimes.

Chairman GRIFFITHS. Michigan had a law enacted during the depression when Michigan was really the hardest hit State in the country—

Mr. SEALS. This, I guess, is the major problem we do have with 235 homes. Most of the people, as you well know, are on minimum incomes. I don't know how it's running in other States but I would say 30 to 40 percent of our 235 homes only have a mother as head of the household. If the mother is sick and if she misses a week or two of work, then she misses that pay. And she's behind a month or two.

Chairman GRIFFITHS. She can't make it up.

Mr. SEALS. She can't make it up, and what we are trying to do is work with mortgagees throughout the State, and if this be the case I would rather try to help her along and let her catch up than to run her out. But then again—

Chairman GRIFFITHS. It would be far better because you then would not be facing any repair bills.

Mr. SEALS. That's correct.

Chairman GRIFFITHS. Or the problem of selling it over again.

If I walked into your office today and asked to see the record of homes sold under 235 by address and name of purchaser, could you produce it?

Mr. SEALS. Yes, ma'am; we could.

Chairman GRIFFITHS. You could?

Mr. SEALS. Yes, ma'am.

Chairman GRIFFITHS. Congratulations.

Mr. SEALS. Right here.

Chairman GRIFFITHS. You have a record, do you keep it separately?

Mr. SEALS. Yes, ma'am.

Mr. KOPP. Are you speaking of foreclosed properties or all properties?

Chairman GRIFFITHS. Any property you have sold.

Mr. SEALS. We keep it. We are keeping a strict record on our 235 homes.

Chairman GRIFFITHS. You are. You know the address of the home and you know who bought it, so that if I send the GAO out here and ask them to go over these records, you are going to be able to tell me that Mary Smith is drawing \$100 or \$145 welfare and she is living in a 235 home. Are you aware that this is not generally done in the United States?

Mr. SEALS. Yes, ma'am.

Chairman GRIFFITHS. I really want to congratulate you because this is a Government subsidy, somebody within the Government is responsible. It's incredible that anybody, any office could answer, "We don't have records like that, you have to go out and see the real estate people."

Mr. SEALS. This brings up one of the problems you are talking about on repossession, getting the house back on the market. If you don't know where it is, it may sit there 2 or 3 months before you know about it.

Chairman GRIFFITHS. Why, of course. The whole thing is ridiculous. They are giving many reasons for the failure of these programs, such as inability of the resident to pay for immediate repairs, unemployment, erroneous appraisals, and the high rate of defaults by welfare recipients. What do you think are the major reasons for the poor rate of performance?

Mr. SEALS. That is somewhat difficult to pinpoint. I would say one of the major reasons would be the type of individual that you put into the home. I am going to give you some examples of where 235 homes have been built throughout the State and the developer in cases went out to public housing and got his purchasers from public housing. He put them into the 235 program stating, "If you don't make it in the 235 program, you can always go back to public housing." We need a better way to screen these people. You're giving people an opportunity they have never had before to reside in a home with very low downpayment, \$200. At the same time I think we have an obligation that goes along with that to determine if this person is capable of homeownership. And I myself don't think every person in the United

States is capable of homeownership. And I think we have gotten in many areas very close to that thin line of public housing recipients—and I am not saying that public housing recipients are not capable of living in a private home, but that in many cases you find people on the borderline—who would be better off in public housing than they would be in a 235 homeownership.

Chairman GRIFFITHS. Under the Brooke amendment wouldn't public housing be cheaper to a lot of these people than homeownership?

Mr. SEALS. That is true, but then sometimes maybe these people are not told all the facts of what this home really is going to cost them. For example, the purchaser may be told his house payment is \$60 a month, and then it is not explained to him that he has got taxes, insurance, maintenance, and upkeep on that home, heat, and utilities. So that \$60 very easily could turn into \$125 a month.

Chairman GRIFFITHS. Whose business is it to tell them that under your program?

Mr. SEALS. It's the developer's business to tell them, it's the mortgagee's business, we try to make it everybody's business. I don't think you can tell them too many times what their obligations are. Throughout the country we may not have done as good a job as could be done in telling these people, but if you're going to put the question to any one person, the developer is the person who should explain this program thoroughly.

Chairman GRIFFITHS. Well, I don't think the developer is.

Mr. SEALS. In many cases he is not.

Chairman GRIFFITHS. The realtor feels that it is the Government's responsibility, because the taxpayers are paying this whole thing, and that somebody in the Government is responsible for seeing to it that these people know before they start. One of the things I don't understand is why the welfare department isn't invited into the situation. It seems to me that you could call in the welfare department and they could at least tell you which of these people, in their judgment, seem to be the most responsible. At least they could tell you which ones have always paid the rent.

Mr. SEALS. We're attempting to do something similar to this now. If we know we have a welfare recipient or someone coming from public housing, it would be very easy to get in contact with that particular authority and get a credit rating, so to speak, a brief credit rating on that individual. But again, when you get outside of public housing, they have the form to fill out, they have got the various credit ratings, they feel that person really deserves to do a better job, and maybe a tighter job. It goes back to the point I stated before of screening people.

Chairman GRIFFITHS. In that record that you have of who bought the house, do you not have a record of whether or not they are on welfare or this is private income?

Mr. KOPP. We only have this in the application file itself.

Chairman GRIFFITHS. But the application was not to you, was it?

Mr. KOPP. The application was to us, this is turned in to us, yes, ma'am.

Chairman GRIFFITHS. It is turned in to you, and when you get that and you have a file if you get it, and you know this person is on welfare, why can't you set it up so that you check with welfare?

Mr. KOPP. Only a limited number of people who are 235 purchasers are on welfare. Only a limited number.

Chairman GRIFFITHS. So that then you don't really have a record of how good the credit background is, do you, or what their situation is? Supposing a newcomer comes into Atlanta with limited income. Could that newcomer buy housing under 235?

Mr. SEALS. Yes, ma'am.

Mr. KOPP. One of the application requirements is a credit report, and this includes information from the previous location.

Chairman GRIFFITHS. From the previous location.

Mr. KOPP. Right.

Chairman GRIFFITHS. Somehow or other, in my opinion, it really is the responsibility of HUD to see to it that those people know what kind of problem they are getting into.

Mr. SEALS. We would agree with you there. What we have done in this case is set up quarterly meetings for mortgagees and developers and builders throughout the State to explain to them our overall program and total obligation, hoping that with the combined forces of the Federal Government and mortgagees, developer, and builder, we can get across to these people who are occupying 235 homes the full story.

Mr. KOPP. Under our insured loan programs the lenders originate the applications after having contact with the buyer and seller, and our relation is sort of a third party relationship. In our dealings with the lenders, we have numerous times pointed out to the lenders their responsibility for making this type of information known about the details of the loan repayment and that type thing.

Chairman GRIFFITHS. One of the real miracles of the lenders is that a lender is just plain anxious to lend money under 235 to a woman drawing welfare at the same time that he won't lend a dime to a woman making \$10,000 a year to buy under an FHA mortgage. You know, it's one of the nonexplainable things in the country. How can people act like that? But they are. Any woman on welfare in the city of Detroit can buy a house, but you just be making some money and try buying one under a regular FHA mortgage. They have a terrible time.

Mr. KOPP. You're talking about a single woman?

Chairman GRIFFITHS. Yes.

Mr. KOPP. We approve single women as home purchasers.

Chairman GRIFFITHS. That's great, but you know it is not done every place. And FHA is the real culprit in the whole thing. The housing bill says that is for housing for Americans. She's an American.

Mr. KOPP. We don't have any prohibition against approving them. Mr. Bluhm does the approving, he can tell you first hand.

Chairman GRIFFITHS. All right. How many divorcees, how many single women have bought houses in Georgia?

Mr. BLUHM. A fair amount. Everyone that is supplied to us, the full credit treatment and every consideration is given.

Chairman GRIFFITHS. Is this because the bank is willing, in the first place, to lend them the money?

Mr. BLUHM. Right. They have to initiate the request for a loan under FHA.

Mr. KOPP. We are insuring loans made by the lenders. If they don't file the application, naturally we can't insure it.

Chairman GRIFFITHS. The secretary of the Governor of Michigan couldn't buy a house in Lansing with a \$12,000 a year income. FHA wouldn't insure it.

Mr. KOPP. She could in Georgia if she qualified otherwise.

Chairman GRIFFITHS. The problem is what lender do you go to? I really feel, I regret to say, that FHA has been overprotecting this country. I think people were originally so thrilled with FHA that nobody ever looked to see what they were doing. And some of the things they are doing I am not very impressed with at all. In my district they are setting the price for every home. You can sell the house and get a buyer at a price, and FHA comes in and says, "We won't guarantee that loan at that price," and reduces the price for you \$4,000. This is from people who are perfectly able to pay, so that FHA is setting its own prices. In my district they have made a deliberate attack on some of the best housing in America to destroy those homes, and they are doing it.

I would like to ask you also about zoning enforcement once people get in these 235 houses. Suppose it is in an area where there are zoning restrictions, one family to a house. Two weeks after they move in there are three families living in the house. Do you have any control?

Mr. KOPP. We don't enforce zoning, this is done by the municipality.

Chairman GRIFFITHS. I see.

Mr. KOPP. We have no further knowledge of what happens to the housing in that respect.

Chairman GRIFFITHS. You don't look to see what is happening?

Mr. KOPP. Right.

Chairman GRIFFITHS. As a matter of fact, and I've heard complaints about this, 2 weeks after a house was sold to an individual family with five members in the family, there were 18 people living in that house. There isn't any zoning in housing today that will take that. That house is destroyed quite rapidly, and it ruins the area around it.

Mr. KOPP. Overcrowding is a code violation, but it has to be enforced, such as the city of Atlanta Housing Authority.

Chairman GRIFFITHS. I see. I agree, but as a matter of fact don't you think you have some responsibility?

Mr. SEALS. It's a bad connotation on your program when this takes place.

Chairman GRIFFITHS. Certainly.

Mr. SEALS. The general public, they are fearful of this taking place, if one family moves in the possibility of several other people moving in with them. That's true.

Chairman GRIFFITHS. And the trouble of it is that the taxpayers are paying for this. The housing stock of America is a great natural resource. Frankly, I just don't think that the taxpayers of America can pay to rehouse this country over and over again. I don't think that homes should be destroyed, and yet it is being done.

Mr. SEALS. I would agree with you there. I would like to see control of the number of people or families living in a home. We are paying for that and I think we should have some basic restriction on the use of the house.

Chairman GRIFFITHS. I think we should too. And I think the Secretary of HUD has the ability to put those restrictions on. You know, the housing bill is in real trouble this time. I don't think there is anything

at all wrong with Secretary Romney saying "Look, when this house is sold we are going to state the number of people in the family, and you can't move in 10 more."

Mr. KOPP. They're required in the application for 235 to state the number of people in the family, and if they do not state the correct number, of course, they are falsifying.

Chairman GRIFFITHS. What happens to them?

Mr. KOPP. If they are caught at it, then they are asked to—Well, this determines what the amount of the subsidy and so forth, it was taken into consideration.

Mr. SEALS. Here again—

Mr. KOPP. Generally they would not report it to us.

Mr. SEALS. When this takes place it is reported to you by a next door neighbor or someone across the street.

Chairman GRIFFITHS. All right, then what do you do?

Mr. SEALS. We don't really have any recourse.

Mr. KOPP. We don't have any recourse on overcrowding, but you won't find where they report this. They will report their immediate family, they will not report the other families.

Mr. SEALS. She's saying if it is reported.

Chairman GRIFFITHS. All right, it's reported. What do you do then?

Mr. KOPP. We would probably refer it to the housing authority as a code violation and ask them to do something about it?

Chairman GRIFFITHS. Have you ever done it?

Mr. KOPP. Not to my knowledge.

Mr. REARDON. In this case the mortgagee does have an obligation to protect his investment and he does have a right to inspect, and if he does find that the family is abusing the house so that his investment is in danger he would have the right to foreclosure.

Chairman GRIFFITHS. Has anybody ever done it?

Mr. REARDON. Not to my knowledge.

Chairman GRIFFITHS. That's the problem, nothing is ever done about it.

Mr. SEALS. We well know as long as the mortgage is paid what's going to happen.

Chairman GRIFFITHS. That's right, he doesn't care because he is going to get his money anyhow. So he just gets his money, but the house is destroyed. I frankly, think this is a problem of HUD. I think you ought to do something about it. It think it is unconscionable that this is happening, and it is happening all over this country. You move in five people and the next day 26 are living in the house. I think something ought to be done about it.

Now, you could increase the payment, couldn't you? You could demand that the payment be increased, couldn't you?

Mr. SEALS. Well, if we did this, really I think we would be probably defeating our purpose. I think we should hold it to a minimum number of people, we'd be better off.

Chairman GRIFFITHS. Under what circumstances can you increase the payment?

Mr. SEALS. We'll let Frank Reardon answer that.

Chairman GRIFFITHS. OK. Would you mind coming up, Mr. Reardon?

Mr. REARDON. The amount of payment is limited by the law itself, so we could not increase the payment except according to the law itself.

Chairman GRIFFITHS. All right, how does the law permit you to do it?

Mr. REARDON. The law requires that the mortgagor pay 20 percent of his adjusted income in the sense that he, of course, will reach a limit. If that subsidy would reduce his payment to more than what he would get under 1 percent money, he has to pay more than 20 percent of his income.

Chairman GRIFFITHS. How many people have ever had to increase their payment?

Mr. REARDON. A large number of people, anybody under what we call formula 2 has to increase his payments. A formula 2 family would be the family that has the maximum subsidy and whenever the taxes would be increased or hazard insurance would be increased, or any element that makes up the payment would be increased, that mortgagor, as a matter of fact, must bear the added burden.

Chairman GRIFFITHS. Let me ask you this. Supposing the income increases, what do you do?

Mr. REARDON. If the income increases we must immediately recertify. If his income increases because he takes a new job, he must immediately recertify. If another member of his family takes a job he must immediately recertify. The payments in both cases would be increased. If he stays on his own job, if he doesn't take a new job, and gets an increase in his salary he does not have to immediately report that. But each year he has to recertify.

Chairman GRIFFITHS. Each year or each 2 years?

Mr. REARDON. Each year.

Chairman GRIFFITHS. Each year. Do you ever check up to find out if they are giving you a full report?

Mr. REARDON. Yes, ma'am, we do. By the way the requirement to report and recertify each year was just recently implemented.

Chairman GRIFFITHS. It was 2 years, wasn't it?

Mr. REARDON. It was 2 years up until now. We just advised the mortgagees at a meeting yesterday that the annual recertification with optional recertification at any time is in effect. But we do get a number of cases where the mortgagees suspect that somebody is not telling the truth. In this instance, the mortgagee sends the recertification back to the family and says, "Would you please check and make sure that you are correct?" If they are still not satisfied, they refer it to us and we refer it to investigation.

Chairman GRIFFITHS. After I had held this hearing in Detroit, a young woman came to see me whose mother I happened to know. And she told me that she had bought a house under 235 in a very large development. Ten days after she moved into the house, and she moved in in September, she married a skilled worker with a good sized income. And she called up HUD and said, "Look, I shouldn't have this subsidy anymore. We have a good sized income, and where should we pay it and what should we pay?" The man in HUD said to her, "Oh, forget about it, just wait, we will recertify this in 2 years." That was the angriest girl you have ever seen because right then she was a taxpayer and she knew that she was paying for other people in the same circumstances who were getting things to which they were not entitled, and in spite of the fact that HUD was notified, they didn't do a thing.

Mr. REARDON. The policy was, even during the period of 2-year recertification, that at the time of marriage there would be a required recertification immediately, to be implemented immediately.

Chairman GRIFFITHS. Well, she did notify HUD, and their response was "Oh, well, forget that, just pass out the money, we don't care." But it makes people mad. You know, they are getting the subsidy and all at once they are paying the taxes for other people to get this. And I think really, that when the revolution hits America 235 is going to be gone. And one of the reasons for it is that you are having one family living right here paying the full price, and another family moving in next door in an identical house under a subsidy and in many cases they are not disclosing their full income. Or, they are living in a situation that is extralegal. The wife is on aid to dependent children, the husband has a good job, and he's living in that house. Now, maybe you folks don't have as much of it as we're having in big cities, but we in big northern industrial cities are having this situation.

Mr. KOPP. Our written statement shows that we have referred for investigation over 100 cases. Any case where we find there is any indication of irregularity in the application, we report it for investigation, and then we take whatever action is appropriate.

Chairman GRIFFITHS. This young woman told me that in a subdivision of 800 houses, she thought that at least 95 percent were occupied by women drawing ADC and at least 50 percent of them had a man living in the house, with an income other than the aid to dependent children. Now, that's really beating the system. It is not set up for that.

Is HUD taking more responsibility for seeing that appraisals are honest and reflect the true value of the property and have been made properly?

Mr. SEALS. Yes, ma'am. I'd say that we are doing a very good job there. We could have Ralph Johnston, our director of operations, answer that in more detail.

Chairman GRIFFITHS. All right, we'll be glad to have Mr. Johnston answer it.

And will you identify yourself, sir, this gentleman, the second one?

Mr. SEALS. This is Bob McHan.

Chairman GRIFFITHS. Bob McHan. OK, Mr. Johnston, let's hear your answer.

Mr. JOHNSTON. I'm Ralph Johnston. I feel that we perhaps recognized the problem a little earlier than some other areas did in reference to putting enough requirements to bring the house up to standard. We have gone out and we have looked at most of the houses, and where the requirements were not met according to our objectives, we trained these appraisers. Well, let me put it this way, after we made these first reviews we found out under the 235 that there were a number of discrepancies there and we didn't like it. So we came back and in line with all the requirements, we are beginning to train people that under the existing houses there are many more requirements there that should be put on the additional commitments. And each 235, where we find there is a problem, we contact directly the appraiser involved and explain to him the various things that he missed. We have a training session every week in which these main problems are brought to the attention of all appraisers. We discuss the problems,

we discuss the corrections. This, of course, went on even before the 235 problem came to a head.

Chairman GRIFFITHS. Are these appraisers part of your own staff, or are they real estate people hired by the day?

Mr. JOHNSTON. We do this with both staff appraisers and fee appraisers. We went back and retrained, continually retrain staff appraisers and fee appraisers. We have now invited all our fee appraisers to come even to our regular training sessions held each week. We went back and gave additional training sessions to all our fee appraisers and our staff appraisers, and I require at least twice a year our fee appraisers to come in for a special training session. Even so, we find mistakes in relation to fee appraisers. We bring them in and show them mistakes and attempt to train them to where they can put the necessary requirements.

Chairman GRIFFITHS. Do they enter the house when they go to make an appraisal?

Mr. JOHNSTON. Yes, ma'am, they do. They are required to go under the house and into the attic, both interior and exterior.

Chairman GRIFFITHS. Do you know that in Detroit in a recent 8-month period only 1.1 percent of the FHA appraisals were given a field review and in all but a very few instances only the exterior of the house was inspected.

Mr. SEALS. Were these fee appraisers for the most part?

Chairman GRIFFITHS. Yes, I believe so.

Mr. McHAN. You're speaking of reviews rather than initial appraisals. On initial appraisals they are always required to do this. Under reviews they may do something less.

Chairman GRIFFITHS. I see. What less do you do?

Mr. JOHNSTON. Well, in order to make a proper review appraisal they should go and really inspect the house the same as the initial appraiser did. This is the only way they can do a proper review.

Chairman GRIFFITHS. Do you need additional personnel?

Mr. JOHNSTON. Yes, ma'am; I don't think there is any question about it.

Chairman GRIFFITHS. Have you requested them?

Mr. JOHNSTON. We have.

Chairman GRIFFITHS. What did they tell you?

Mr. JOHNSTON. It is our indication that they are working toward getting us additional personnel.

Mr. SEALS. We should have new allocations by July.

Mr. JOHNSTON. The other thing too, they are attempting to go to quality processing and say you only process what you can handle on a quality basis, so we are recognizing that.

Chairman GRIFFITHS. All right, if you start doing that then, that means that these people with the houses that are vacant are going to have them vacant longer, aren't they?

Mr. JOHNSTON. Which houses are you referring to?

Chairman GRIFFITHS. All these 235 houses.

Mr. JOHNSTON. That are vacant now?

Chairman GRIFFITHS. Yes; if you are going to have to do this on a quality basis.

Mr. JOHNSTON. You are talking about the foreclosed houses at present?

Chairman GRIFFITHS. Yes.

Mr. JOHNSTON. He's attempting to turn those over.

Chairman GRIFFITHS. What are you going to do about checking up on them if you are going to have a staff that is struggling with the quality, what do you do in trying to give good appraisals and so forth and so on, where are the people going to be that are out supposed to appraise this stuff?

Mr. JOHNSTON. We have a housing management division, we have the operations division that takes care of initial houses, and the housing management division handles them after they have been insured or foreclosed. And at that time, I think Harold can answer you better on that.

Chairman GRIFFITHS. Okay.

Mr. KOPP. We have our own staff.

Chairman GRIFFITHS. You have your own staff do this, OK. What is being done to insure that purchasers can and will remain in the houses and make the payments they have agreed to make?

Mr. SEALS. Again, I think this may be handled through our housing management.

Mr. REARDON. We are trying to do a lot of things. I think lots of time we have the failure right in the original process. I hate to use the word counseling for it, but bringing the people to the point of awareness of what homeownership is, I think, is really going to be important. We are talking with mortgagees asking their cooperation. We have started to talk with the public housing officials whose clientele, as a matter of fact, are preferred under the program, to ask them to enter into a program of cooperation so that these people who are preferred are actually being prepared for the responsibilities. We're asking them to help us in evaluating those families that are upwardly mobile, that might really quality.

Chairman GRIFFITHS. Does the welfare department enter into this?

Mr. REARDON. I'm talking to public housing officials right now. We are talking to officials of the welfare department, State of Georgia. The problem here is that funds for counseling, as you know, were never provided. It was authorized under sections 235 and 237.

Chairman GRIFFITHS. Well, you know, it's a disgrace that it is not provided. We are destroying the country, really.

The seller is responsible, isn't he, for getting the information about family income, deciding about eligibility to be insured, or is the lender?

Mr. REARDON. They use the builder sometimes, but we are stressing very strongly that the lender himself must establish a personal relationship with this buyer. We have instances where the buyer goes back to the builder when he runs into problems, not even knowing what sort of help is available. And we have advised the lenders of this situation and they are disturbed. They tell me, we don't want our people going to the builder. And I think they are beginning to cooperate much more in that involvement.

Chairman GRIFFITHS. Can you submit copies of your application for our record?

Mr. McHAN. A sample 235 application?

Chairman GRIFFITHS. Yes.

Mr. McHAN. We'll be happy to.

(The information referred to follows:)

U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
FEDERAL HOUSING ADMINISTRATION

2. FHA Case No. [REDACTED]

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**1. MORTGAGEE'S APPLICATION FOR MORTGAGOR APPROVAL AND COMMITMENT FOR MORTGAGE INSURANCE UNDER THE NATIONAL HOUSING ACT**  
SEC. 203(b)  SEC. 235

**3. PROPERTY ADDRESS**  
Lot [REDACTED]  
Address [REDACTED] Georgia

**4. MORTGAGORS**  
Husband: Separated [REDACTED] Age [REDACTED]  
Wife: [REDACTED] Age 42  
Address [REDACTED] Street Georgia  
MARRIED  SEPARATED  Yes. Date of Separation 5 Apr 11, 10, 1972  
Co-Mortgagor(s) [REDACTED] Age(s) [REDACTED]  
(Check One)  
 White (Non-Minority)  American Indian  Spanish American  
 Negro/Black  Oriental  Other Minority

**6. MORTGAGE APPLIED FOR**  
Mortgage Amount \$ 18,300 Interest Rate 7% No. of Months 360 Monthly Payment Principal & Interest \$ 123.88

**7. PURPOSE OF LOAN:** Finance Court.  On Own Land  Finance Purchase  Refinance Exist. Loan  Finance Impr. to Exist. Prop.  Other  
MORTGAGOR WILL BE:  Occupant  Landlord  Builder  Escrow Commit. Mortgagor  Other

**8. EMPLOYMENT**  
Husband's occupation Separated  
Employer's name & address [REDACTED]  
years employed [REDACTED]  
Wife's occupation [REDACTED]  
Employer's name & address [REDACTED]  
years employed 2 1/2

**9. MONTHLY INCOME**  
Husband's base pay \$ [REDACTED]  
Other Earnings (explain) [REDACTED]  
Wife's base pay 202.00  
Other Earnings (explain) Welfare 184.00  
Gross Income, Real Estate [REDACTED]  
Other (explain) Child support 130.00  
TOTAL \$ 516.00

**10. PREVIOUS MONTHLY HOUSING EXPENSE**  
Mortgage payment or rent \$ 26.45  
Fire Insurance [REDACTED]  
Taxes, special assessments [REDACTED]  
Maintenance [REDACTED]  
Heat & Utilities 22.00  
Other (explain) [REDACTED]  
TOTAL \$ 48.45

**11. PREVIOUS MONTHLY FIXED CHARGES**  
Federal, State & Local Income taxes \$ 1.30  
Prem. for Life Insurance 0.00  
Social Security & Retirement Payments 10.40  
Installment account payments 68.00  
Operating expenses, other Real Estate [REDACTED]  
Other (explain) [REDACTED]  
TOTAL \$ 79.70

**12. ASSETS FOR CLOSING**  
Cash accounts Cash on Hand \$ 100.00  
Marketable securities [REDACTED]  
Other (explain) [REDACTED]  
OTHER ASSETS (A) TOTAL \$ 100.00  
Cash deposit on purchase 200.00  
Other (explain) Household Goods 1700.00  
(B) TOTAL \$ 1,000.00

**13. LIABILITIES**  
Automobile [REDACTED] Monthly Payt. [REDACTED] Unpd. Bal. [REDACTED]  
Debts, other Real Estate [REDACTED] [REDACTED] [REDACTED]  
Life Insurance Loans [REDACTED]  
Notes payable JUL 1980 8.00 150.00  
Credit Union [REDACTED]  
Retail accounts [REDACTED] 60.00 1150.00  
TOTAL \$ 68.00 \$ 1300.00

**14. FUTURE MONTHLY PAYMENTS**  
(a) Principal & Interest \$ 121.88  
(b) FHA Mortgage Insurance Premium 7.59  
(c) Ground rent (Leasehold only) [REDACTED]  
(d) TOTAL DEBT SERVICE (a+b+c) 129.47  
(e) Fire Insurance 6.00  
(f) Taxes, special assessments 20.00  
(g) TOTAL MTG. PAYT. (d+e+f) 155.47  
(h) Maintenance 12.00  
(i) Heat & utilities 24.00  
(j) TOTAL HSG. EXPENSE (g+h+i) 191.47  
(k) Other recurring charges (explain) 78.00  
(l) TOTAL FIXED PAYT. (j+k) 269.87

**15. SETTLEMENT REQUIREMENTS**  
(a) Existing debt (Refinancing only) \$ [REDACTED]  
(b) Sale price (Ready only) 17,605.00  
(c) Repairs & Improvements [REDACTED]  
(d) Closing Costs [REDACTED]  
(e) TOTAL (a+b+c+d) 18,355.00  
(f) Mortgage amount 18,300.00  
(g) Mortgagor's required investment (e-f) 55.00  
(h) Prepayable expenses 145.00  
(i) Non-ready & other items [REDACTED]  
(j) TOTAL REQUIREMENTS (g+h+i) 200.00  
(k) Amt. pd.  cash  Other (explain) 200.00  
(l) Amt. to be pd.  cash  Other (explain) 0.00  
(m) Tot. assets available for closing (12)(A) \$ 100.00

**16. Do you own other Real Estate**  Yes  No If so, to be sold Address [REDACTED]  
Unpaid Bal. \$ [REDACTED] FHA mortgage  Yes  No Sales Price \$ [REDACTED] Orig. Mtg. Amt \$ [REDACTED]  
Lender [REDACTED]

**17. MORTGAGOR'S CERTIFICATE.** I  have not received a copy of the FHA Statement of Value (FHA Form 2806-g) or Veterans Administration Certificate of Reasonable Value (VA Form 26-1845) showing the estimated value of the property described in this application. Have you sold a property within the last 2 years which had an FHA mortgage?  Yes  No. If "Yes" was the mortgage paid in full?  Yes  No. If "No" give FHA Case Number [REDACTED]  
buyer's name [REDACTED] property address [REDACTED] date of transfer [REDACTED]  
lender's name and address [REDACTED] original mortgage amount \$ [REDACTED]  
unpaid balance when sold \$ [REDACTED]. Did buyer intend to occupy?  Yes  No. Have you ever been obligated on a home loan, home improvement loan or a mobile home which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgement?  Yes  No. If "Yes" attach statement giving full details including date, property address, name and address of lender, FHA or VA Case Number, if any, and reasons for the action. If dwelling to be covered by this mortgage is to be rented, it is a part of, adjacent or contiguous to any project, subdivision, or group of rental properties involving eight or more dwelling units in which you have any financial interest?  Yes  No  Not to be rented. If "Yes" give details. Do you own four or more dwelling units with mortgages insured under any title of the National Housing Act?  Yes  No. If "Yes" submit FHA Form 2861. The Mortgagor certifies that all information in this application is given for the purpose of obtaining a loan to be insured under the National Housing Act and is true and complete to the best of his knowledge and belief. Verification may be obtained from any source named herein.

Signature(s) [REDACTED] Date 7-17 1972

**18. MORTGAGEE'S CERTIFICATE.** The mortgagee certifies that all information in this application is true and complete to the best of its knowledge

FHA FORM NO. 3108 Rev. 11/70

U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
FEDERAL HOUSING ADMINISTRATION

Mortgage's No. 09312-001-8 A. FHA Case No. [REDACTED]

APPLICATION FOR HOME OWNERSHIP ASSISTANCE  
UNDER SECTION 223 OF THE NATIONAL HOUSING ACT

C. Property Address: [REDACTED]

B. Mortgagee Name, Address and Zip Code (Please Type)

[REDACTED] Georgia

[REDACTED]  
GEORGIA

D. Mortgagee's Name(s):  
Husband or Head Separated  
Spouse  
Co-Mortgagee(s)  
A (Check One)  
1  White (Non-Minority) 3  American Indian 5  Spanish American  
2  Negro/Black 4  Oriental 6  Other Minority

E. EMPLOYMENT: (1) Occupation Separated (2) Social Security No. [REDACTED] (3) Years Employ'd 2 1/2 mo. (4) Employer [REDACTED]

F. HOUSEHOLD COMPOSITION AND ANNUAL INCOME:

Name	Age	Sex	Relationship	Wages or Salary	INCOME DURING LAST 12 MONTHS				Child Support	Total (sum of all entries)	Current Income	Expected Income	FHA Review
					1. Social Security	2. Other	1. Disability	2. Unemployment					
[REDACTED]	28	F	Husband or Head	2424					2208	1560	6192	6192	
[REDACTED]	11	M	Son										
[REDACTED]	10	M	Son										
[REDACTED]	8	M	Son										
[REDACTED]	Jr.	M	Son										
[REDACTED]	9	F	Daugh.										
E. TOTAL				2424					2208	1560	6192	6192	

9. No. in Household 6 12. No. of Dependents (exclude spouse) 5  
10. No. Eligible Minors 5 13. No. of Handicapped 0  
11. No. Other Minors 0

H. HOME INSURANCE TRANSACTION: (FROM FHA FORM NO. 2900)  
1. Sale Price: \$18,355.00 4. Term in Months 360  
2. Mortgage Amt. \$18,300.00 5. Interest Rate 7 %  
3. Down Payment \$55,006 Est. Mtg. Paym't \$155.47

14. Total Annual Income (F-8 (b) or (c)) \$6192.00  
(a) Less: 5% of Tot. Ann. Inc. (See Instr. 5) 309.60  
(b) Less: Earnings of Eligible Minors 0  
(c) Less: Eligible Minors (F-10) x 1300 1500.00  
15. Adjusted Annual Income \$4392.40  
16. Adjusted Monthly Income (15 ÷ 12) \$365.20

I. ASSETS: (ALL FAMILY MEMBERS)  
1. Cash 100.00  
2. Checking or Savings Accounts 0-  
3. Bonds and Stocks (include U. S. Saving Bonds) 0-  
4. Real Estate Holdings -  
(a) Original Sale Price 0-  
(b) Less Unpaid Balance 0-  
(c) Equity (4(a) minus 4(b)) 0-  
5. Total Assets 100.00

G. ASSISTANCE CALCULATIONS:  
1. Area Income Limit for this Family \$6,750  
2. Based on  135% of Public Housing  90% of 221 (d)(3)  
3. Monthly Mortgage Payment (H-6) \$155.47  
4. 20% of Adj. Monthly Income (F-16) \$31.09  
5. Formula (1) for Mo. Subsidy (G-3 minus G-4) \$124.38  
6. Monthly Payment (Principal + Int. + MIP) \$129.47  
7. Monthly Payment (Principal + Int. + MIP) \$58.93  
8. Formula (2) for Mo. Subsidy (G-6 minus G-7) \$70.54  
9. Assist. Paymt. Auth. (lesser of G-5 or G-8) \$70.54  
10. Mortgagee's Monthly Paymt. (G-3 minus G-9) \$84.93

J. ASSETS ALLOWANCE:  
1. Dependents (F-12) 5 x \$500 \$2,500.00  
2. Annual Share of Mortgage Payment (Mortgagee's Monthly Payment (G-16 x 12)) \$1,019.16  
3. If Mortgagee is 62 or Older, enter \$5000 or if Mortgagee is less than 62, enter \$2000 \$2,000.00  
4. Total Assets Allowance - (Total Assets (I-5) may not exceed total Assets Allowance (J-4)) \$5,519.16

K. PROPERTY ELIGIBILITY: A (a) Approved Prior to Beginning of -  
 (11) New Construction.  (12) Substantial Rehabilitation.  
(b) Unit in Condominium or Cooperative not Previously Occupied in -  
 (21) New Construction Completed within 2 years.  (22) Substantial Rehabilitation within 2 years.  
(c) Unit in Existing Dwelling - (30 Series) OR (d) Unit in Condominium or Cooperative Over 2 Years Old - (40 Series)  
 (31)  (41) Displaced Family.  (32)  (42) A Family with 6 or more Minors.  (33)  (43) Family Occupying Public Housing.  (34)  (44) Previous Owner or Cooperative Member Received Assistance Payments.  
(e) Unit in Existing Project. (f)  (60) Other Existing Dwelling.  
 (50) Insured under Section 238.  (52) Receiving Rent Supplement Payments.

L. CERTIFICATION:  
I/we hereby certify that the foregoing information is true and complete to the best of my knowledge and belief. If the application results in approval of Assistance Payments, I/we agree to furnish the Mortgagee, on FHA Form 3101, the required recertification of family income and composition and occupancy of the property. Inquiries may be made to verify the statement herein. I/we fully understand that if we rent or sell this property, or cease to occupy it, I/we must immediately notify the lender in writing.

Date 7-18-72 Signatures [REDACTED] (Spouse)

WARNING Section 1001 of Title 18 of the United States Code makes it a Criminal Offense to make a willfully false statement or misrepresentation to any Department or Agency of the United States as to any matter within its jurisdiction.

M. REVIEW AND ELIGIBILITY: A IF NOT ELIGIBLE CHECK REASON:  
The above information has been reviewed and the applicant  
 is  is not eligible for Assistance Payments in an  
1.  Income Too High (F-16 exceeds G-1) 3.  Property Ineligible  
2.  Assets (I-5) exceeds limits (J-4) 4.  Other



**CREDIT BUREAU REPORTS, INC.**  
a nationwide service

**FHA Standard Factual Data Report No. 891**

**CORRECT NAME AND ADDRESS**

Name ..... Case Number .....  
 Street Address ..... Property Address .....  
 City and State ..... GA ..... Date on Order Ticket .....  
 Date Received by Bureau 6/20/72  
 Date Report Mailed 7/1/72

(No reference shall be made in this report to race, creed, color, or national origin)

1-A. Do name and address agree with information shown on request for report? If not, explain below.	1-A. Yes
B. Date of Birth -	8.9/15/43
2-A. Marital status - number of dependents including self	2-A. Separated - [redacted] Dependents: 5
B. Length of time married -	8. JUNK
C. Any record of separation or divorce?	C. Yes - See Attached
3-A. Name of present employer -	3-A. [redacted]
B. Position held - length of present connection -	8. Part Time Nurse's Aide Years: 1 mo.
C. Has employment changed within the past two years?	C. Yes. See Remarks
4-A. If spouse is presently employed, give name of employer -	4-A. ---
B. Position held - length of present connection -	B. --- Years:
C. Approximate income -	C. \$ ---

**REMARKS:**

- Amplify his employment history. (This report shall contain information as to the subject's previous employment location and salary, if there has been a change in employment within the past two years.)
- The reporting bureau certifies that: (a)  public records have been checked for suits, judgments, foreclosures, garnishments, bankruptcies, and other legal actions involving the subject with the results indicated below; or, (b)  equivalent information has been obtained through the use of a qualified public records reporting service with the results indicated below. (Give details). (The records of real estate transfers which do not involve foreclosure may be excluded).
- The reporting bureau certifies that the subject's credit record in the payment of bills and other obligations has been checked: (a)  through the credit accounts extended by a combined minimum of 75% of the larger department stores and larger consumer and unsecured credit grantors of the community in which the subject resides, with the results indicated below; or, (b)  through accumulated credit records of such credit grantors of the community in which the subject resides, with the results indicated below.

**CREDIT HISTORY**

KIND OF BUSINESS	DATE ACCOUNT OPENED	DATE OF LAST SALE	HIGHEST CREDIT	AMOUNT OWING	AMOUNT PAST DUE	TERMS OF SALE AND USUAL MANNER OF PAYMENT
------------------	---------------------	-------------------	----------------	--------------	-----------------	---

Remarks: Subject reportedly worked for [redacted] as clerk for one year. and for [redacted] as maid @ \$25. wk. Neither place had any record of her employment.

F	6/71		1753.	1151.		I-60-3
HF	No record					
C	NO record					
B	10/71		208.	152.		I-1

Report mailed to: [redacted] Mortgage Stamp Imprint Number (if Applicable)

Prepared by: **Credit Bureau** [redacted] **31709**  
 Name of CBR reporting bureau City State

The information in this report is provided under contract between the U.S. Department of HUD Federal Housing Administration and Credit Bureau Reports, Inc.

Information furnished on FHA Standard Factual Data Report No. 891, including all related antecedent reports and supplemental reports is furnished upon the express condition that the FHA Approved Lender and its authorized agent or HUD-FHA Contract Broker and its authorized agent or the VA Lender and its authorized agent, gives to hold such information in strict confidence for its own exclusive use, never to be communicated except to the FHA or VA, bona fide purchasers in the secondary mortgage market, and to same Credit Bureau Reports, Inc., and the reporting creditor, its officers, their officers, agents and employees harmless from any and all damages which may arise from the violation of the agreement by such FHA Approved Mortgagee or such HUD-FHA Contract Broker, or such VA Lender.

TUMBLE OVER. WRITE FROM TOP DOWN.

(SEE REVERSE SIDE FOR COMMON LANGUAGE FOR CONSUMER CREDIT)  
 COPYRIGHT - 1971 - CREDIT BUREAU REPORTS, INC.

Date 5-22-72

I, [REDACTED], do solemnly swear under oath that for the past 8 (Years Months), I have been separated from [REDACTED] and do not have any intention of reuniting with him (him, her).

Witness [REDACTED]

Signature [REDACTED]

NOTICE TO RECIPIENT OF THIS REPORT:

This Credit Bureau has in file information on [REDACTED] which is available upon request. Name of Spouse

VETERANS ADMINISTRATION  
AND  
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
FEDERAL HOUSING ADMINISTRATION

### REQUEST FOR VERIFICATION OF EMPLOYMENT

INSTRUCTIONS: LENDER - Complete Items 1 thru 7. Have applicant complete Item 8. Forward directly to employer named in Item 1.  
EMPLOYER - Please complete Items 9 thru 16 and return directly to lender named in Item 2.

---

**PART I - REQUEST**

1. TO (Name and address of employer)  
[Redacted] Georgia

2. FROM (Name and address of lender)  
[Redacted] Georgia

3. SIGNATURE OF LENDER  
[Redacted]

4. TITLE  
Loan Processor

5. DATE  
6-20-72

6. FHA OR VA NUMBER

I have applied for a mortgage loan and stated that I am or was employed by you. My signature below authorizes verification of this information.

7. NAME AND ADDRESS OF APPLICANT  
[Redacted] Georgia

8. SIGNATURE OF APPLICANT  
[Redacted]

---

**PART II - VERIFICATION**

EMPLOYMENT DATA	PAY DATA	
9A. IS APPLICANT NOW EMPLOYED BY YOU? (If "Yes", complete Items 9B, 10 and 11) <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO    (If "No", complete Items 9C, 9D and 10)	12A. BASE PAY (Enter amount and check period) <input type="checkbox"/> ANNUAL <input checked="" type="checkbox"/> HOURLY <input type="checkbox"/> MONTHLY <input type="checkbox"/> OTHER (Specify) <input type="checkbox"/> WEEKLY	
9B. LENGTH OF APPLICANT'S EMPLOYMENT (If Military, enter total service) 5/26/72 - on part time basis	12B. EARNINGS LAST 12 MONTHS \$ 1.63 1/2	
9C. DATE APPLICANT LEFT [Redacted] basis	12C. TO BE COMPLETED FOR MILITARY PERSONNEL ONLY PAY GRADE	
9D. REASON FOR LEAVING	TYPE BASE PAY OVERTIME COMMISSIONS BONUS	MONTHLY AMOUNT \$ \$ 93.20 \$ \$ \$
10. POSITION OR JOB TITLE Nurse Aide	TYPE BASE PAY OVERTIME COMMISSIONS BONUS	MONTHLY AMOUNT \$ \$ \$ \$ \$
11. PROBABILITY OF CONTINUED EMPLOYMENT Good on a part time basis	TYPE BASE PAY OVERTIME COMMISSIONS BONUS	MONTHLY AMOUNT \$ \$ \$ \$ \$
13. REMARKS 1. Number of hours worker per week <u>indeterminate</u> 2. Is overtime regularly required <u>never</u> 3. Average number of overtime hours weekly _____ 4. Average earnings from overtime pay _____ 5. Probability of continued overtime _____		

The above information is provided in strict confidence in response to your request.

14. SIGNATURE OF EMPLOYER  
[Redacted] Personal Director

15. TITLE  
Personal Director

16. DATE  
6/11/72

THE INFORMATION ON THIS FORM IS CONFIDENTIAL. IT IS TO BE TRANSMITTED DIRECTLY, WITHOUT PASSING THROUGH THE HANDS OF THE APPLICANT OR ANY OTHER PARTY.

*This is last payroll ending date*

Department Of Family And Children Services

TELEPHONE 924-2968

[REDACTED]

GEORGIA

[REDACTED]

June 23, 1972

Reply to: (Mrs.) Brenda Pollock

[REDACTED]  
Georgia

Re: [REDACTED]

Dear Mrs. Powell:

The above named recipient receives \$184 per month from this Agency for herself and five children.

The children names and ages are as follows: [REDACTED], age 11, [REDACTED], age 9, [REDACTED], age 10, [REDACTED], age 8, and [REDACTED], age 1.

Sincerely,

SUMNER COUNTY DEPARTMENT OF  
FAMILY AND CHILDREN SERVICES  
(Mrs.) Marian M. Harris

*Kenneth S. Oxford*  
Kenneth S. Oxford  
Casework Supervisor I

APPROVED:

*Jane C. Broadhurst*  
(Mrs.) Jane C. Broadhurst  
Deputy Director I

*Mrs. Brenda Pollock*  
(Mrs.) Brenda Pollock  
Casework Aide

BP/sp

This is to certify that I have been separated from my husband for the last 8 years. He contributes \$30.00 a week child support. His paying habits in the last years have been prompt.

[REDACTED]  
[REDACTED]  
Witness

[REDACTED]

1. Basic Dwelling Type or Model: **4 Bedroom Ranch**

2. Plan Identification: **Model 106, AHI Design 2**

3. Location of Dwelling - Subdivision: \_\_\_\_\_

4. FIA Subdivision Number: \_\_\_\_\_

5. Property Address: **GEORGIA**

DESCRIPTION OF ALTERNATES Col. 2	Proposed Change in Selling Price + or - Col. 3	FIA Effect on Value + or - Col. 4	MAKE NO ENTRIES IN THIS COL.
1. Design 3	+ 100.00	+90	
2. Design 4	+ 100.00	+90	
3. Design 5	N/C	N/C	
4. Design 6	+ 100.00	+75	
5. Design 8A	+ 100.00	+90	
6. Design R	N/C	N/C	Preference
7. Vinyl asbestos floor tile (standard gauge)		N/C	
In lieu vinyl sheet-goods (all rooms)	N/C	N/C	
8. Hotpoint Washer MW-002	+ 250.00	+240	
9. Hotpoint Dryer LDJ-002	+ 200.00	+105	
10. Delco Hotpoint Refrigerator 35D-0212	- 190.00	-190	
11. Flexible resilient flooring (General Falt Co. Four Seasons) in lieu vinyl (all rooms except kitchen and bath)	N/C	N/C	
12. Nylon carpet and pad per MFS in lieu vinyl (all rooms except kitchen and bath)	+ 400.00	+355	
13. Delco single attached garage and in lieu provide 10 x 22 parking pad & metal storage building	- 1050.00	-1030	
14. Add 2 Ton Air Conditioning to heating system Luxaire Model - ECC 024 CBA	+ 700.00	+820	

Name of Mortgagee: \_\_\_\_\_ Signature of Mortgage Officer: \_\_\_\_\_  
 Date: 1-17-72 \_\_\_\_\_ Loan Reference: 2097

FOR FHA USE ONLY

ALTERNATES 8 & 9 = ERREI.  
 " " 11 = IR 31  
 " " 12 = A-29  
 " " 14 2" DUCT INSULATION REQUIRED

The basic dwelling shown above may be altered to the extent of adding or deleting any of the respective items shown in column 4, without prior approval by this office, except that the net increase or decrease amounting to more than \_\_\_\_\_% will require FHA approval in the usual manner. The plans and specifications on file with this office pertaining to the enumerated cases serve as the basis for the amounts shown above for the specific situations of a particular item. Any change not listed, or a change not provided for by plans and specifications will constitute a variation which requires FHA's regular reconsideration procedure. Changes made within the limits stated herein may result in corresponding changes in FHA's estimate of value in fee simple which serves as the basis for the commitment amount. The variations that may be applied and the respective value amounts resulting from such variations, as shown in column 4, relate only to the cases covered by the basic dwelling type shown above.

1. Date of Valuation: 1-17-72

2. Signature of Mortgage Officer: \_\_\_\_\_ Located at: \_\_\_\_\_

3. STATEMENT OF EFFECT OR FIA ESTIMATE OF VALUE BASED ON ACTUAL ALTERNATES USED

4. Estimated value of basic dwelling, based on _____	5. Increase or decrease in estimate of value resulting from alternates selected (for or against alternates shown above): <b>+355</b>	6. Revised estimate of value including alternates: <b>18,800</b>
7. Estimated value of basic dwelling, based on _____	8. Increase or decrease in estimate of value resulting from alternates selected (for or against alternates shown above): <b>18,355</b>	9. Revised estimate of value including alternates: <b>18,355</b>

Signature of Mortgage Officer: \_\_\_\_\_

## SALES CONTRACT

The undersigned BUYER agrees to buy and the undersigned SELLER agrees to sell all of that certain lot of land in \_\_\_\_\_ Georgia, \_\_\_\_\_ County, together with all improvements situated thereon, and described as follows:

All of Lot \_\_\_\_\_

For a price of EIGHTEEN THOUSAND Three Hundred Fifty-Five (\$ 18,355.00 ) Dollars & NO/100

To be paid as follows:

- |  |                     |
|--|---------------------|
| 1. TOTAL PRICE   | \$ <u>18,355.00</u> |
| 2. CASH DOWNPAYMENT, RECEIPT HEREBY ACKNOWLEDGED BY SELLER | \$ <u>55.00</u>     |
| 3. BALANCE OF DOWNPAYMENT DUE BY BUYER                     | \$ _____            |
| 4. LOAN TO BE OBTAINED                                     | \$ <u>18,300.00</u> |

BUYER is obtaining an (FHA) ~~(XXX)(CONVENTIONAL)~~ 7 %, 30 year loan in the amount as set forth above.

IF BUYER is unable to obtain a loan in the amount set forth above, BUYER'S cash downpayment will be refunded by SELLER and this contract considered cancelled. If BUYER'S loan is secured and BUYER does not accept it, SELLER may keep BUYER'S downpayment as damages; otherwise, BUYER'S downpayment will apply on purchase price as set forth above.

SELLER will furnish BUYER warranted good, valid and marketable fee simple title subject only to recorded restrictions and easements of record and zoning ordinances affecting the same.

SELLER agrees to give BUYER complete possession of said property within \_\_\_\_\_ days from the date deed is signed by the SELLER conveying said property to BUYER.

TAXES to be pro-rated as of the date BUYER takes title to the property. All special assessments are to be paid in full by the SELLER.

IF the afordescribed property be improved and such improvements be wholly destroyed by fire or other causes before sale is consummated, the loss shall fall on the SELLER. If such loss is partial, then at the option of the BUYER, the SELLER shall repair or restore the premises to their former condition or the BUYER shall be allowed to deduct from the agreed purchase price, the amount necessary to repair or restore the premises to the condition of same prior to the casualty. If the parties are unable to agree as to the amount necessary to repair or restore the property each party shall name one appraiser and the two appraisers shall name an umpire and the decision of the majority shall determine the amount to be deducted from the purchase price, which decision and award shall have the full force and effect of a statutory award as provided by the law of Georgia.

This contract constitutes the entire agreement between the parties, and shall be binding upon and enforceable to the benefit of the heirs, executors, administrators, and assigns of the respective parties hereunto.

The following special stipulations shall, if in conflict with the printed matter, control:

## SPECIAL STIPULATIONS:

Purchaser agrees to pay prepaid items at time of closing in the amount-\$145.00  
 Seller agrees to pay all closing costs.  
 Buyer agrees to close loan at maximum rate of interest allowable by FHA.  
 Buyers will not be charged FHA appraisal fee under any conditions.  
 Purchaser acknowledges \$200.00 cash on hand as personal savings.

This is, sealed and delivered this 20th day of June, 1972 in the presence of:

\_\_\_\_\_  
 Witness

\_\_\_\_\_  
 Buyer

\_\_\_\_\_  
 Buyer

\_\_\_\_\_  
 Notary Public

\_\_\_\_\_  
 DEVELOPMENT COMPANY

\_\_\_\_\_  
 Seller

Chairman GRIFFITHS. Who retains copies of that form?

Mr. McHAN. The lender retains them and we have a copy in our insured loan file which goes to the Washington office, and which is put on tape, I believe. It's available.

Chairman GRIFFITHS. In your statement you said the lender initiates a request for verification of employment or other source of income. Must the lender initiate such a request? Does he have to?

Mr. McHAN. It's part of the application document. We would not approve a loan for insurance unless we had the necessary verifications.

Chairman GRIFFITHS. How is the verification performed?

Mr. McHAN. Verifications are sent, given to the bank or to the employer, and they have to be delivered direct to the lender. We do not allow any intermediate parties who have an interest in the transaction to get hold of this document, and this includes the credit report as well.

Chairman GRIFFITHS. I see. Is proof of income presented to your office, too?

Mr. McHAN. It is. The verification from the employer.

Chairman GRIFFITHS. You also said that the lender forwards a credit report to the HUD office. Even as prestigious a firm as Dun & Bradstreet has been accused of giving false credit ratings on section 235 purchasers. Do you think credit ratings are reliable?

Mr. McHAN. Mr. Bluhm, do you want to answer that?

Mr. BLUHM. I would say—

Chairman GRIFFITHS. Would you identify yourself, would you just come up?

Mr. BLUHM. Edward Bluhm.

Chairman GRIFFITHS. What is your position, Mr. Bluhm?

Mr. BLUHM. Chief, mortgage credit. I would say basically that the credit reports we are obtaining from the mortgages for each and every case binder are not so good. We have got individual bureaus throughout our whole jurisdiction that are affiliates of Credit Bureau Reports, Inc., who have been approved as individual bureaus and also collectively to have the facilities, the staffing, and so forth, to develop the trade records and the checking of public records, and so forth, and develop the credit activities and manner of handling their accounts, and so forth, for each and every one of our individual applicants.

Mr. McHAN. We are set up on national standards for the things these credit bureaus are required to do in order to get accurate information. Such as checking public records and maintaining a continuous record of old credit information as well as current.

Chairman GRIFFITHS. Evidently, you are not using Dun & Bradstreet.

Mr. McHAN. Are we, Mr. Bluhm?

Mr. BLUHM. Well, we haven't had occasion to use under a single-family operation reports from Dun & Bradstreet because they are primarily a commercial-type report that develops data on individuals that are self-employed, and that is not our typical 235 loan applicant.

Chairman GRIFFITHS. Who is responsible for the annual recertification of income?

Mr. REARDON. The mortgagee.

Chairman GRIFFITHS. Now, he really doesn't have any financial incentive, does he?

Mr. REARDON. He has the financial incentive that's in the 350 he gets for servicing this and the money he is making off the loan. But since he does have a 100-percent loan, you can make an argument for the fact he doesn't have much financial incentive.

Chairman GRIFFITHS. Not a bit, no incentive at all. Why should he make money trying to find out whether these people are going to pay? He's going to get paid no matter what. This is really what happened in Detroit. Two lenders made more than a million dollars each in a period of months.

Mr. REARDON. He should do it, because if we find out he is not servicing the loan, we're going to take away his approval as a mortgagee.

Chairman GRIFFITHS. If they get that first million they don't really care. I mean, we in Detroit did it too, but it was too late.

Mr. SEALS. I think we might revert back to the statement made earlier about the 20-percent plan. I think again that we have gotten in trouble throughout the United States by allowing large tracts of 235 to exist where a particular mortgage firm, it could really be worth their while, within a six- or eight-block area, could have a good deal of money invested in there. If you can keep it down to small units, this is what we are going to do in this State of Georgia in the 235 program. We are going to keep it down and we're going to keep it small so that we can have better controls over it.

Chairman GRIFFITHS. Of course, I not only agree with you, I not only think that's the way to do it, but I think it has a lot of social advantages too. You're never going to teach anybody to live who doesn't have a model. They've got to be able to see somebody that knows how to live, that knows how to maintain a home, that knows how to take care of things, and if all they are going to see is somebody that doesn't know how, they never are going to learn anything. And this is one of our really big mistakes. But the only organization that really is going to gain from knowing that these people have the money to pay and that they pay, is the U.S. Government. Why don't we do the recertifications? Why don't we check up on the income—you know, the young woman that was married. And of course, one of the other things that is in this 235 that a lot of people don't understand, you people do, and another thing that shocked this little girl terribly was that about 2 weeks after she had notified them that she had been married and she could now pay more and they said, "oh, just wait," they got a notice that they could deduct about \$620 in interest for that year on their income tax. They just about fainted. She said, "We hadn't even made a payment and we were entitled to this on our income tax." So she was really shocked. But it's the Government that really stands to lose or gain on all of these. So why don't we do it?

Mr. MCHAN. We had one that was the other way around. One of the neighbors reported that this young widow had more assets than we permitted. And we referred this to investigation. We found out she did have more assets, and unfortunately, this was the insurance money that she had gotten when her husband had been killed. And we had to insist that she was not eligible under the 235 program because the assets were too much. We were real sympathetic with her, but she didn't fit in, and this was a real problem.

Mr. SEALS. I think this probably should have been a major area of concern. Of course, that's controlled. And if people are not offered

an incentive to do the work, they are not really going to do what they should do. Now, we check it out, I'm not saying personnel would solve all our problems, but we would need additional personnel to do this, and I feel like in the long run probably much more money would be saved if we did do this. But under our present setup we could not do it due to shortage of personnel.

Chairman GRIFFITHS. Do I have permission to quote you in the House debate on the housing bill, that you need some more money down here?

Mr. SEALS. Yes, ma'am.

Mr. REARDON. The recertification package which just went into effect requires that at the time of recertification and at the time of the original submission the person furnish the Internal Revenue Department a letter advising them that their tax returns are to be turned over to the Department of Housing and Urban Development, and any time we need that information in order to check, we can check that. So again, it takes a tremendous amount of people to be able to do this, and we are asking the mortgagees whenever they have a question to forward the certification to us and to advise us if they think there perhaps may be something that isn't exactly right. We will have this to help us.

Chairman GRIFFITHS. We've already got a system by which this can be circumvented, too. They can write Mr. Ball and get a new social security number and work under a different social security number and a different name and they are home free on that, you know. We're beating ourselves every day. We're setting it all up in Washington.

According to your prepared statement your office has insured about 6,000 mortgages for public assistance recipients. Four thousand of these under section 235. Under which programs are the other 2,000 insured?

Mr. McHAN. It's probably under section 221 (d) (2).

Chairman GRIFFITHS. Yes. Have there been default problems with public recipients at a higher rate than with nonrecipients?

Mr. SEALS. What's our nonrecipient?

Mr. REARDON. The default—this includes everything, they are not really broken up.

Chairman GRIFFITHS. I see. Could you break it down for the record when we send you a copy of the record?

Mr. REARDON. We should be able to break out the 235's, yes.

(The following information was subsequently supplied for the record:)

We are unable to break down Section 235 defaults involving welfare recipients according to source of income unless all such files are recalled from the Washington office and this information is extracted manually. Such procedure would be rather voluminous, however, if that information is essential to your Committee, we will nevertheless secure the statistical information requested.

Mr. SEALS. 235's right now are 4.6 to 4.8 percent.

Mr. McHAN. I don't think we can break down who are welfare recipients exactly, which cases they were.

Chairman GRIFFITHS. Has Georgia law restricted foreclosure on these homes? I understand that you have a homestead law that exempts from levy and sale \$1,600 of the family's real and personal property.

Mr. McHAN. This law doesn't have anything to do with the foreclosure.

Chairman GRIFFITHS. What does it deal with?

Mr. McHAN. I'm not really sure. You would have to have an attorney to answer this.

Chairman GRIFFITHS. OK.

Do you think that the 235 subsidy program is a feasible way to assist low-income families to obtain adequate housing and to improve housing in Atlanta?

Mr. SEALS. Yes, ma'am. It's got a lot of ifs on it though, I guess. Of course, we need a better policing system than what we presently have. As I stated earlier, I think it can be done in a more effective way if it's done in smaller units. This is why we have instructed our staff that we are not going into large subdivisions anymore with 235's. Overall, if you look at a 4.6 to 4.8 percent default rate which we presently have in Georgia and consider the people that you have reached with the program, I would say in Georgia that it has been beneficial. I don't think you can say that in some other States. But we can, I think. Certainly you have got to scrutinize the 235 program, probably more so than any other program you have. At present I would say it's a good program, but we keep both eyes on it.

Chairman GRIFFITHS. The Mississippi Congressmen tell me that it has been very effective in Mississippi. What happened in Detroit is beyond me.

Mr. SEALS. I think you got involved in the urban problem.

Chairman GRIFFITHS. At the present time it is estimated that HUD is going to own one in 10 houses in Detroit very shortly.

Mr. McHAN. Our program is perhaps different from other areas in the country in that most of the 235's have represented new housing production rather than older, inner city properties. We have had quite a number of those too, but the great majority, I don't know what the percentage is but I guess about 80 percent or more, is new construction.

Chairman GRIFFITHS. One of the better places was Milwaukee. The director there really did a very good job and Secretary Romney fired him and then had to hire him back as a concession when he got into trouble.

Now, I'd like to talk about the rent supplement, the 236 program. In your statement you said that under the section 236 programs in Georgia about 3,000 dwellings have been completed and occupied and more than 4,000 more units are under construction. The section 221(d)(3) programs, which accounts for most of the rent supplement, includes more than 5,000 dwelling units completed and occupied. Do you know how many or what percentage of the tenants receiving section 236 subsidies are welfare recipients?

Mr. McHAN. We don't have it broken down by welfare recipients.

Chairman GRIFFITHS. You don't know then how many of the tenants receiving rent supplements are welfare recipients?

Mr. McHAN. We could probably dig it up.

Chairman GRIFFITHS. When you get this record, will you see if you can answer that?

Mr. SEALS. Yes, ma'am.

(The information referred to follows:)

Sixty percent of the tenants under our rent supplement program (Section 221(d)(3) and 236) receive welfare assistance; that is, 832 families out of 1,366.

Other welfare recipient tenants are also receiving subsidies in the Section 236 interest reduction plan in the form of lower than normal market rents. However, no statistics are available.

Chairman GRIFFITHS. A tenant receiving 236 subsidy pays rent which is equal to 25 percent of his adjusted monthly income. How is the adjusted monthly income calculated?

Would you identify yourself please, sir?

Mr. HAMPSHIRE. My name is Hampshire and I am with the housing program.

Chairman GRIFFITHS. I see. How is the adjusted income figured?

Mr. HAMPSHIRE. The total family income includes income from all sources after the verification. There is deducted an amount of 5 percent of gross total income. There is deducted an amount of \$300 per minor child in the household. They are allowed a deduction for predictable and continuing medical expenses. All of these are deducted from the gross income to arrive at the income on which the rent is based.

Chairman GRIFFITHS. How is that determined for welfare recipients?

Mr. HAMPSHIRE. The same as for anybody else.

Chairman GRIFFITHS. The same way. Where does a person apply for a rent supplement?

Mr. HAMPSHIRE. To the particular project that they want to be in.

Chairman GRIFFITHS. How do people find out about rent supplement projects?

Mr. HAMPSHIRE. I don't know.

Chairman GRIFFITHS. Is it just accidental, or do they find out by word of mouth?

Mr. HAMPSHIRE. Word of mouth; people that they knew who are living in the development.

Chairman GRIFFITHS. Who is responsible for getting information on family income and deciding if the family is eligible under this program?

Mr. HAMPSHIRE. This is done by the managing agent, or by the person actually operating the project at the local level.

Chairman GRIFFITHS. Is verification of the income required?

Mr. HAMPSHIRE. Right. Under 221(d)(3) programs the application as well as the recertifications are sent to our office for review and approval.

Chairman GRIFFITHS. I see. How do you know that it's done properly? You just take the word of whoever does it; is that it?

Mr. HAMPSHIRE. We have a rent supplement specialist on the staff and this person has had years of experience dealing with the computations of income, possibility of unreported incomes, and this sort of thing. He has had years of experience in dealing with public housing where this is also a requirement.

Mr. McHAN. Maybe we ought to point out that on rent supplements we have to approve each application in this office. We do the approving on rent supplement by specific application.

Chairman GRIFFITHS. If the original check though is done by the landlord, what incentive does he have to know that it's right? He gets the same amount of money.

Mr. MCHAN. He has to submit supporting information.

Chairman GRIFFITHS. What supporting information does he submit with a rent supplement application?

Mr. HAMPSHIRE. The rent supplement application would include all of the verification of income, and it would include verification of the previous housing conditions in certain cases. This does not apply to elderly people.

Chairman GRIFFITHS. Didn't I read in the paper the night I got here that you have a high apartment vacancy rate in this city?

Mr. SEALS. Yes.

Mr. MCHAN. Vacancy ratio of all apartments, FHA as well as uninsured.

Chairman GRIFFITHS. Well, what is to keep some of those landlords from letting in some of these people if they want to under a rent supplement? They could, couldn't they?

Mr. SEALS. It would have to be done under the FHA-insured program.

Mr. MCHAN. The project would have to be a rent supplement project to start with, before they have an allocation of funds to permit this.

Chairman GRIFFITHS. I see. Could they convert any of these to that sort of thing?

Mr. JOHNSTON. Basically the answer would probably be no, because it requires that rent supplement would either have a new or substantially rehabilitated project in order to be able to convert.

Mr. SEALS. We are having some experiments whereby they are providing the recipient with housing assistance, and it's his choice to move into whatever unit he would like to move into, and to use whatever means are provided to him according to his economic level. I don't know the cities that are going to be involved in this yet, but I think this is along the lines of what you are talking about.

Mr. MCHAN. This is the housing allowance program.

Chairman GRIFFITHS. Now, in New York, where they are maintaining people in luxury apartments under welfare, the city is supplementing their rent, isn't it?

Mr. SEALS. I think that's correct.

Chairman GRIFFITHS. The city funds, they are probably getting part from the Federal Government. I might say that one of the southern Congressmen told me that when his mayor called him and urged him, "For heaven's sake, vote for the revenue sharing bill." He said to him, "Do you mean to tell me that you want me to vote to have our State pay taxes to send it in to John Lindsay to keep some family down at the Waldorf?" And this is really what you start doing.

Does your office check on the eligibility of tenants or review applications to be sure they are correct under these programs?

Mr. REARDON. We do check.

Chairman GRIFFITHS. You do check them all, you certify the income?

Mr. REARDON. We just spot check. We spot check these, and the time to do this is limited. We do some of it.

Chairman GRIFFITHS. Do you have a record there of who these families are and the supplements they receive?

Mr. REARDON. No, ma'am.

Chairman GRIFFITHS. Does anybody?

Mr. HAMPSHIRE. Under the rent supplement program we would have, in each instance, a complete record of them. On the 236's I think this is done.

Mr. McHAN. The project only has this and we have, on occasion, gone to the project and spot checked from their files.

Chairman GRIFFITHS. Don't you think you really ought to have a record though? You know, it's incredible, this is a tremendous amount of money spent and the Government is relying on somebody else to administer it properly.

Mr. McHAN. We receive a copy on the 236.

Chairman GRIFFITHS. I think it ought to be right down in some Government file. Here is a subsidy for which Federal taxpayers are paying the bill.

Mr. SEALS. We would agree with you 100 percent. I'm not poor-mouthing on staff, but here again at the present time we are not doing these things that we talk about that we agree with you should be done because we would be able to use 40 more people just in our housing management section alone.

Chairman GRIFFITHS. I'm going to tell every bit of this, I think it's terrible. You need the people. This is one of the great American resources, and we're just letting it be destroyed and we're letting people use it and we don't know who they are and we don't know whether they are correctly using it or not. There is nobody in the Federal Government who really is charged with the responsibility.

Mr. McHAN. We're not able to police it properly. We're not able to police it with the staff that we have.

Chairman GRIFFITHS. I think it's terrible, absolutely terrible.

How often do you recheck income, recertify income, any of this stuff? The law specifies 1 year for rent supplements and 2 years for section 236.

Mr. HAMPSHIRE. Two years for 236, annually for the others.

Chairman GRIFFITHS. Are tenants required to report changes in income as they occur?

Mr. HAMPSHIRE. Yes, ma'am.

Chairman GRIFFITHS. Have any of them ever done it, ever reported any increased incomes?

Mr. HAMPSHIRE. I can only speak for the rent supplement program, because we do get recertifications from time to time showing changes of family composition.

Mr. SEALS. I think if the truth were known, probably 95 percent don't report changes until they are checked on a year or 2 year basis. I find that to be human nature. They get away with as much as they can.

Chairman GRIFFITHS. I think that's true. Two years is ridiculous. It ought to be more frequently than that. The GAO did a study of section 221 low-rent projects in 1968. They found out that project owners did not verify income and employment information of about one-fourth of the families prior to occupancy and did not recheck income of one-fifth of current tenants during the year. The GAO also found out that one-half of the families in the project they studied may have had higher incomes than they reported. Neither the family nor the project owner had any real incentive to report higher income. And nationwide I doubt if anything has been done to correct any of this.

Well, I certainly do appreciate your testimony. I do feel that you are trying harder than most areas and I'm very glad that you came here and helped us learn about your administrative problems and procedures.

Because, in my opinion, you're really dealing with considerable amounts of money, but you are also dealing with a resource we don't want to have to replace. To put up an \$18,000 or \$20,000 house and have it destroyed and have to be rebuilt really isn't right. That house should last for many years. And the taxpayers just can't afford this. So anything you can do to help take care of it I hope you make known to all of us so we can help you. And I think it's unconscionable that you don't have all the help you need.

Mr. SEALS. Well, this would certainly help us to solve many of the problems we have. I'm not saying that it would solve all of the problems, but it would certainly help us to do a better job in these areas. And we admitted, I think most anybody would admit, that you do not have the proper tools right now to police the amount of money that this Government is allocating under some of these programs.

Chairman GRIFFITHS. I think there ought to be a little file someplace in one of your offices which shows the names of every person, the address of every person, and the amount of money we are subsidizing. We ought to know.

Mr. SEALS. We agree with you.

Chairman GRIFFITHS. Thank you all, and I'm going to excuse you at this time. Thank you very much.

Now we're going to worry about the veterans. I'd like to say to you that I am one of those people who think that World War I veterans have been the most mistreated group of people in America. I think it's just terrible, and I think that World War II veterans are responsible for it under their very, very ungrateful attitude for everything their fathers did for them. Because World War II veterans got the very best deal of all.

Mr. White, would you explain to me the primary distinctions between the compensation and the pension programs?

Mr. WHITE. Yes, ma'am. The compensation program is a payment for disability for injuries that were incurred during service. This is based on their degree of unemployability and the disability. The pension program is an income supplement program on the basis of need.

Chairman GRIFFITHS. Well, when does a veteran become eligible for a pension?

Mr. WHITE. After having 90 days' military service in a period of war, and being permanently and totally disabled, unable to work because of disability, and meeting the income criteria.

Chairman GRIFFITHS. When a pensioner dies, do his survivors automatically become eligible for a survivor's pension?

Mr. WHITE. No; not automatically, it's on the same basis as the veteran in that it is an income supplement program. We don't pay the same rate of benefits to a survivor as we do a veteran. We feel that we have some obligation to them, but our primary responsibility is to the veteran.

Chairman GRIFFITHS. Weren't Spanish-American war veterans pensions really the social security of the 1920's?

Mr. WHITE. This I don't know.

Chairman GRIFFITHS. I think so.

Mr. WHITE. I don't know exactly what you mean by that.

Chairman GRIFFITHS. That is, before social security there was a veteran's pension that was about the sole opportunity for a pension in this

country. It seems to me that these veterans were real good catches as marriage partners, no matter what their age. They had to put through a special bill. A special bill went through Congress to pick up any individual survivor under a Spanish-American war pension.

Mr. WHITE. The laws generally change as the number of veterans decrease, and of course at the present time the Spanish-American war veteran does get a pension and there is no income requirements on his pension.

Chairman GRIFFITHS. How many Spanish-American war veterans are left?

Mr. WHITE. We have 38 in Georgia. I don't know how many there are nationally.

Chairman GRIFFITHS. The last one in Congress was O'Hara of Illinois who was a drummer boy when Teddy Roosevelt charged San Juan Hill. That was the last of the Spanish-American War veterans in Congress.

Mr. WHITE. Monday night I attended a Spanish-American auxiliary banquet and they had one member there from the Spanish-American War who was 92 years of age. He told us all about it.

Chairman GRIFFITHS. The widows are younger, I take it.

Mr. WHITE. Yes, ma'am, some of them.

Chairman GRIFFITHS. Quite a bit younger.

Mr. WHITE. We have 3,000 Spanish-American War pensions nationally.

Chairman GRIFFITHS. Would you speak into the microphone, please? It's hard to hear you. In what ways do survivors become eligible for pensions?

Mr. WHITE. They have to have the same basic eligibility as the veteran for a pension, and the disability or the death is due to a non-service-connected disability. Here again, we have the same distinction that we had in the veteran's benefits in that if the veteran's death is due to a service-connected disability, then widows are entitled to dependency and indemnity compensation. For the service-connected death program payment is made on the basis of the veteran's military rank.

The death pension for the widow is based on generally the same requirements that existed for the veteran, 90 days of war-time service for the veteran, and then there is the income and estate limitations.

Chairman GRIFFITHS. Is there any help for a veteran with a retarded or disabled child?

Mr. WHITE. Yes, ma'am. This child is continued as a dependent beyond the age of 18 if it remains incapable of self-support and is unmarried.

Chairman GRIFFITHS. How are survivors' eligibility pensions terminated?

Mr. WHITE. Pensions are terminated on the basis of a determination of nonentitlement, the same as it would be at the time of initial determination, if their income increased to the level that they no longer would be entitled.

Chairman GRIFFITHS. You state that if a widow lives openly with a man but remains unmarried you terminate her eligibility as if she were remarried. How do you prove it?

Mr. WHITE. We will generally get an anonymous report from a friend or a neighbor as to this situation. We send one of our field attorneys out to check with the friends and neighbors and interview them. Of course, we do make an investigation at the time it's reported. The law requires that they be living as man and wife. A friendship relationship is not enough to terminate them.

Chairman GRIFFITHS. The fact that the widow is the housekeeper won't terminate it, does it?

Mr. WHITE. Yes, this is true. They have to be holding themselves out as man and wife to the public.

Chairman GRIFFITHS. Well, you know Mr. White, there are just not that many people that care that much anymore. They can beat this just as simply as welfare recipients can beat it.

Your statement mentions that payments can be made for a year based on an informal application. What does that mean?

Mr. WHITE. That means if we get a letter from the veteran saying, "I'm totally disabled, I'm unable to work and I want to claim a pension." Let's give the example if that was received on May 5. We'd send him a formal application, and then if that is received by May 5 of the following year, we can go back to the date that the informal claim was received and pay him retroactive benefits if entitlement is otherwise established.

Chairman GRIFFITHS. How do you recognize or identify a veteran or his survivor? What do you ask for?

Mr. WHITE. I don't understand your question.

Chairman GRIFFITHS. Supposing a person comes in and says, "I'm a veteran and I need a pension." How do you determine he really is a veteran?

Mr. WHITE. We require a copy of the military service records, or if they don't have it we get enough information so that we can go to our record center in St. Louis and get verification.

Chairman GRIFFITHS. OK, 30 years have passed. How do you know that's his record?

Mr. WHITE. This is something you would have in any program. I really wouldn't know how to answer it.

Chairman GRIFFITHS. You can't, really, can you?

Mr. WHITE. No, ma'am.

Chairman GRIFFITHS. It's equally difficult to make sure that it's a survivor of the veteran, isn't it?

Mr. WHITE. I would imagine that a man would be able to memorize the information on it until he could file a claim. But in the years that you keep up with him, it just seems impossible to me that he could get away with it continuously. You would find out eventually somewhere, and then we've got the military service records in St. Louis. When they come in there is a name of a father, a child, a birthplace, a date, he would trip himself up some way.

Chairman GRIFFITHS. If you had a number, if a social security number had been issued to the person at birth and a thumbprint put on the card, you would have a positive means of identification.

Mr. WHITE. Yes, ma'am.

Chairman GRIFFITHS. I'm working for this. Do you think you have ever paid out money to people who really were not veterans or really were not the survivors of veterans?

Mr. WHITE. To answer no that question, of course——

Chairman GRIFFITHS. There has to be something, and——

Mr. WHITE. There has to be some, yes, ma'am. In any organization you have this type of thing and we do our best to hold it to an absolute minimum.

Chairman GRIFFITHS. With respect to the VA pension program, you measure any pensioner's income on a calendar year basis, don't you?

Mr. WHITE. Yes, ma'am.

Chairman GRIFFITHS. Could you, under your procedures, verify reported income?

Mr. WHITE. Yes, they are required during the year, if there is a change in their income, to report this to us at the time of the change. Then in the fall of the year, November 1, we send an income questionnaire card with a pension check and that is to be returned to the VA in Philadelphia where we have optical scanning equipment to reduce the cost of processing. This has to be received from the pensioner by January 15 or we discontinue their payments as of December 31. Then we follow up on that and if he continues not to report for the preceding year we retroactively create an overpayment for failure to return that card.

Chairman GRIFFITHS. If an income goes up or down during the year, how rapidly can you adjust the pension?

Mr. WHITE. In the Veterans' Administration we have the end-of-the-year rule from a law which was passed during the past several years. If the income increases he continues to receive the same payment to the end of the year. The same on a change of dependency. If he loses a dependent during the year, there is no adjustment until the end of the year.

Chairman GRIFFITHS. I see. So that you are rarely bothered with overpayments then.

Mr. WHITE. Rarely, I think would be the answer; yes, ma'am.

Chairman GRIFFITHS. You generally only adjust payments during the year if the change would increase rather than decrease the grant.

Since many people who are eligible for veterans pensions could also be potential welfare applicants, do you have any procedure for notifying the local welfare office when persons are certified for pensions?

Mr. WHITE. Yes, ma'am. It's in our requirements that if the application or the information in the folder shows that he is a welfare recipient, when we award the pension we notify the local welfare office.

Chairman GRIFFITHS. If he does not disclose this information though, you don't notify the welfare office?

Mr. WHITE. No, ma'am, we don't know where to notify them.

Chairman GRIFFITHS. How often do you receive inquiries from the welfare office about the pension status of welfare applicants?

Mr. WHITE. Frequently. We get letters from them asking if they are entitled. My understanding is that the welfare questions the veteran in this regard and requires that they file their claim for pension to determine entitlement if there is a possibility they are entitled.

Chairman GRIFFITHS. Do you routinely check the record of the Social Security Administration or Railroad Retirement Board, or any other agency?

Mr. WHITE. No, ma'am, not routinely.

Chairman GRIFFITHS. Would railroad retirement benefits affect the amount of the veteran's pension?

Mr. WHITE. Under the new pension law it would count as income, but under the old pension law in effect prior to July of 1960 it does not count as income.

Chairman GRIFFITHS. How did railroad retirement benefits escape being counted when you couldn't get out of counting social security?

Mr. WHITE. I don't know. Do you know, Mr. Townsend?

Chairman GRIFFITHS. I've been trying to get Tiger Teague to ignore social security for veteran's pension purposes since we started.

Mr. WHITE. Let me correct that. Railroad retirement does not count as income in live cases but it does in death.

Chairman GRIFFITHS. I see.

Mr. WHITE. Does that answer your question?

Chairman GRIFFITHS. Right. Do I understand that VA and social security use similar application forms for survivors and automatically change them?

Mr. WHITE. Yes, ma'am, we use a joint form. I have a copy of one of them here.

Chairman GRIFFITHS. Good. Will you give us a copy?

Mr. WHITE. Yes, ma'am. You see, attached to this is an application for survivors' benefits and they fill that out at the same time and we would refer it on to social security.

Chairman GRIFFITHS. The regulations for the pension program require that an applicant's net worth be below an unspecified dollar amount for him to be declared eligible for benefits. The regulations are vague as to what this amount is. What is the amount?

Mr. WHITE. There is no amount; that has to be a judgment decision.

Chairman GRIFFITHS. I see. How do you administer the test?

Mr. WHITE. It has to be on an individual basis taking into consideration all of the factors in the case. I think I would have to give you some examples to bring it out. Let's take a veteran, a young veteran who was totally disabled and had some children who were going into college. You would take this into consideration as to his future needs. On the other hand, let's take the other extreme, the veteran who is past 60. He has, let's say, no wife, no one but himself. He would be allowed a lesser amount. So you look at the entire family picture and determine whether or not they should be living on a part of their accumulated savings. Now, we make a formal finding and set out all of these facts in each one of the claims. It's approved by a supervisor.

Chairman GRIFFITHS. Well, then if you went to a pretty sympathetic person you might get something, just like with bankers or welfare caseworkers, where if a person were less sympathetic you might not. Isn't that right?

Mr. WHITE. We have quality checks in our work and this type of thing has to be approved by an authorizer. We rotate our workload and the people on a periodic basis until we feel that we have a pretty systematic system on it.

Chairman GRIFFITHS. Let's have Mr. Tate explain this quality control system. How does it work?

Mr. TATE. All of the work in our office is subject to quality control of one kind or another. We have various guidelines that we use, we have statistical information that has been developed by specialists in the field of work measurement that tell us whether or not a sampling would or would not be valid under a certain percentage.

Chairman GRIFFITHS. You mean that you don't actually check any of these statements individually?

Mr. TATE. The statements of the claimants?

Chairman GRIFFITHS. Yes.

Mr. TATE. We don't actually go out and verify.

Chairman GRIFFITHS. There is no verification.

Mr. TATE. The income that a person reports on his income statement—he swears or certifies on the form itself that this is correct information.

Chairman GRIFFITHS. Why don't you check it?

Mr. TATE. This is not required under the regulations.

Chairman GRIFFITHS. Why don't the regulations require it? Do you really think you're getting full and honest reports?

Mr. TATE. I think a great percentage of the people that we deal with are honest in reporting their income.

Chairman GRIFFITHS. Every now and then, you know, you read one of these things in the paper or it comes before a congressional committee that somebody is getting one of these pensions that has millions that were never disclosed to the VA.

Mr. WHITE. I'm sure this could happen, as it could in any program. But we feel that with our sophisticated system or income questionnaires and placing this into the computer, that while this could happen, you cannot guarantee on anything. We can't get it down to zero, but we think that in our program the percentage on this is real absolute minimum. A man reports social security and income from certain sources this year. This goes into the computer. It's reported next year and he doesn't report social security. The computer immediately makes a writeout and it comes back to us. He reported social security last year, what happened to it? The same would apply to income from other sources. And then if there is a great variance in the income this is checked too. So while I would agree with you a millionaire could be on the rolls it is improbable.

Chairman GRIFFITHS. If a widow draws a pension and she does not report that she has remarried, the computer is not going to point out anything on that case, is it?

Mr. WHITE. No, ma'am. But she has an awful lot of real good friends and neighbors that keep us notified.

Chairman GRIFFITHS. I know that that is right. The only way most people could protect themselves from this is by not disclosing their own affairs, and there are just not that many people who will keep quiet on what they are doing. But your quality control is only a check of worker performance, isn't it? It's not really a check of what these people are reporting to you about their income and family status.

Mr. TATE. We go to Social Security and ask them for verification. We have many, many letters in our file that the claimant has brought in showing the exact amount of the social security benefits. We regularly, where there is any question about their benefits, have them send us a copy of their award, and they do send them.

Chairman GRIFFITHS. Well, how do you check back that the person may have stocks, bonds, a good sized bank account, or anything like that? You don't check that, do you?

Mr. TATE. Not unless we get conflicting information as to his income. If we find that the information in the file is conflicting, we can send a field attorney out to review, to interview the banker, the

neighbors, the friends, the county records, to make a complete investigation on any person's income and net worth, and make a report to us.

Chairman GRIFFITHS. I settled an estate one time where I think when the woman died it was assumed that the house was worth about \$4,000. But in a few intervening years, the property was worth about \$25,000. Does some of this happen? Supposing some of these people retire. They have been living in a modest home, and they decide to sell that and go to Florida or someplace, and that modest home is now in a very valuable area. And so they sell it and, really, the land is worth more. Then what?

Mr. WHITE. The home now is not considered in the value of the estate for payment of pension. However, when it is converted to cash, here again, the increasing value of the estate, if it was an item that was to be considered, we check this each year.

Chairman GRIFFITHS. But you don't select at random even a group of these people and actually check them out, do you?

Mr. WHITE. No, ma'am.

Chairman GRIFFITHS. What do you think that your rate of overpayment is?

Mr. WHITE. I don't have any figures available as to the rate of overpayment. I could get that.

Chairman GRIFFITHS. What are the main reasons for overpayment—unreported income, unreported marriages, or what?

Mr. WHITE. These are basically the reasons. We find out later about the failure to report. Then we make a retroactive adjustment.

Chairman GRIFFITHS. Supposing you were required to do a 10-percent check on all pension applicants. Would this be administratively feasible?

Mr. WHITE. It would depend on the basic requirements on it, and it would be like anything else. What would you do? A mail check? You're getting the same thing. If you're going to a credit type check where you go out and investigate, you can see now how many days it would take to check even one case if you did a 100-percent perfect check. So it would depend on what the requirements were, to answer your question as to whether it were feasible. I really don't think that the savings would offset the cost. No, ma'am, I don't.

Chairman GRIFFITHS. Did you notice a court decision the other day where a court determined that it was not impossible to check on the income of a husband of a woman in the Armed Forces, but it was just ridiculous to have to check on the income of a wife?

Mr. WHITE. No, I didn't read that.

Chairman GRIFFITHS. In my opinion, the court should have been impeached.

What application items do you think would be most difficult to check thoroughly?

Mr. WHITE. One wouldn't be any more difficult than the other. Again, it would depend on the basic requirements on it and what you would want to do.

Chairman GRIFFITHS. To check out this thing?

Mr. WHITE. To really get this thing, to check it out and to be sure that everything was reported, you would have to go to all of the banks where there were hidden accounts. I really don't know how you could ever really check it all.

Chairman GRIFFITHS. Do veterans over age 65 automatically meet the test for disability in the pension program? Mr. Tate says they do.

Mr. WHITE. The law states that they are assumed to be totally disabled if they meet the income and estate requirements.

Chairman GRIFFITHS. What percentage of veterans receiving veterans pension funds are under 65?

Mr. WHITE. Mr. Townsend, do you have those figures? While he's looking that up, I might tell you that last year for the first time we did not send income questionnaires to those over 72 who had received benefits for 2 years. And this was a 52 percent reduction in the number of income questionnaires that went out. Personally I didn't realize there were that many.

Chairman GRIFFITHS. You mean that 52 percent of them are over 72?

Mr. WHITE. Yes, ma'am. It was just unbelievable when I heard the figure was this great.

Chairman GRIFFITHS. Penicillin is a great thing.

Mr. TOWNSEND. I don't believe that I have the figure on the number over 65.

Chairman GRIFFITHS. When we send you this record for checking, would you please supply that?

Mr. TOWNSEND. I will supply that.

(The information referred to follows:)

*Pensioners by age*

Veterans on pension rolls (Sept. 30, 1971)-----	1, 075, 672
Over age 65-----	737, 860
Percentage over age 65-----	68. 6
Veterans over age 65 by period of war :	
World War I-----	623, 762
World War II-----	110, 572
Spanish-American War-----	3, 348
Mexican Border period-----	100
Korean conflict-----	78

Chairman GRIFFITHS. Is eligibility in the under 65 group determined purely on medical grounds, or is the concept of occupational disability a major consideration?

Mr. WHITE. He meets the disability requirements first. He must have disability. But it is on the basis of whether or not a person is unable to work—he is not substantially gainfully employed is the term that we use. And we have certain basic requirements that the rating board applies to them if they don't meet those percentage requirements, then it comes to me as adjudication officer and I can waive these requirements if the evidence shows that he is unemployed by reason of his disabilities.

Chairman GRIFFITHS. What if you are 55 years old and can't find a job, is that unemployability?

Mr. WHITE. No, ma'am; the disability has to cause unemployment. A man may have 40-percent disability but it should not preclude him from finding a job.

Chairman GRIFFITHS. Why do you let Senators and Congressmen and Governors draw 100-percent disability?

Mr. WHITE. This is probably the service-connected disability that you are talking about. Most of us in World War II, I say most of

us, an awful lot of people in World War II are drawing service-connected compensation. This is on a basis of a rating schedule which takes the average person into consideration, and we have a percentage for the severity aspects of the disability.

Chairman GRIFFITHS. Suppose a 56-year-old with no high school education has been unemployed for 2 months, and his lack of education and age prevent him from finding a job. Will he qualify?

Mr. WHITE. With those exact facts; no, ma'am. He would have to have a disability on the basis of all the evidence of record. It would be determined that he was unable to work because of these disabilities. Just because a person is not working is not evidence of unemployability. This takes into consideration, of course, the type of experience that he has had and the type of jobs that would be available to him. Let's take a person who has been a common laborer all of his life. There are other occupations, lighter occupations, and here again this depends on the type of disability he has.

Chairman GRIFFITHS. Well, can medical records developed for other programs like disability insurance or aid to the disabled be used to apply for veterans benefits?

Mr. WHITE. We use any medical records from any source.

Chairman GRIFFITHS. Who pays for these examinations?

Mr. WHITE. The veteran pays for those that he sends in on his own. Now, if he needs an examination and is unable to pay for it, we will provide that examination.

Chairman GRIFFITHS. Take a person over 72. Supposing a new social security bill passes with the provision that anybody drawing a minimum has that minimum increased to \$100 a month. The man is over 72. Will you check on that, will you reduce his benefits?

Mr. WHITE. This would be in our computer and this would just be programed into it and it would be a computer adjustment. This is done each time there is a social security increase.

Chairman GRIFFITHS. We have examined the pension benefit schedules and we find that the average rate at which benefits are reduced as other income increases vary widely, from 15 percent to a widow with three children to 44 percent for a veteran with one dependent, for example. That means that if these two beneficiaries go to work or get entitlement to social security benefits, one pensioner's total income goes up by much more than does the other. As an administrator, do you think that's fair?

Mr. WHITE. I would have had to have been in on your study and know more about it to say whether it's fair or not.

Chairman GRIFFITHS. Well, how can you really justify giving one more than the other? Do you receive many complaints about these changes in benefit incomes?

Mr. WHITE. No, ma'am. I guess I just don't follow your question enough. I thought that our income maintenance program, and especially the refinements that we have put into it within the past year or two, that—let's take for example if income has increased \$1. There is an adjustment in the benefits. Or, if it's decreased \$1 there is an adjustment. So I didn't really know that these discrepancies were in the program.

Chairman GRIFFITHS. Mr. Tate, how do you treat the income of the spouse in determining the veteran's eligibility?

Mr. TATE. We have certain guidelines on this. If she is working, we don't have to count her income under the new law. But when she is retired then we begin counting it if the veteran is drawing a pension. This is one of the things in the law that we sometimes get complaints about. I recall a case where the lady was teaching school. As long as she was teaching we didn't count it. But when she started drawing teacher's retirement then we did start counting it.

Chairman GRIFFITHS. Isn't that ridiculous? The height of the ridiculous. Do you know why things like that get in the law? Because the committee that writes the legislation never even thought seriously about the fact that a wife may work. That's the real answer to it. Their wives don't work, it never occurred to them that there are wives who do work, so they didn't count those earnings. But it did occur to them that some of these people must be drawing retirement income because wives under social security who didn't contribute anything to social security get 50 percent of their husband's social security benefit.

Mr. TATE. There are certain exclusions on this retired income which I didn't cover here. But in general I believe 10 percent is excluded and then I think there is a dollar amount exclusion. Isn't it up to \$1,200?

Mr. WHITE. Basically, her earned income or \$1,200, whichever is greater is excluded. And there are so many sidelines from that that I would have to ask for help if you go into detail.

Chairman GRIFFITHS. Now, supposing the wife were the veteran and her husband worked, what, the same?

Mr. WHITE. Spouse, the same, the law doesn't say wife, it says spouse.

Chairman GRIFFITHS. It says spouse, that's wonderful, and quite unusual.

How many people in Georgia receive both a pension and a welfare benefit? Mr. Tate, do you know?

Mr. TATE. We don't have any information on that.

Chairman GRIFFITHS. Are you aware of any situations where receiving these pensions or getting a pension increase has made people worse off by eliminating their eligibility for welfare and putting them out of food programs and the medicaid? Are there such cases?

Mr. WHITE. I don't know of any in this area. But this is something as we mentioned a while ago, that would be reported to the welfare department, and as I had understood, theirs was a determination of need and they were taking into consideration our benefit, but I don't know of a person like that.

Chairman GRIFFITHS. I understand any veteran can get free medical care at a VA hospital simply by declaring his inability to pay; is that right?

Mr. WHITE. Now, you're going to get into an area that I am not real familiar with in hospitalization, but on the basis of a bed available, yes. And then there are certain priorities as to service connected and non-service-connected, emergency, wartime; yes, ma'am.

Chairman GRIFFITHS. What is the basis for determining the ability to pay?

Mr. WHITE. The statement by the veteran.

Chairman GRIFFITHS. Are statements of financial resources ever verified?

Mr. WHITE. I don't know. As I say, I don't know enough about that program to answer you specifically.

Chairman GRIFFITHS. I've been getting a lot of letters complaining about my national health care bill from veterans who are objecting to the idea that somebody else might go to their hospitals. You know, I'm really shocked, because my health care bill exempts the veterans. It doesn't bother their hospitals at all. But to me it's unconscionable that any American could object to another American receiving health care because he didn't want them in his hospital.

Could you describe the children's pension program in terms of its purpose and how it is administered, Mr. Tate?

Mr. TATE. Yes. This program is available to children of veterans, you might say, almost without regard to income. If they have certain unearned income or they are drawing certain moneys, they are not eligible. But for the most part, the people that we deal with here in Georgia are eligible, and this is usually without regard to the amount of insurance or estate that might have been left other members of the family by the veteran father. It usually begins by an application from the widow, sometimes on behalf of her children alone, because she recognizes that her income is going to be a bar to a pension case. Maybe she is employed and her income from employment is above the limit. She goes ahead and files on behalf of her children and—

Chairman GRIFFITHS. And the children draw?

Mr. TATE. The children are eligible unless they are some of these people who have had a very sizable amount left to them in their father's will, or if they are child movie stars maybe and receiving a great amount of money from investments.

Chairman GRIFFITHS. But the widow's income is no bar to the children? You don't do anything about the widow's income. Supposing she works?

Mr. TATE. It doesn't count.

Chairman GRIFFITHS. It doesn't make any difference?

Mr. TATE. It doesn't bar the children from drawing.

Mr. WHITE. We determine who is basically entitled to a pension, and the example he gave, if the widow is entitled, of course the children's income doesn't count. She receives for children as dependents. If the widow's income is such that she is not entitled, then the children become the basic persons entitled and we only consider their income.

Chairman GRIFFITHS. Yes. I want to thank you, each one of you for appearing here. You have done a very good job. Thank you very much.

Mr. WHITE. Thank you, ma'am.

Chairman GRIFFITHS. Now, Mr. Jackson, I want to know all about public housing. Mr. Jackson is housing director for the Atlanta Housing Authority.

How many federally assisted public housing units and tenants are there in Atlanta?

Mr. JACKSON. We have, at this particular time, approximately some 14,000 units that are occupied. This is approximately 50,000 individuals. That would be 14,000 families. And we have approximately 2,000 units being constructed or in the planning stage.

Chairman GRIFFITHS. That is just remarkable. I congratulate you on the fact you are really getting some additional public housing. I

think I pointed out yesterday or the day before, Detroit I don't think has had any built for 20 years.

Mr. JACKSON. We are getting some additional housing. We're not satisfied with the number, but we're getting it.

Chairman GRIFFITHS. About what proportion of your public housing units are occupied by welfare recipients?

Mr. JACKSON. Approximately 60 percent, when you take into account that some people are totally on welfare, others have partial welfare.

Chairman GRIFFITHS. Is there any procedure for exchanging information or is there a centralized recordkeeping system so that the public housing and welfare authorities can reduce their separate administrative burdens for their overlapping group of tenants?

Mr. JACKSON. To the extent that the caseworkers work intimately with the welfare recipients, we have information in our files. The caseworkers normally work with the project manager in getting the information that they need. Insofar as assisting them in not overlapping and duplicating, in many cases we have welfare satellite offices right there on our project sites which make accessibility better.

Chairman GRIFFITHS. Do you have rent scales available?

Mr. JACKSON. No; we do not. This has only changed since the 1st of December.

Chairman GRIFFITHS. Are the rents which welfare recipients pay generally higher or lower than similar families who are not on welfare?

Mr. JACKSON. We use a rent-income ratio schedule that is based strictly upon family size, amount of income they receive, and their ability to pay on a percentage basis. We do have two schedules. Even the regular 20 percent rent ratio under our regular existing schedule, which of the two results in less amount of rent, and that's the one we apply.

Chairman GRIFFITHS. What is the highest income of anybody living in public housing in Atlanta, would you know?

Mr. JACKSON. That would be difficult to say, if you're talking about gross income.

Chairman GRIFFITHS. Yes; gross income is what I want to know.

Mr. JACKSON. That would be difficult to indicate to you because we do have a system of exemptions, deductions, et cetera.

Chairman GRIFFITHS. And disregards, yes. Mrs. Sullivan of St. Louis was on the Banking and Currency Committee and told me that they have reviewed cases where people were living in public housing, she didn't name the city, with incomes of \$12,000 a year, and under the Brooke amendment they were paying 25 percent of \$2,000.

Mr. JACKSON. You do realize, of course, that the definition of income—

Chairman GRIFFITHS. I understand completely. But you know, if they are living out someplace where housing is not subsidized, they're not going to be paying 25 percent of \$2,000. They're going to be paying not according to their income, but according to what type of housing they feel they can afford.

Mr. JACKSON. I think the major point on that is that the deductions allowed by the weight of so much for each minor.

Chairman GRIFFITHS. Has the Brooke amendment had any result in reducing the income that you are realizing in public housing?

Mr. JACKSON. Drastically.

Chairman GRIFFITHS. What are you going to do about it? Are your revenues now down below where you can maintain the housing?

Mr. JACKSON. We're in a fiscal crisis. The crisis results from the fact that we have in good faith implemented the laws and mandates required, and what we find is that we expected commencement of a subsidy to offset those losses to be forthcoming, and they have not been.

Chairman GRIFFITHS. They are not forthcoming?

Mr. JACKSON. No, we're in a fiscal crisis.

Chairman GRIFFITHS. The Office of Management and Budget has not sent you the money?

Mr. JACKSON. It's impounded, they refuse to release it.

Chairman GRIFFITHS. Do you want to explain this?

Mr. JACKSON. It's in my testimony, I'd like you to read it.

Chairman GRIFFITHS. I'd be glad to.

How long is your waiting list for public housing?

Mr. JACKSON. We have approximately 7,000 families on our waiting list.

Chairman GRIFFITHS. How do you allocate these units, do you have some priorities set up?

Mr. JACKSON. Yes, our allocation system is based strictly on urgency of housing. We use the housing score system that provides that families actually without housing on the street have the highest priority. Then, someone who is about to be in substandard housing, and right on down the line. In those broad groups of priorities, we have some preferences that we give to persons that might be displaced by governmental action, et cetera. They may be veterans, et cetera. So that we have a very sophisticated system of arriving at their score and the score is the basis on which we house the families. Unfortunately we have some problems, as the statement will show you, wherein some consideration needs to be given in some way, and some weight to the humanistic elements involved in addition to the housing elements. To state it more clearly we have many cases, as late as yesterday, of a family with a tremendous health problem that needs to be placed in housing immediately, but when you apply that kind of factor against the urgency of housing need based upon whether or not they have a house, their score is so low that we cannot reach them.

Chairman GRIFFITHS. Let me ask you, actually when you work out these priorities, aren't you really putting some people in public housing where there are other people equally in need, and they are not put in?

Mr. JACKSON. We certainly do, but it's simply a matter of logistics, available units. With 7,000 people—

Chairman GRIFFITHS. But it's darned unfair to the person who doesn't get in.

Mr. JACKSON. We have to arrive at some system. If you came up with a different way, someone would feel that they would be mistreated and it's unfair. Over a period of 30 years that the program has been in existence, we've used the urgency of housing need situation. We've had cases where a family can get off a bus at the bus station now and go to our application office without any place to go, and would be housed that day, as opposed to someone who has been waiting for 2 years living in town. Our problem is that we do not have resources of housing that low-income families can afford that are not under the

public housing program. We just do not live in this community and leave a family on the street.

Chairman GRIFFITHS. But a part of what we are interested in these hearings are all of these inequities. You know, some people are being treated one way and some people are being treated another way, and they are all in about the same position.

Mr. JACKSON. That's right.

Chairman GRIFFITHS. And it just isn't fair. A part of it is the law itself, you know. I'm not criticizing you.

Mr. JACKSON. I understand.

Chairman GRIFFITHS. I am merely criticizing us. We ought to do something better, different than others. Some of this stuff is just stupid and some of it's lazy, some of it is we don't know and we're trying to figure this out.

Mr. JACKSON. I think more important is sufficient allocations. Then you wouldn't have to worry about somebody being treated unfairly.

Chairman GRIFFITHS. I understand.

We have heard that there is a case pending in this area where the suit is seeking to bar discrimination against public assistance recipients seeking admission to public housing. Do you know about it and could you describe it?

Mr. JACKSON. I have some general knowledge of the case. This involves the whole spectrum of the fiscal crisis.

Chairman GRIFFITHS. How would it affect your operations?

Mr. JACKSON. It would affect it to the extent that we are having to consider the same action as the housing authority that the suit was filed against. I think that particular one was not under the same financial system such as ours would be. But it affects us to the extent that we are going to have to establish what we call written ranges and pass other people who otherwise, other than the fact that their income is too low, would be the next in line to be housed, and pick up persons who can pay higher level rates in order for us to remain solvent. Here again is another inequity.

Chairman GRIFFITHS. Do you think this could lead the local unit manager not to look too thoroughly into the income of these people so as not to run the risk of losing some of the higher income tenants?

Mr. JACKSON. It certainly could. Up until this time we have stressed and emphasized though that our main responsibility is to try to house persons, regardless of their means of income, their ability to pay higher rents. Our regulations will not allow that. But at the same time we are trying to encourage families in the higher rent paying ranges to remain in housing as long as they are eligible.

Chairman GRIFFITHS. As a matter of fact, if you had somebody in there in the highest income eligibility range and you suddenly had reason to think that maybe that income had increased a little, you might not be too interested in kicking him out if you knew that you were going to have to take in a very low-rent paying person in his place.

Mr. JACKSON. That possibility exists. Of course, regulation and procedurewise, we're not supposed to take that approach.

Chairman GRIFFITHS. But you're human.

Mr. JACKSON. Yes.

Chairman GRIFFITHS. And you've got to make up that deficit, haven't you?

Mr. JACKSON. Unless the subsidy is forthcoming.

Chairman GRIFFITHS. I see. I'd like to know now about this checking into the income once people come into housing. Are there rules as to how often these facts or income must be verified?

Mr. JACKSON. Yes, by law.

Chairman GRIFFITHS. How often do you check it?

Mr. JACKSON. Tenants are reexamined once a year.

Chairman GRIFFITHS. How do you check it? Do you send them post-cards, do they visit the office, or what?

Mr. JACKSON. They visit the office and go through an interview with what we call our housing consultant who takes an application for continued occupancy. This information is then verified. For instance, they are working in a factory and state how much they earn. We send a form to that particular factory.

Chairman GRIFFITHS. If they are getting social security, do you check with Social Security?

Mr. JACKSON. Generally if it's social security we can see the check, the latest check they received.

Chairman GRIFFITHS. How about these veterans pension people?

Mr. JACKSON. The same thing.

Chairman GRIFFITHS. Are people supposed to voluntarily report changes in income or family size between these verification periods?

Mr. JACKSON. At certain times under certain conditions.

Chairman GRIFFITHS. Do they do that?

Mr. JACKSON. Some do.

Chairman GRIFFITHS. Do they report their income?

Mr. JACKSON. I can say this, they certainly do if it means a reduction in rent. If it means an increase, they are not so inclined.

Chairman GRIFFITHS. They are not so speedy when it goes up, I see. Do you have a unit that selects some sample of tenants and does some independent investigation to determine whether the information given by the tenants is correct?

Mr. JACKSON. No; we do not.

Chairman GRIFFITHS. Have any audits or quality-control reviews ever been done by any local or Federal agency to determine tenants actual income and whether they are paying the correct rent?

Mr. JACKSON. Yes. But not recently. I'm sure Mr. Seals has explained to you their problems with staff, et cetera. We used to have, consistently, what we call occupancy audits each year. But we have not had that for some 3 years now because of staffing problems.

Chairman GRIFFITHS. You do not have a unit that checks tenants. Do you have a unit that checks applicants on the correctness of their statements?

Mr. JACKSON. Only to the extent that we do mail out verification information. If they are employed we depend upon the employer to certify the information that has been received as correct. Many times, of course, a person will say they make one thing and when we verify it's different, and we adjust on that basis.

Chairman GRIFFITHS. Since rates are related to income, if someone's income increases early in the period after verification and you know about it, do you increase the rent right then?

Mr. JACKSON. Only if it involves the circumstance we have discussed. For instance, if someone has a new admission to the family, say a cousin moves in with them or something, that's income coming into the family. They are supposed to report it because that person has to go on the lease. And if they don't, they certainly jeopardize that person's right to remain there.

Chairman GRIFFITHS. What do you do about checking up on people who come in to live with a family, and maybe they are there 5 days a week and 5 nights a week, and then they move over with somebody else for the other 2 nights. Do you check up on those incomes?

Mr. JACKSON. Our lease provides that a person can have guests for a week's period of time. Thereafter, if the person is going to remain, he has to come in and report it so that he can be placed on the lease. There are two reasons behind that. The income factor and consideration and also the overcrowdedness and this may be a considerable thing. But for our ability to check into this, we don't take the checking role. Frankly, we don't have the staff to do that type thing because of our fiscal crisis. I don't know that we would want to. I think what we find is that basically most of the people are honest about it. We have to take that attitude. For the 10 percent—or maybe 1 percent actually—that don't, we could spend all of our time spinning our wheels and policing and checking them and not taking care of the 90 percent.

Chairman GRIFFITHS. What about a situation where you have a low-income person who is earning that income and all at once the wage earner becomes ill and for 2 months there is no income?

Mr. JACKSON. We have a hardship policy where they come in and report it.

Chairman GRIFFITHS. You can drop the rent immediately?

Mr. JACKSON. Yes.

Chairman GRIFFITHS. That's good. What happens when a family's income exceeds continued occupancy limits, do they have to move out right away?

Mr. JACKSON. We give each family at least 6 months from the time it is determined they are over income to find suitable housing within the means that they can afford, either in the FHA programs or the private market.

Chairman GRIFFITHS. Yes, do you recommend this section 235 program to them?

Mr. JACKSON. The 235 program would probably not be the way most persons over income in public housing would go. We have a few who go that route, but most of the time they move from one renting situation to another. As you are probably aware, in public housing itself we have a home buyer or homeownership program that we are carrying out which does provide some higher income limits than the normal ones. And we have a market in that area also.

Chairman GRIFFITHS. Do many people leave public housing because of increased income?

Mr. JACKSON. Let me see if I understand your question. You mean leave because—

Chairman GRIFFITHS. They are no longer eligible because they have too much income.

Mr. JACKSON. Up until the last several years they have had to. It's been a very strict policy that they would have to move. But in recent years, let me make the other point, even after the families are given the 6 months, at the end of the 6 months they may still have not found housing that they can afford. If you are talking about one-, two- or three-bedroom units usually there is an adequate supply. If you talk about a low income family trying to find a four-, five- or six-bedroom unit, it's just hopeless. And in those cases where we know they do not exist, we just normally don't send them that type of notice. We know it's not there. And of course, here again, this helps us a little with our fiscal crisis.

Chairman GRIFFITHS. At any rate, you don't want to get rid of them.

Mr. JACKSON. There is another factor. Not only the fiscal problem, the leadership. Normally these are families who are more stable, two parents, father and mother. And our percentage of that is very small. We have mostly female head of households. So we try to retain some socio-economic mix and cross-section.

Chairman GRIFFITHS. I really think that is very advisable and very desirable. I think some fathers ought to show up in some of these houses too, I'm for fathers.

Mr. JACKSON. We have males in there, but we don't think they are always what they should be, in that situation.

Chairman GRIFFITHS. Once people's incomes do rise, do you find that they tend to seek private housing or do they stay as long as they can in public housing?

Mr. JACKSON. It depends on the supply of housing in the community and how much they think they ought to pay for it. If it's a small bedroom unit in a complex, an adequate supply and in the location that they want to live, then of course, they do not hesitate to move right out. But we just find with the economic conditions in the Nation today and the fact that we don't have an adequate supply of the other types of subsidized programs such as the FHA type, that for the most part families stay and ask for extensions and right on down the line. And we certainly accommodate them.

Chairman GRIFFITHS. In Detroit a young man who was head of public housing came in to testify and he was blasting public housing as a terrible thing, just putting all these people off in sort of ghetto situations, and it was real mean and thoughtless of Congress and so forth and so on. And I had to explain to him that I have a public housing project in my district and it's one of the best in the whole country. It has 10,000 units, it's a garden type project. It looks like a real high-class apartment house or condominiums. When it was first set up a good many years ago, almost every person in it was a college graduate, and he was most shocked. He said they must have had very low incomes and I reminded him that 25 years ago people did have very low incomes. But as those incomes increased there were a lot of these people who didn't want to get out of there because, of course, it was a wonderful deal. Finally, they just had to pass a regulation to get them out. And they told them they had to move. They found people living in the project then who might have had an income of \$1,800 to \$2,000 when they moved in and they were teachers and lawyers and

so on, but the incomes had become \$10,000 or \$15,000 and still they wanted to stay.

Mr. JACKSON. We have had some of that same experience in some of our older projects. I'm sure you are aware that the first public housing project occupied in the United States was in our particular city, Atlanta.

Chairman GRIFFITHS. This must be why you people are smarter and trying to get some housing projects now.

Mr. JACKSON. University Homes, which is right in the center of Atlanta University complex, this was occupied by students for a number of years.

Chairman GRIFFITHS. I commend you highly, I think you have done a fine job.

We have heard that the possibility that the social service appropriations may be closed-ended has been spurring on considerable spending on social services, since money for future service dollars would be based on current spending levels. Have you seen any evidence of this in Georgia?

Mr. JACKSON. The greatest evidence is our authority itself. We are right now going at a neckbreaking pace trying to get an amendment to our proposal to the State in title 16 for services before June 30. I feel that the closing of this particular legislation at this time would be tragic. I don't believe we have had sufficient opportunity yet to catch up with places like California who beat us to the punch 3 years ago and took all the money. What it would mean to us, we have been able to, through these programs, offer and deliver social services and try to come to grips with solving some of our very drastic problems that we are having. If legislation is closed up on the levels we are spending now, then the ones who had enough initiative to get into it first are the ones who will suffer. Because, frankly, when the State gets its next allocation on a closed-end basis, they have got to spread it among everybody and it cuts us back. It is not going to be based upon those, as I understand it, who apply and receive funds. The funds will have to be split up among all the people who apply. And we would be drastically cut back.

Chairman GRIFFITHS. What do you use these funds for?

Mr. JACKSON. They're used for the provision of counseling service to families, in the homemaking area, health services, social services, budgeting problems, health problems, and so forth. They are used for youth services, they are used for child care, comprehensive child care demonstrations. They are used insofar as providing for transportation and cultural outlets, recreation, just whatever we can do to try to help people to bring themselves up and make life a little better for them.

Chairman GRIFFITHS. Your statement refers to tenant associations. What role are they playing in the public housing projects?

Mr. JACKSON. A very vital role.

Chairman GRIFFITHS. Harassing, you mean?

Mr. JACKSON. No; to the contrary.

Chairman GRIFFITHS. They are helping?

Mr. JACKSON. It used to be that way. In the last year certainly we have seen a remarkable change in the management and tenant relationship, attitudes on both sides.

Chairman GRIFFITHS. Good, what are they doing?

Mr. JACKSON. They are a voice that we use in our community to give us constant input on what the needs and desires and wishes of the families are that are involved in our kinds of projects. To get day care in the communities, to get agencies located in the community. We have summer camp programs. Every type of conceivable thing. At least they are also informed insofar as getting the other kinds of things that they need from city government and from us when we don't do what we are supposed to do immediately. And, the main thing about the relationship we have with our tenant association is that we have a citywide advisory council made up of the individual projects association presidents who meet with us at the highest policy level each month to discuss the across-the-board overall policy matters. We have negotiated a new lease, a new grievance procedure. They're involved in that, the whole grievance procedure is totally tenant-oriented.

Chairman GRIFFITHS. One of the problems that I keep hearing about from the public housing residents in my district is that the kids bother the older people. They snatch their purses and do things they should not be doing. Can tenants associations help you with that?

Mr. JACKSON. They can to the extent—

Chairman GRIFFITHS. Are they willing to try? Are they willing to think about it?

Mr. JACKSON. The approach they are taking with us is to try to give these kinds of kids something to do, to not be idle so that they feel they have to do this type thing.

Chairman GRIFFITHS. That's better, but you know one of the greatest forces in the world for anybody conforming is the neighbors. There is nothing like the neighbors saying, "Well, that's not the thing to do, you are not supposed to act like that." That's one of the reasons I think that people leave little towns, and I came from a little town originally, because there is too much butting into your business. But it is also one of the great moral forces that is missed in big cities. But can you, in a housing project, use it?

Mr. JACKSON. We have had over the last 3 to 4 years a tremendous amount of laxity in this kind of thing because of the recent problems involved with tenant rights. We're the first to admit to you that the local housing authorities for many years have always spelled out clearly what the rights of the authority were and what the responsibilities of the tenants were, and never what their rights were—never vice versa. And now you see it in court suits and everybody else demanding and insisting on this. I think many administrators in this town pulled back into a shell because, every time they look around, they are being hauled into court or being demonstrated against, and they have just let things go. And this is, in many cases, what the tenants thought they wanted, and things got very loose. But now the communities are coming around to the point that they have had enough too, and they are beginning to reestablish some of the concern and we've got things like tenant grievance committees that hear grievances. If we have a problem with a family that is abusing, disrupting the neighborhood to a point where it threatens the overall environment and we feel they must be evicted, the manager initiates an action like this. Of course, the tenant has a right to his hearing, and the

grievance committee that sits and hears this consists of his neighbors and tenants, and they are beginning to support what we are doing.

Chairman GRIFFITHS. If you could get the tenants to demand that some of these people that are not obeying the rules be tossed out, you've come a long way and you will then establish real order without much trouble. There used to be an old saying when I was a freshman in law school that your rights end where my nose starts. And it really would be helpful if tenant associations would do that sort of thing.

Mr. JACKSON. We find now that the tenants associations are a very formidable influence for good that has happened to us to bring out this change of attitude and get around the laxity and become involved in the grievance committee, and concerning themselves as citizens and neighbors cooperate among themselves so that they can live as neighbors together.

Chairman GRIFFITHS. A whole group can really take care of that one bully that is in every crowd if they can just force him out of there.

Mr. JACKSON. It doesn't take too many of those kinds of actions to finally get those people to go on up.

Chairman GRIFFITHS. They conform; everybody starts conforming if that's the general standard of behavior and it is enforced. That would be marvelous.

Are there any additional comments you would like to make on current public housing laws and regulations, or any recommendations about the future of public housing?

Mr. JACKSON. There is one area I would certainly like to go into before I leave. You had one of our staff members here the other day, and there was one reference to a question that was posed to her that I would like to take a shot at.

Chairman GRIFFITHS. All right.

Mr. JACKSON. This is the matter of dispersal public housing. We are unique insofar as having had a court suit filed against us to try to stop dispersal of public housing sites into suburban areas. We won that suit, all the way through the Fifth Circuit Court of Appeals. So those units are now under construction. Out of that suit came, I suppose, one of the best things that has happened to this community. The joint committee, made up of citizens of the overall community, spent considerable time going over the entire area looking for potential sites where public housing could be dispersed in all quarters of the area. We came up with a very expensive report. We now have this to go on so that we can get around a major problem we have of resistance of suburban areas to public housing. Not without some justifiable reasons. We realize our reputation has not been the best in the world and we are trying to change this. But certainly by this kind of effort involved in the joint committee, everybody now knows where housing should be placed. Everybody feels now they will be getting their fair share. It used to be, "Oh, I don't mind public housing, it's good, but don't put it here."

Chairman GRIFFITHS. As long as it's two blocks away.

Mr. JACKSON. This now has it to a point where everybody appears to get their fair share of it. And the question that was raised the other day was whether the persons would want to live there. I can assure you that right now we have some units located in outlying areas within the city limits. And we have no problems. As a matter of fact, our problem is the fact that 7,000 people come to us every day, anyone that

hears that we may open a project somewhere. I don't think there are any problems. Another thing about it is, and my statement addresses itself to this, that because of the transportation problem, many of our families or individuals who work in the suburbs will get on buses at 5 in the morning to cover a long route to get there, and they know more about what is going on than some of the people who live there because they are in town working. So we do not feel this should be a problem.

And another thing is that we have a tremendous market of people still out in those areas. They won't admit it and it is not highly publicized, but there are many people who still qualify for our program and they've been out there now in substandard conditions. People don't believe this, but I know where we can go through a very exclusive residential district and all of a sudden you come on this housing right in the middle. So there they are.

As far as the future of public housing, it looks bright based upon two things. If we can get sufficient numbers of units allocated, if the subsidy that we have understood is supposed to be forthcoming to us, based upon the things that we have done by legislative mandate, comes to us; and if the legislation on the social services is not closed up too soon, then I feel we have at least a half a chance of making it. If these things do not happen, then not only are we in a fiscal crisis, we are in a program crisis that may just carry us all down. As I understand, nationally this program houses over a million people who would otherwise be in who knows what kind of housing. We are laboring to take them in at a rent they can afford on their ability to pay and give them standard housing.

This is my appeal to you, Madam Chairman, and to Congress.

Chairman GRIFFITHS. I will carry your appeal back to Washington, I assure you. And I hope I am going to be sitting on the conference committee on the Social Security bill, and I will do all I can to help.

I want to say again it seems to me like in Atlanta you certainly have less cheating and less ripping-off these programs than you have in a lot of cities in the country. Maybe you're not passing out as much money as they are in many cities, but it seems to me you are doing it more fairly and more honorably.

Mr. JACKSON. I think you will find that to be the fiber and the basic ingredient of this community. It's an amazing place.

Chairman GRIFFITHS. It's certainly a beautiful place too, and we've enjoyed being here.

If there are persons in the audience who would like a copy of the statements that have been presented today, they are available on this table. And this committee will now adjourn until 2 o'clock this afternoon.

(Whereupon, at 12:21 p.m., the subcommittee recessed, to reconvene at 2 p.m., the same day.)

#### AFTERNOON SESSION

Chairman GRIFFITHS. If it's all right with the rest of you, we are going to begin.

The witnesses are: From the Georgia Department of Labor, Don R. Bryant, assistant director, Manpower Services Division; Mrs. Evelyn England, assistant unemployment insurance director, Claims Divi-

sion; and William L. Wood, assistant director, Manpower Services Division. Mr. Wood directs the WIN program in Georgia. From the Georgia State Department of Family and Children Services, we have Robert J. Friel, director of assistance payments who is representing Herschel Saucier, acting director of the department; and Eugene W. Owen, assistant director for administration. We also have a statement submitted for the record of William Peace, special assistant to the State director of the Department of Family and Children Services.

Thank you all for being with us today.

Our first witness is Robert J. Friel. Mr. Friel?

**STATEMENT OF ROBERT J. FRIEL, DIRECTOR OF ASSISTANCE PAYMENTS, GEORGIA STATE DEPARTMENT OF FAMILY AND CHILDREN SERVICES, APPEARING ON BEHALF OF HERSCHEL SAUCIER, ACTING DIRECTOR, ACCOMPANIED BY EUGENE W. OWEN, ASSISTANT DIRECTOR FOR ADMINISTRATION**

Mr. FRIEL. Thank you, Madam Chairman. The present welfare system is presently under attack from all quarters. It is bitterly criticized by its clients, called ineffective and inefficient by the public, denounced by its own management and judged a colossal failure by the President of the United States.

In the face of such criticism it is easy to forget that this same welfare system has helped millions of the Nation's poor to survive and to even uplift themselves since its inception in 1935. Despite its weaknesses, which are many, we wish to recognize this fact at the outset.

The welfare problems in Georgia probably reflect the state of the welfare system in the Nation. The grant levels are too low, the programs are discriminatory and inequitable, and they are extremely difficult to administer efficiently. In our opinion Georgia's problems with the current assistance payments programs can be classified in three broad, general categories: human, administrative, and legal.

**THE HUMAN PROBLEM**

Georgia pays a maximum grant of \$184 in aid to families with dependent children and \$91 in aid to the aged, blind, or disabled. Because of limited State funds and those provisions of the 1967 Amendments to the Social Security Act which required State welfare agencies to adjust assistance standards to reflect cost-of-living increases, Georgia also installed a percent of deficit payment mechanism in June 1971. Instead of paying the difference between family need and income up to a maximum as we previously did, the department now pays a percentage of that difference. At present this is 70.2 percent of the deficit in aid to families with dependent children and 86.7 percent of the deficit in aid to the aged, blind, or disabled.

This means that an eligible family consisting of a mother and three children with no outside income would be eligible to receive \$149 aid to families with dependent children, and a single adult living alone with no outside income would be eligible to receive \$91 aid to the aged, blind, or disabled. These payments by most standards are woefully inadequate and enable welfare recipients to barely survive at most.

Another human problem is the fact that the categorical assistance programs exclude many poor people who meet the State's need standards but do not meet one or more of the categorical eligibility requirements. These exclusions include the 64-year-old needy widow who does not meet the age requirement for aid to the aged, the severely or temporarily disabled person who does not meet the State's definition of permanent and total disability, victims of disasters such as flood or fire unless they are otherwise eligible, and intact family units consisting of an able-bodied father, mother, and children. Since Georgia does not have a statewide general assistance program, the vast majority of these needs are unmet. Although we recognize that the State has a responsibility to meet these needs, it is doubtful that the State can fiscally afford to do so in the foreseeable future. The fact remains that the federally matchable categorical assistance programs do not cover all of the poor and there is no fiscal incentive for States to initiate general assistance programs.

#### THE ADMINISTRATIVE PROBLEM

Both Federal and State welfare regulations complicate eligibility determination, make the system extremely difficult to administer, and invite deceit on the part of welfare recipients. Policies and procedures related to need determination are probably the biggest offenders. For instance, there are different income exemptions for each category of assistance, and in aid to families with dependent children income exemptions are applied differently for applicants and recipients. Federal regulations permit us to exempt the first \$30 and one-third of the remainder of a recipient's wages. The needs of an applicant, however, are determined without applying this exemption. It is conceivable under this income exemption policy to find two aid to families with dependent children families of the same size and circumstances living next door to each other with each mother working at the same place of employment. One family qualifies for aid to families with dependent children and medicaid benefits because they were receiving public assistance when the \$30 and one-third income exemption was initiated. The other family applied after this event, does not qualify for the income exemption, and is determined to be ineligible. If the ineligible mother can find a way to lose her job, she will then qualify for aid to families with dependent children. Furthermore, if she returns to the same job after she qualifies she may continue to receive aid to families with dependent children while working.

Another major problem is the so-called simplified method of eligibility determination, which is mandated in the adult categories by the Department of Health, Education, and Welfare. In our opinion the simplified method of eligibility determination is a good example of how a good idea can be doomed to failure by poor administrative planning. We do not dispute the fact that a modified version of the present simplified method would have benefited both the agencies administering the assistance payment programs and the beneficiaries of these programs. We do find fault with the way in which the regulation was mandated on the States, which in our opinion defeated the purpose of the policy from the very beginning. This could have been avoided if the assumptions on which the policy was based had been adequately tested prior to implementation.

The simplified method of eligibility determination has not worked in Georgia for the following reasons.

(1) The policy assumes that in the majority of cases eligibility can be determined from information which the applicant/recipient lists on a declaration form without a personal contact with the agency. Our experience has proven this assumption to be false. The complex eligibility requirements set forth in both Federal and State regulations do not lend themselves to written declarations. Our declaration form contains six pages and we still have not succeeded in obtaining enough information to establish eligibility without a personal contact with the applicant/recipient. Furthermore, many of our clients cannot read or write and the worker eventually completes the form for the client.

(2) The policy assumes that a declaration method will save time and reduce the number of eligibility workers. We have found that it takes more time and workers when combined with the separation of eligibility and services.

(3) The policy assumes that the simplified method will generate no more eligibility errors than conventional methods of eligibility determination. This has not been the case in Georgia. Our error rate in the areas of ineligibility, overpayments and underpayments have increased in the adult category and quality control has documented that this is directly related to the simplified system. Furthermore, when we discontinued the simplified system in aid to families with dependent children where it is optional our error rate decreased in the area of ineligibility.

Another administrative problem concerning the public assistance programs is what we call the means-end-reversal. This occurs when Federal regulations permit State welfare departments to circumvent the intent of policy or law by changing methods of operation.

A case in point is the mandatory requirement set forth in the 1967 amendments that State welfare departments upgrade their need standards to reflect cost of living increases. Certainly, the intent of this legislation was to insure that welfare recipients' income would not be frozen as living costs increased. Georgia complied with this mandate by increasing its need standards but concomitantly installed a percent of deficit payment mechanism because funds were not available to increase need standards and to continue using our old payment mechanism. This was acceptable according to Health, Education, and Welfare regulations. Many welfare recipients did not receive increases in public assistance and some received reductions. In this way the intent of the law was circumvented. From an administrative standpoint it would have been better to keep our old payment mechanism and not to have increased need standards as the results achieved from changing our method of payment did not justify the time and money which was expended in what could be considered an exercise in futility.

At the present time Georgia's most severe administrative problem relative to assistance payments programs is the incompatibility between the categorical assistance programs and the food stamp and commodity programs. The food programs are federally administered and funded by the U.S. Department of Agriculture whereas the categorical assistance programs are federally administered and funded by

Health, Education, and Welfare. The eligibility requirements for the two programs are different and this means that the eligibility worker at the local level must apply different criteria in determining eligibility for the two programs. Furthermore, eligibility standards for the food programs are more complex than they are for public assistance and the food programs generate higher proportions of work for the eligibility workers. The net result of these differences is that both programs suffer. We believe that the high incidence of error identified by our quality control section in the public assistance programs is directly related to the complexities of and the man-hours required by the food programs.

#### THE LEGAL PROBLEM

There is no doubt that Federal and State court rulings on welfare issues during the last 5 years have improved welfare programs in most instances. They have been instrumental in protecting the legal rights of the poor and have, in some cases, eliminated policies and procedures which were demeaning to welfare recipients. At the same time, these same court rulings have vastly expanded the welfare rolls and made it extremely difficult for State welfare departments to administer the system efficiently.

Between October 1967 and April 1972 the number of public assistance cases increased from 153,151 cases to 228,899 cases which represents a growth rate of approximately 49.5 percent. Also, the volume of fair hearing requests quadrupled in a 2-year period. The following court rulings and Health, Education and Welfare regulations were primary factors contributing to this roll growth.

*October 1967*—Federal court action resulted in change of policy which required Aid to Families with Dependent Children mother to prove that she was unable to locate a job.

*April 1968*—Federal court ruled that agency could no longer enforce policy prohibiting supplementation of earnings of Aid to Families with Dependent Children mothers employed "full time."

*August 1968*—Supreme Court declared substitute father policy unconstitutional.

*August 1968*—DHEW ruled that stepfather could not be held responsible for his spouse's children unless the State had a specific law requiring such financial responsibility. (DFCS proposed stepfather responsibility law in 1970 General Assembly but it did not get out of committee.)

*January 1969*—DHEW (Regulation SRS 0-7) required liberalization of income disregards to promote work incentive. Disregard was to be applied to gross rather than net earnings and only income actually available could be counted. Also the following were not to be counted:

- (1) All earnings of children under 14;
- (2) Work expenses necessary to earnings;
- (3) Scholarship grants or loans;
- (4) Home product value;
- (5) All earnings of full-time student;
- (6) First \$30 plus one-third remainder of family earnings;
- (7) Incentive payments under Manpower Training Program.

*January 1970*—DHEW (Regulation SRS 20-7 C-1) required exemption of:

- (1) Bonus value of food stamps;
- (2) Value of surplus commodities;
- (3) Highway relocation payments;
- (4) Relocation payments under Housing Act of 1969.

*April 1970*—Federal Court restrained the Department from terminating or reducing benefits prior to a hearing in those cases appealed. Required advance notice of reduction or termination increased from 7 to 15 days.

Perhaps even more significant is the fact that most of these court rulings demonstrate that the policies and procedures of the Department of Health, Education, and Welfare in many instances are not in conformity with the U.S. Constitution and even with Federal welfare legislation. Most of the policies and procedures which were eliminated by the above court rulings were ones which either had the approval of HEW or which were permitted by their regulations.

This state of affairs has placed State welfare departments in a very vulnerable position because it is at the State level where most of these litigations are initiated. The problem as we see it, is not so much whether we win or lose in court, but the severe strain which these litigations place on the State's assistance payments system.

During the past year, for instance, the Department adopted a standard deduction for work expenses on the basis of quality control reports which had identified our old policy as a major cause of errors. The Federal Court, however, in the *Adams vs. Parham* case ruled that this policy violated provisions of the Social Security Act and Federal regulations even though the Department of Health, Education, and Welfare submitted an amicus brief supporting our plan for a standard work deduction.

The installation of the new policy and the subsequent elimination of that policy by the court consumed thousands of man-hours and public dollars. Also, the activities required to affect these changes disrupted ongoing program activities for a period of several weeks. Other court rulings on welfare issues in Georgia have similarly exacted a heavy price on the State's fiscal resources, manhours, and program activities.

#### CONCLUSIONS AND RECOMMENDATIONS

The present State of Georgia's public assistance programs are being strained to the breaking point by forces over which the Department has little control. Welfare laws, Federal regulations, and Federal court decisions on welfare issues have all contributed to this breakdown which is confirmed by recent quality control reports. During the period July 1971 through December 1971 Georgia exceeded Federal tolerance levels in the areas of ineligibility, over payment and underpayments; and these figures are below the national average as reported by the Department of Health, Education, and Welfare. Although we have made some progress in reducing these errors in recent months, we see little likelihood of significant improvement in the long-haul unless present welfare laws and regulations are modified at the Federal level.

We offer the following recommendations to the Subcommittee on Fiscal Policy.

(1) If H.R. 1 or some version of welfare reform legislation is not passed this year, consideration should be given to amending the Social Security Act to eliminate categorical assistance requirements and to make need the only test of eligibility. Such a system could be either federally or State administered and need requirements should be standardized and mandated on a regional basis.

Such legislation would eliminate much of the complex technical eligibility process, and cover all poor people whether or not they meet present categorical requirements. In this respect it would accomplish the basic goals of H.R. 1 by amending the present welfare system.

(2) The simplified method of eligibility determination should be modified and made optional with the States. Despite the sound theory on which it is based the policy is not working in actual practice and this is confirmed by quality control reports. Those provisions of the regulation requiring the use of the declaration form without an interview should be eliminated. However, we recommend the retention of those provisions permitting general acceptance of the client's statement when there is no reason to doubt its accuracy providing this is determined from the client during a personal contact.

(3) Legislation creating new programs should contain provisions which authorize the Department of Health, Education, and Welfare to conduct pilot projects for the purpose of testing the effects of the programs before nationwide implementation. The results of these pilot projects should be reported to the Congress before full implementation.

(4) The food stamp and commodity programs are basically welfare programs and should be administered by the same Federal agency which carries major responsibility for welfare programs. We recommend that the food programs be transferred to the Department of Health, Education, and Welfare with a mandate that the policies and procedures for these programs be brought in line with those of the categorical assistance programs.

(5) Methods should be found to eliminate the duplication of effort which is precipitated by the lack of coordination among various Federal "welfare" agencies. In many instances the same family receives benefits from various assistance payments programs which are funded differently on the Federal level. These may include public assistance, social security, veterans benefits, railroad retirement benefits, and unemployment compensation. Each of the agencies responsible for these programs has different eligibility criteria and payment mechanisms, and the income from one source may affect the level of payment from another source. It would make more sense for an individual or family to receive the total maintenance for which it is eligible from one agency rather than from several agencies. This possibly could be done through a contract arrangement between one or more of the appropriate agencies.

(6) We recommend that the program separating services and eligibility be continued even though this has created some logistical and personnel problems for the States. Georgia's experience with sepa-

ration of eligibility and services has demonstrated that the program has considerable long-range value despite the initial, short-range problems it creates which we believe are only transitory. We have found that the separation program promotes efficiency in both the assistance payments and services programs.

Chairman GRIFFITHS. Thank you for your statement. Our next witness is Mr. Bryant. You may proceed.

**STATEMENT OF DON R. BRYANT, ASSISTANT DIRECTOR, MANPOWER SERVICES DIVISION, GEORGIA DEPARTMENT OF LABOR**

Mr. BRYANT. Thank you, Madam Chairman. The Georgia Department of Labor has 34 local offices of the Georgia Training and Employment Service as well as some outstationed individuals primarily on special projects. These outstationed personnel are primarily located in the Atlanta area, however. This scattered coverage of the State is much more effective for serving individuals who possess their own transportation rather than individuals who have to depend on public transportation, such as welfare recipients. This department also administers a variety of manpower programs basically designed to move individuals into entry level employment.

The employment service serves the welfare or food stamp applicant in much the same manner as a regular applicant, giving veterans preference whenever applicable. If a food stamp applicant is offered employment which is determined to be suitable and does not take the position, action is taken to report this offer to the Department of Family and Children Services. In order to understand the parameters under which this program works, the following are some guidelines to be used for determining suitable employment.

No employment shall be considered suitable if:

(1) The wages offered are less than the highest of: (a) The applicable Federal minimum wage; (b) The applicable State minimum wage; (c) The applicable wage established by valid regulation of the Federal Government authorized by existing law to establish such regulations; or (d) \$1.30 per hour.

(2) The employment offered is on a piece-rate basis and the average hourly yield the employee can reasonably be expected to earn is less than the applicable hourly wages specified under the preceding subdivision.

(3) The registrant, as a condition of employment, is required to join, resign from, or refrain from joining any legitimate labor organization; or

(4) The work offered is at a site subject to a strike or a lockout at the time of the offer.

(5) The degree of risk to the registrant's health and safety is unreasonable;

(6) The registrant is not physically and mentally fit to perform the employment, as established by documentary medical evidence or reliable information obtained from other sources;

(7) The employment is not in the registrant's major field of experience unless after the lapse of a reasonable period of time of unemployment it becomes apparent that the job opportunities in his major field of experience in the area are not likely to be offered; and

(8) The distance of the employment from the registrant's residence is unreasonable. Determinations in this connection shall be based upon estimates of the time required for going to and from work by means of transportation that is available or expected to be used, and whether or not it would be reasonable for the registrant to expend the time and cost involved for the expected remuneration from the work. In no event shall commuting time per day represent more than 25 percent of the registrant's total worktime.

The Georgia Department of Labor has certain responsibilities under the Food Stamp Act detailed in a formal agreement with the Georgia Department of Family and Children Services. The Department of Labor is notified that certain specific individuals<sup>1</sup> receiving welfare are able to work. The responsibilities upon receiving this notification are:

1. Take and maintain an employment application file of food stamp recipients interfiled with regular active file or in a separate file; in either case filed occupationally with veterans applications in front of nonveterans.—The choice has been made to maintain separate files.

2. Maintain a food stamp recipient trading system in cooperation with the Georgia Family and Children Services through a numerical cross index file by food stamp case number at a local office of the Georgia Department of Labor—Employment Security Agency.

3. Provide food stamp recipients with the same services that are provided to all applicants.

4. Enter the food stamp case number on local office application forms and use this number in all communications with the Georgia Department of Family and Children Services.

5. Notify the Georgia Department of Family and Children Services of job placement or of any possible disqualifying situation as described in the Federal food stamp regulations.

6. Submit reports as required by mutual agreement of both agencies.

Forms have been designed to meet the above responsibilities. It should be noted that the level of activity in this program has been much lower than initially anticipated.

The three basic geographical areas that have been designated as examples for cooperating programs between the Labor and Welfare Departments in Atlanta, Talbot County, and Fannin County. These example areas all vary widely in success, as the program does throughout the State.

In Talbot County, which has only had a food stamp program since March 1, 1972, a total of 15 people have been referred to the employment service. Only nine of these kept their appointments to register for work. Of the six that did not keep their appointments, four have new appointments scheduled and two have been returned to the local family and children services offices for failure to respond. Talbot is not a county where there is a local employment service office, and this

<sup>1</sup> Exemptions include:

- A. Younger than 18 or older than 65.
- B. Not able-bodied.
- C. A parent or other person responsible for caring for a dependent child or children.
- D. A parent or other person responsible for caring for an incapacitated adult or adults.
- E. A student enrolled at least half time, as defined by the institution or program, in any school or training program recognized by any Federal, State, or local governmental agency.
- F. An employed person working at least 30 hours a week.

physical distance, plus the lack of jobs developed in the Talbot County area hamstrings the effectiveness of the program substantially. No individual has been referred on a job interview or placed on a job as the result of the food stamp program in Talbot County. There was no new position available in the Columbus, Ga., local office which serves this area for working with food stamp recipients.

Fannin County in North Georgia has had a food stamp program since the beginning of this cooperative agreement between welfare and labor. After 5 full months the experience has been quite different. A total of 140 individuals have been referred to the Labor Department. Of these, 88 kept appointments and half found employment—24 found their own jobs and 20 were placed by the employment service. Currently, there are 44 individuals in the Fannin County employment service food stamp file. Of the 52 that did not report, some have come into the local office and registered on their own following the removal of their food stamp eligibility. Fannin County has a local employment service office in the county and has better contact with the local industry and can provide more adequate service than those areas where no local office is available.

The Atlanta area has commodities rather than a food stamp program. There is, however, a similar agreement with the Welfare Department to refer able-bodied clients to the Labor Department for assistance in finding employment. The employment service office has had extreme difficulty contacting the clients to make appointments for registration. The success in actually having these individuals keep their appointments and be registered has been negligible. The large proportion of those that come in to register have severe employability problems and are counseling cases rather than job ready. The high proportion of counseling cases from welfare referrals has made it impractical to serve these individuals through neighborhood service centers which would be somewhat more convenient for the client. All must report to the manpower center where counseling facilities are available. As long as there is no punitive action taken when a client does not report for registration, it is doubted that the program will improve appreciably.

#### JOB BANK

The job bank has been in operation in the Atlanta metropolitan area since December of 1969. Currently, there are plans to make job bank statewide, beginning with the Albany area later this year. This statewide system will be implemented in three major segments.

In Atlanta, job bank produces books of current job orders on a daily basis and distributes these books to 43 different locations throughout the metropolitan area. The system now has centralized ordertaking and referral coordination so that all information will be consistent and number of referrals in line with the employer's wishes.

Job bank is set up to identify in the Atlanta areas those jobs to which referrals of welfare recipients have been made. There is special coding built into the system to determine whether welfare clients keep appointments to which they are referred. This is one of the inputs into the employment service automated reporting system.

## WIN

The WIN program has 400 slots in Atlanta, none in Fannin County, and about 25 in Talbot County served out of the Columbus local office. The WIN programs, besides having slots of their own, use MDTA, Job Corps, and NYC slots as they are available. In placing trained individuals, the WIN program makes extensive use of the employment service job order listings and a high degree of coordination between WIN offices and local employment service offices is maintained.

## OTHER MANPOWER PROGRAMS

There are a number of training programs operated by the Georgia Department of Labor through employment service offices that also serve welfare recipients. Welfare recipients are served along with other applicants on a first-come, first-served basis. There is no provision within the training program for recruitment of welfare clients, but each program has stipulations as to the percentage of enrollees that must be disadvantaged which would automatically include many welfare recipients. The programs are MDTA—65 percent disadvantaged, JOP—50 percent disadvantaged, NAB—JOBS—100 percent disadvantaged, and Job Corps—100 percent disadvantaged youth. These programs are statewide; however, NAB—JOBS is structured for larger industrial facilities and is concentrated in the cities.

## CONCLUSIONS AND RECOMMENDATIONS

The above describes generally how the Georgia State Training and Employment Service Division, Manpower Services Division, the WIN program of the Georgia Department of Labor and the Georgia Department of Family and Children Services are working together to achieve a degree of success. It also points out what I feel is the most glaring problem that faces this or any other State. There exists now, and without some overt effort, there will continue to exist, a gap in employment and training services for the rural resident, particularly the poor with limited transportation. While manpower services are not adequate in the larger towns and metropolitan areas in Georgia, they at least exist. Over one-third of Georgia's work force lies in counties that presently do not have manpower services within reasonable access. Thus, the rural applicant and welfare recipient alike, needing manpower services, has not fared as well as his urban counterpart. One local office when asked about their success with the food stamp program was pleased with the cooperation received from welfare and clients alike. Their main problem was developing jobs in an area that was some distance from their local office. They found that additional people, along with the welfare recipients, would come to register when it was found that Tuesday was the day that the GTES had a representative in their county taking applications. Of the services offered by the Georgia Department of Labor, 82 percent of the services were provided to residents of urban communities, leaving approximately 18 percent of service for the one-third work force that lives in the rural areas of Georgia. According to census figures for 1970

by the U.S. Department of Commerce, Bureau of Census, Georgia's total population of approximately 4½ million, 60 percent of the population was urban and 40 percent was rural. By any standard of measurement, be it work force or overall population, it is evident that when the work force becomes scattered in rural areas innovative approaches to manpower services are mandatory. Better manpower services in terms of training and job placement help to diminish the need for welfare assistance by giving individuals salable skills.

In April of this year, in a speech by Senator Herman Talmadge, he reported that two-thirds of the Nation's substandard housing was in rural America and that infant mortality in rural areas was much higher than the national average. He also reported that education is of a far lower quality and that health care in rural areas was woefully inadequate. In short, he said, the rural area is where you find the worst housing, the worst schools, the lowest health standard, the least adequate community services and the greatest absence of existing opportunities for improvement. In 1967, in a President's Commission report, it was declared that rural poverty is so widespread and so acute as to be a national disgrace and its consequence have hit our cities violently. The influx of welfare recipients into cities is clearly evident. This fact alone makes it clear how large a stake the people of this State and of this Nation have in an attack on rural poverty. If poverty and welfare are going to decrease, manpower programs must be stepped up to give adequate coverage throughout Georgia.

In recent years, the primary emphasis from the Federal Government has been to help the cities and urban areas of this country, while giving little attention to the development of the vast rural areas. This, in a way, only compounded the problem of the urban area as hundreds of thousands of rural residents poured into the already bulging cities seeking better education, better housing, and a better opportunity for improved economic conditions. This increases welfare rolls, because in many instances, these individuals have no readily salable skills and cannot find employment after they migrate.

Although existing ES personnel have performed well, considering their limited numerical strength, in providing services to the rural population, many Georgia citizens, including welfare recipients, have not received services. Many residents of rural counties are unexposed to manpower services simply because of inadequate personnel to provide manpower services to the areas in which they live. Moreover, due to the rapid change in status of job openings and training slots, information concerning these opportunities is needed on a much more timely basis than is provided for by the present service system.

A report on the work force estimates by county in the State of Georgia reveals that one-third of the total work force of all Georgia counties have no local GTES facility available to them. Further, of this work force, one-quarter of the unemployed do not have GTES services available to them in their immediate county. It is understandable, then, that the average unemployment rates in these rural areas are much higher than those in the urban areas. The report, "Georgia Annual Average Work Force Estimates by Area, 1967-70," prepared in the manpower resources division of the Employment Security Agency, Georgia Department of Labor, shows the average unemployment rate in 1970 to be 3.6 percent for the six standard metropolitan

statistical areas. In contrast, in the same year unemployment rate of 8.9 percent—over twice the rate of above-mentioned urbanized areas—was posted for some contiguous rural counties, including Baker, Columbia, Douglas, Effingham, Pulaski, and Talbot.

In order for job applicants, whether food stamp, welfare or regular, to obtain employment in a given area, there, of course, must be employers located in the same general area with available job openings. In too many instances, job applicants are not aware of the job opportunities which are available in terms of a labor force to meet his worker needs. With its already established experience in matching applicant skills with employer worker requirements, the GTES personnel could perform a much needed service for both the job seeker and the employer by providing a clearinghouse for job information in these communities, mostly rural, where they do not now exist. The Sowega project, a rural manpower project in southwest Georgia, where this has been tried on a pilot basis points out that this is valid.

Since the work force makeup of most counties in Georgia is predominately nonfarm, consisting of both manufacturing industries and nonmanufacturing, it would seem that a substantial potential exists for job development opportunities for the area residents whether on welfare or not. Also, with the availability of manpower training programs, particularly on-the-job training arrangements, employer and applicant could be brought together for mutual benefit of both. This training could prevent the large numbers of untrained and unskilled flocking to cities, to wind up jobless and on welfare rolls.

The training provision potential could also be utilized in another important manner. While there would be no intent to lure the employed farmworker away from agriculture, emphasis could be placed on assisting the unemployed, surplus farmworker through training, education, and other supportive measures as needed by him to develop his employability. If his eventual choice or necessity was to live in a more urbanized area, he would arrive with job skills rather than arriving to find no job available only to end up on welfare rolls.

With the improvement in services to employers in rural areas in terms of qualified applicants, labor market information and other assistance as requested, it can be assumed that these rural employers so serviced will reciprocate by relying increasingly on GTES to fill their worker needs. Employers receiving a variety of services from the GTES would constantly become more positive about hiring and upgrading welfare recipients with employability problems. This, in turn, will be of benefit to the community as a whole, particularly in the stabilization of the community's work force. This stabilization will help to solve the Nation's welfare problems at the source rather than forcing unprepared people into urban areas in order to receive manpower and other assistance.

The listing of job openings, training opportunities, and the availability of counseling and other manpower services in the rural applicant's own community would eliminate the necessity of his having to leave his home area to seek employment information in different, and sometimes, unfamiliar surroundings. At the same time, pressure on the urban centers to provide services to an ever increasing number would be reduced by the curb of migration of rural residents to the urban areas.

It appears now that what is most needed to help welfare recipients in Georgia and America, is a service that would provide our rural areas with—

- (1) A job information service and job placement service to the unemployed and the underemployed,
- (2) Training opportunities to those in need,
- (3) Labor market information for employers,
- (4) Reduction and reversal of incidence of outmigration of workers from rural areas to urban areas,
- (5) Referral to supportive agencies of those seeking work who need aid in removing barriers to employment,
- (6) A source of available labor supply information for local planning groups and employers, and
- (7) A resource to determine occupational shortages and training needs.

This is not to say that our efforts in the urban areas should be reduced in any measure, to the contrary, those services should be increased until they are adequate. It does mean, however, that a concentrated effort to serve the rural residents would benefit both urban and rural, particularly the poor. This does mean making a concentrated effort to bring rural manpower services to a point at least with those in urban areas is not only needed, but if this country is to progress and prosper is mandatory.

Chairman GRIFFITHS. Thank you for a fine statement. Our next witness will be Mrs. England. Please proceed.

**STATEMENT OF EVELYN ENGLAND, ASSISTANT UNEMPLOYMENT INSURANCE DIRECTOR, CLAIMS DIVISION, GEORGIA DEPARTMENT OF LABOR**

Mrs. ENGLAND. Thank you, Madam Chairman. Economic insecurity due to unemployment is a serious menace to the health, morals, and welfare of the people of this State. Involuntary unemployment is therefore a subject of general interest and concern, which requires appropriate action to prevent its spread and to lighten its burden which now so often falls with crushing force upon the unemployed worker or his family. The achievement of social security requires protection against this greatest hazard of our economic life. This can be provided by encouraging employers to provide more stable employment and by the systematic accumulation of funds during periods of employment to provide benefits for periods of unemployment, thus maintaining purchasing power and limiting the serious social consequences of poor relief assistance. The legislature, therefore, declares that in its considered judgment the public good and the general welfare of the citizens of this State require the enactment of this measure, under the police powers of the State, for the compulsory setting aside of unemployment reserves to be used for the benefit of persons unemployed through no fault of their own.

**BRIEF HISTORY OF THE GEORGIA UNEMPLOYMENT INSURANCE LAW**

The Georgia employment security law, covering collection of taxes, become effective January 1, 1937, and covering payment of bene-

fits, effective January 1, 1938. This original law covered only those employers who had as many as eight employees for some portion of 20 days, each day being in a different calendar week within the same calendar year.

On January 1, 1956, an amendment was passed which reduced the required number of employees to four. Effective January 1, 1972, the number of employees required for mandatory employer coverage was reduced to one or to an employer with a gross payroll of \$1,500 in any calendar quarter that year. One exception to this required coverage is that of the nonprofit organization which employs less than four employees; another exception is that of the State-operated hospitals and State institutions of higher education which are now required to be covered.

The maximum amount of weekly benefits payable to any claimant has been, through legislative amendments, increased from the original \$15 in 1937 to the present level of \$50 in 1969. The 1972 general assembly approved a proposed amendment to further increase the maximum weekly payment amount to \$55, effective July 1, 1972; to \$60 effective January 1, 1973; and to \$65 effective January 1, 1974.

#### GENERAL PROCEDURE OF ESTABLISHING LIABILITY

Employer liability is adjudicated from status reports completed and signed by the employer.

A.D.P. prints and mails quarterly report forms to the employer. When these reports are returned, with the tax payment, the total and taxable amount of quarterly wages of each employer and the name, social security number, and quarterly wage of each employee are put on A.D.P. tape.

#### GENERAL PROCEDURE OF ESTABLISHING CLAIMS

When an unemployed individual files a claim for unemployment insurance benefits, his name and social security number are matched with the ADP tape to produce a printout of his wages during his qualifying, or base, period (the first four of the last five completed calendar quarters immediately preceding the filing of the claim). The validity of his claim is then computed, on the basis of his wages as applied to the benefit table contained in the law. An otherwise eligible individual is entitled during any benefit year to a total amount of benefits equal to 26 times his weekly benefit amount or one-fourth of his wages for insured work paid during the base period, whichever amount is less; provided that such total amount of benefits, if not a multiple of the weekly benefit amount, shall be adjusted to the nearest multiple of the weekly benefit amount.

##### *A. Eligibility regarding—Able and available*

The first requirement for monetarily establishing a valid claim is that an individual must have worked and earned insured wages in at least two of the first four of the last five completed calendar quarters prior to the effective date of his claim.

Other eligibility requirements are that the individual must be unemployed or must be employed less than full time and, must be able to

work, available for work, must have actively and in good faith sought employment, must be actively and in good faith seeking employment and be bona fide in the labor market.

The law provides that one shall be disqualified for benefits after he has left work voluntarily without good cause connected with the work or has been discharged for failure to obey orders, rules, or instructions or for failure to discharge the duties for which he was employed. Also, an individual is disqualified for benefits if he has failed without good cause, either to apply for available suitable work or to accept suitable work when offered him. The minimum disqualification is 5 weeks, the maximum disqualification is 11 weeks; as a general rule, a 5 weeks' disqualification is made.

The agency employs postaudit detection activities by (1) quarterly cross-matching wage records against benefit payments, (2) industrial surveys, (3) employer protests of benefit payments charges to his account, and (4) investigation of leads from outside sources and from claim center complaints. An individual is held to be guilty of a misdemeanor if the documented facts are adequate to show that he knowingly made a false representation or knowingly failed to disclose a material fact to obtain or increase benefits or payments. In this event, in accordance with provisions of the law, he is held to be not eligible and forfeits all unpaid benefits for any weeks of unemployment subsequent to the commission of that act and/or omission, including any benefits to which he would otherwise be entitled during the remainder of any incompleting calendar quarter and the next four completed calendar quarters immediately following such determination.

#### *B. Effect of social security on unemployment insurance claim*

There is no provision in the Georgia employment security law to disallow or reduce benefits when an individual is receiving social security payments. However, a retiree who restricts his availability to avoid earnings which will disqualify him for or reduce his social security payments is considered to not meet eligibility requirements of the Law and benefits are denied while this restriction exists.

#### *C. Other programs administered by unemployment insurance*

In addition to the regular unemployment insurance claims, the agency also administers the following programs for unemployed individuals:

Trade readjustment assistance, under the Trade Readjustment Act of 1962.

Disaster unemployment assistance, under the Disaster Relief Act of 1969.

Unemployment insurance for Federal civilian employees.

Unemployment insurance for ex-servicemen.

After approval for and referral to a training facility, by Georgia Training and Employment Service personnel, enrollment forms are reviewed and verified. If in order, payments are made by the unemployment insurance division to enrollees training under the following programs: Manpower Development and Training Act and work incentive program.

## MOST RECENT PROBLEM AREAS

*A. Inadequate tape*

In the fall of 1970 unemployment insurance directors from this region attended a conference in Charleston, S.C. At that time they were advised of the added coverage provided by the bill which was introduced by individuals in Congress. A representative from the national office informed the conferees that the national office would send to each State a composite tape made up of information regarding those employers who made monthly reports under social security, income tax, and various other Federal laws and/or programs. They were also advised that on the tape, codes would be provided to enable the State agencies to identify nonprofit organizations, State institutions, agricultural employers, and so forth, and that the employer would be further identified as to the type of entity: proprietorship, partnership or corporation, and so forth.

When the tape was received, it was quite different from that promised: there were no entity codes on any entity, there were duplicate Federal numbers and multiple numbers for the same business (inactive accounts along with the successions shown), codes were incorrect and/or insufficient to show profit or nonprofit status and Federal, State, county, and city employees were included, such as Federal judges, school lunchrooms, military post nurseries, military unit funds, and so forth.

On original tape.....	324, 000
Were duplicates.....	108, 000
Total .....	246, 000

Of these, 80,000 did not indicate code and 80,000 did not identify profit or nonprofit.

(Some overlap in these two groups.)

Subtracting the 38,000 previously liable employers (under the old Law), we had 208,000 remaining names. Of these, there was sufficient information to identify only 51,000.

First mailing status reports October 1, 1971.....	51, 000
Response .....	26, 000
Liable .....	18, 000
Second mailing November 16, 1971.....	25, 000
Response .....	12, 700
Liable .....	7, 000
Total liable.....	25, 000
Field deputy assignments.....	18, 300
Additional received to date.....	12, 100

*B. Difference in projected needs—Ours and Federal*

In preparation for implementing the 1970 amendments to the law, to comply with Public Law 91-373, the agency estimated that 36,100 new employers would be added by this coverage extension, and, based on these additional employers, requested 186 additional positions to implement the amendments. The national and regional offices estimated that 20,626 new employers would be added and allocated the agency only 59 additional positions to implement the amendments.

It now appears that 32,300 new employers will be added by the extended coverage, and the national and regional offices have allocated 81 positions to implement the amendments; this agency contends that 85 additional positions are needed to implement the amendments.

*C. Inadequate financing—Personnel and equipment*

One of the most pressing problems of administering the unemployment insurance program in this State is that of inadequate financing for needed personnel and equipment. We frequently experience difficulties because of a seeming lack of coordination of efforts by the Federal offices of the Manpower Administration; program personnel will indicate that money is available for specified programs, but when a request is made of budget personnel for funding the program, moneys are delayed for lengthy periods. A case in point is the agency's recent administrative budget request for processing claims and making TRA payments to former employees of Bibb Manufacturing Co. The original budget request was made in November 1971; a second request was submitted in February 1972, and funds were made available April 21, 1972, following verbal notification that funds were "frozen" and an urgent request was telephoned to Senator Herman Talmadge by our unemployment insurance director. Under current budget procedures, the State agency prepares its budget request for the ensuing fiscal year, after consultation with the regional office personnel of the Manpower Administration regarding the number of positions available. The State request is submitted to the regional office for review and approval and it is then submitted to the national office for review and approval.

The unemployment insurance budget request for personnel is composed of two components, contingency and noncontingency funding. Contingency funding is based on claims workload items. The agency is budgeted on an annual basis for a minimum base contingency staff which is based on workload established by the regional office.

Workload estimates are made by the State prior to each quarter. If estimates indicate additional positions will be earned the next quarter, a revised request is sent to the regional office for approval. The regional office personnel reviews the request and budgets positions for the ensuing quarter on the basis of its own and the State estimates of the workload.

During the current and the past fiscal year we have been budgeted an average of 79 positions more than our base staff. This has resulted in the unemployment insurance division having to operate with 37 percent of the staff being part-time and/or intermittent employees. Because these employees are not regular State employees, they are limited to a maximum of 1,000 hours per calendar year in accordance with a stipulation agreed upon by the State Merit Board and this agency for noncertificate no-test positions. This continually poses a problem in maintaining an adequately trained staff to conduct this tremendous operation. During fiscal year 1971 this agency processed payments for unemployment insurance in excess of \$37 million, a multimillion-dollar business operated with over one-third of the staff composed of part-time and/or intermittent personnel.

Frequently, for many reasons, more contingency positions are earned during a quarter than can be utilized in that quarter. Currently,

the funds for these positions cannot be carried forward to the next quarter and be used to complete work that accumulated during the previous quarter.

#### *D. Java decision*

The U. S. Supreme Court has handed down a decision (the *Java* case) requiring that a State's law and procedure provide for:

(1) Paying benefits promptly after a determination has been made in the claimant's favor, regardless of the pendency of the appeal period or of any appeal that has been taken from the determination;

(2) Providing reasonable notice to both the claimant and the employer of the time and place of a predetermination factfinding hearing.

Paying benefits pending the appeal hearing and subsequent decision has resulted in a great increase in the number of overpayments made to the claimants, which requires the agency investigation unit to recoup the overpayment by collection or offset of future benefits.

Conforming with the predetermination factfinding hearing requirements has caused much additional clerical work to notify employers of the time, date, and place of the hearing; in addition, personnel had to be made available to conduct the predetermination factfinding hearings. A statewide total of 14 positions, less than one position for each of the 16 claim centers and central office, has been tentatively allocated, on a quarter-to-quarter basis to accomplish the additional work required by the *Java* decision.

The organizational structure of claims operations is based on a 100-percent claims center concept and mail claims reporting. The non-monetary decisionmaking process will be decentralized July 1, 1972. Each claims center will have a claims examiner(s) permanently assigned to that office to make determinations and deliver or mail the determination to the claimant and the employer no later than the day following the predetermination factfinding interview.

Chairman GRIFFITHS. Thank you, Mrs. England, for a fine statement. Our next witness is Mr. Wood. You may proceed.

#### **STATEMENT OF WILLIAM L. WOOD, ASSISTANT DIVISION DIRECTOR, MANPOWER SERVICES DIVISION, GEORGIA DEPARTMENT OF LABOR**

Mr. Wood. Thank you. My name is William L. Wood. I am assistant division director of the Manpower Services Division, Employment Security Agency, Georgia Department of Labor. My responsibility is the operation of the work incentive program for the State of Georgia. My staff and I have been responsible since the beginning of the work incentive program for the planning, fund procurement, implementation, and operation of the program which presently serves 1,500 AFDC recipients in 21 counties of Georgia.

I appreciate the opportunity to appear before this committee in the hope that any information I furnish can be used to assist other persons responsible for operating programs which provide comprehensive manpower services to the client group that can benefit from these services.

It is difficult to provide a step-by-step preview of the various problems and situations that occur in a day-to-day administrative role such as mine. I would, however, like to give you my views on some of the problems of greater magnitude in order that your committee might have a better understanding of the situation at the working level.

The first step necessary in administering the WIN program is procurement of funds. This is accomplished by preparing and planning estimates in order to ascertain the amount of funding that will be made and in order to determine the State's portion of these funds. The Georgia Department of Labor, Employment Security Agency, has assumed the responsibility of dealing directly with the State legislature to procure the State's matching portion for WIN. We prefer this method in order to be definitely assured of receiving the State matching that we deem necessary to provide services. Usually to procure these funds a budget estimate is prepared and submitted to the State budget bureau and then at the time the legislative appropriations committee meets, a personal appearance is made by the commissioner of labor, the director of employment security agency and State WIN coordinator in order that any questions may be answered or any points of discussion clarified for members of the committee. This budget request is coordinated throughout its development with the State department of family and children services who must also go before the appropriations committee in order to procure program operation funds that might be necessary for that department.

Once the amount of State matching has been established and approved by the legislature, a State WIN plan and budget are prepared and submitted to the regional manpower administration for approval and for obligational authority with which to operate.

Some of the major purposes for the procurement of funds and the development of a WIN program are the purchases of certain materials, supplies, equipment and supportive services, adult basic education, medical, vocational and institutional training. There is a total lack of correlation between Federal program guidelines and State purchasing, procurement, and auditing guidelines. This has definitely created a problem and will continue to do so as long as no consideration is given at the Federal level for State mandates that must be followed by WIN program administrators at the State and local level.

Another problem in the funding and planning stage of the WIN program is that the State legislature meets in January and February. At this time funds must be procured for use within the next fiscal year beginning July 1. In most cases any changes that come in USDOL program guidelines occur after the State legislature has met. This causes considerable problems as the national office requests that you make certain program changes when there has been no State money allocated for this purpose. As an example, when Georgia appeared before the legislative appropriations committee we were aware of the Talmadge amendments; however, we were not aware at the time that public service employment and OJT would play such an important role in the amount of money that could be expended. We were also unaware that it would be the responsibility of the State agency to begin paying the training related payments that were formerly paid by the State welfare agency. The lack of coordination from the national office with States who must look to the State legislature for a percentage of program funding is definitely a problem at the State level.

Frequently legislation passed by Congress is ambiguous by the time it is relayed in the form of guidelines to the State level. Consequently, subjective personal opinions from many channels are used to interpret the guidelines. This results in a discrepancy between the original intent of Congress and the subsequent interpretation of the guidelines. It is difficult to determine exactly what one's responsibilities are in providing services to the client group.

As supervisor of the work incentive program for Georgia, I would like to go on record in making this statement: "I have heard in various meetings at the regional and national level that most States run into problems coordinating and operating the WIN program with the State welfare agency. I have never encountered any problem in working with the department of family and children services in Georgia that could not be resolved as soon as a meeting could be scheduled and the problem discussed."

In the initial planning of the WIN program we decided that if we were to work together as required by the 1967 Amendments to the Social Security Act that it would be well to house both labor and welfare staff together. This has been done since the initial phases of the program. We would continue to house both State welfare and WIN staff in the same facility. This certainly takes care of the problem at the local operating level and I would say it eliminates numerous problems for the State administrator.

We are now in the planning stages to implement the Talmadge amendments to the Social Security Act in Georgia beginning July 1, 1972. In view of the structure of our present program, we do not foresee any major problems with its implementation since we already have housed our staff together and have joint staff meetings pertaining to effective delivery of services to enrollees. The major problem that we have at this point is procuring adequate Federal funds to insure a statewide program in fiscal year 1973. The Georgia Legislature in its 1972 sessions provided us with adequate funds to implement a statewide WIN program based on the knowledge of the Talmadge amendments that we had at that time; however, upon receiving the new WIN manual in Dallas, Tex., in the week of May 9, we find that there have been certain program changes written in that we were unaware of at the time we asked for funding. It appears now that we might encounter some difficulty in implementing the Talmadge amendments on a statewide basis. We do feel that by the end of June 1973, we will be providing services to a greater portion of the AFDC population of Georgia who are in need of WIN services. Here again is an excellent example of the time lag with which State administrators must cope every year in attempting to plan, develop, and implement a WIN program that will be effective.

In Georgia we are fortunate that most all State agencies work closely in joint ventures and cooperate in individual assignments where outside expertise is needed. This is one reason why Georgia was selected as one of the States to develop a model family assistance program in the event that H.R. 1 became a reality. We have incorporated in our plans for implementing the Talmadge amendments some of the knowledge gained while working on this research project. If H.R. 1 passes, that there would be only minor operational problems involved in order to convert to the system needed from the present basic structure including the changes brought about by the Talmadge amendments.

The staff members of the division to which I am assigned here also been closely involved with the Governor's committee and other State departments on working toward the development and implementation of a statewide child development program. In addition to serving as resource staff, we have already begun to develop agreements with the various county educational systems to provide WIN enrollees through on-the-job training contacts to staff these day care centers as they are established.

We are also becoming increasingly involved with the tax incentive credit certification of WIN enrollees to employers who want to avail themselves of this financial assistance as provided them by the Congress.

If you review statistical reports of the Georgia program, you will find that one of our big areas of activity has been in the field of remedial or adult education. We feel that Georgia now has an educational system of both public and vocational technical schools that is adequate and effective. When I say that WIN has provided adult basic education and remedial education for WIN enrollees, it is not intended to say that the State Education Department has not done its job. It is intended to point out the laxity of school attendance rules which existed a few years ago in this State. We found that many of our clients who had dropped out of school or did not attend regularly enough to allow them to function on an acceptable level. We have provided remedial work for enrollees in order to bring them to a level of performance sufficient to enroll them in vocational or technical classes.

Our experience indicates that from the time enrollees come into the program, a period of 9 to 12 months is required before positive results can be seen. After that period, employability development and job placement results would occur. Now that we are operating at a fairly constant level of 1,500 enrollees, we are beginning to see an upward trend in placement activity. Certainly this is not a constant thing and can be affected by local labor market conditions, the general economy of an area, and other variables that influence employment.

The Manpower Services Division has total responsibility for the complete operation of WIN. This is the concept recommended by the national office USDOL in order that WIN operations be separated at the State and local level. The new WIN guidelines which are to be used in planning for the fiscal year 1973 program also called for Federal WIN monitors at the State and local levels. I have been unable to find this directive in the Talmadge amendments. This could be interpreted as a move on the part of the USDOL to federalize the program completely at every level of operation. Speaking as the State supervisor of the WIN program and taking into consideration the amount of assistance we have received from the USDOL to this point, I feel that this money can be better used in the State programs as a means of developing more and varied services for the client group with which we are working. This is a personal observation based on my experience.

I am happy to report that as of April 30, 1972, the WIN program in Georgia has shown positive results according to the State Department of Family and Children Services. The reduction in monthly Welfare grants is now \$43,900. In the 21 counties served by WIN,

there have been 124 individuals completely terminated from welfare grants directly as a result of the WIN program.

Attached to this statement is a listing of contract services and job placements for the WIN program in Georgia through November 1971. Also there is a sheet showing cumulative and current totals for enrollment through the end of June.

(The following material was attached to Mr. Wood's statement:)

**JOB DESCRIPTION—STATE OF GEORGIA**

**A. ORGANIZATIONAL RELATIONSHIPS**

Position No. : 108-0011.

Date : April 17, 1972.

Agency : Georgia Department of Labor.

Working Title : Assistant Division Director—HRD.

Immediate Supervisor's Classification : Division Director—HRD.

Work Unit : Manpower Services Division.

County : Fulton.

Immediate Supervisor's Position Number : 108-0001.

Work Units You Supervise : Directs all operations of State WIN program comprised of 30 local WIN offices, 157 man staff, and a state staff of 11 people.

List positions you supervise through immediate contact :

Classification :

Manpower Program Coordinator I (2) <sup>1</sup>

Manpower Program Coordinator II (2) <sup>1</sup>

Manpower Program Coordinator III

Stenographer III (2) <sup>1</sup>

Position No(s) :

108-0037

108-0018

108-0046

108-0019

108-0047

**B. SPECIAL EQUIPMENT REQUIRED (SEE INSTRUCTIONS)**

**C. IMMEDIATE SUPERVISOR'S STATEMENT**

As the immediate supervisor of this work, I have studied this description and find it to be complete, true, & correct.

Date : ----- Signed : -----

**D. OFFICIAL APPROVAL OF ASSIGNMENT OF DUTIES AND RESPONSIBILITIES AND SUGGESTED QUALIFICATIONS**

1. As agency head or the official designated to organize and assign the work of this agency or unit, I have reviewed this description and I approve this delegation of duties and responsibilities.

2. If the position were vacant and I had to provide a suitable new appointee, I would desire the following qualifications as the least that should be accepted.

Date : ----- Signed : -----

*Instructions for Completing the Job Description*

*(Please read carefully)*

A. Under Section A be sure that ALL items are completed. If they are not applicable, insert "not applicable" in the proper blank. Be sure to insert the title and position number of the immediate supervisor (the individual who gives day-to-day instructions to the incumbent) and the classifications and position numbers of those supervised (those to whom the incumbent gives day-to-day supervision).

<sup>1</sup> Position number not yet established.

B. Under Section B please list the major types of equipment used such as typewriter, bookkeeping machine, tabulating machine, etc.

C. The immediate supervisor (as defined in A above) is to complete Item C after reviewing Sections A, B, and E. He should correct any omissions or any discrepancies in these sections.

D. Section D should be completed by the Department Head or his designee. It is particularly important that for new positions the paragraph on "The Qualifications of Appointees" be completed.

E. Under Section E, first give a capsule summary of the duties of the position and the supervision (close, general, etc.) received. Then list the duties performed in detail. All duties should be listed in decreasing order of importance. Please do not use vague words such as "assist", "prepare", "review", "supervise", without explaining just how you do these things. It should be emphasized that Section E should be as complete as possible. Use additional pages if necessary.

#### E. ASSIGNED DUTIES

(See instructions)

##### 1. General nature of work and supervision received

Under the direct supervision of the Director, Manpower Services Division, is responsible for the development and implementation and operations of a state-wide program to provide work training and work experience for AFDC recipients as required under Title IV of the Social Security Act as amended.

##### 2. Enumerated detailed description of duties and responsibilities in decreasing order of importance (Use additional pages if necessary)

Directs all operations of a Statewide WIN program comprised of thirty local offices, 157 man staff, and a state staff of eleven people. Directly responsible to the Division Director for complete program management.

Interprets manuals, handbooks, and other USDOL materials designed to organize and operate the State WIN Program.

Works directly with Employment Security Agency Fiscal, Department of Family and Children Services Fiscal and State Budget Bureau to acquire funds from the General Assembly to provide monies required to meet Federal match requirements of 20% state money.

Coordinates program operations with other divisions of ESA, State Welfare Department and County Welfare Departments, to insure that quality services are provided to AFDC recipients enrolled in the program.

Handles public relations and public information regarding the WIN program.

Develops necessary arrangements or contracts with other State Departments for supportive services to insure continued participation of enrollees in the WIN program.

Designs a systematic training program to provide state and local WIN staff with up-to-date information and techniques.

Reviews and approves contracts, leases, and equipment purchases in accordance with State and Federal accounting, contracting and purchasing regulations.

Coordinates statistical and fiscal reports with appropriate staff.

Initiates action by the Manpower Service Division in undertaking manpower responsibilities of the Work Incentive Program and promotes effective working relationships with other State Departments in order to bring about a uniform delivery system to AFDC recipients.

Develops or modifies state and local WIN plans of service to reflect agency participation under Title IV.

Cooperates with the state and county Departments of Family and Children Services in developing and implementing Title IV programs to meet the needs of AFDC recipients.

Arranges for subcontracting with other agencies, public or private, for specific services to be provided for AFDC recipients enrolled in Title IV programs.

Cooperates with the State Department of Family and Children Services in determining caseloads of AFDC recipients, by county, and supervises others in obtaining and compiling basic characteristics of the AFDC recipients.

Supervises the training, orientation, work experience and other phases of the WIN program.

Promotes the training of WIN office personnel engaged in the program and evaluates their performance through reports and conferences.

Supervises the preparation and adaptation of procedural material and technical information for WIN offices.

Supervises the preparation of necessary reports to evaluate the program.

Is responsible for the preparation of necessary procedures between the Employment Service Division and the Manpower Service Division to allow WIN enrollees to receive appropriate placement services.

WIN, FROM JULY 1969 TO MAY 26, 1972

	Current enrollment	Cumulative enrollment	Placements this month (May 1972)
Albany.....	203	280	15
Atlanta.....	415	1,032	29
Augusta.....	184	598	19
Columbus.....	253	708	16
Macon.....	187	627	17
Savannah.....	206	447	6
State total.....	1,448	3,692	102

*Number who have entered job entry*

Albany .....	71	Macon .....	309
Atlanta .....	385	Savannah .....	109
Augusta .....	289		
Columbus .....	270	State total.....	1,433

*Number who have completed job entry*

Albany .....	31	Macon .....	129
Atlanta .....	116	Savannah .....	61
Augusta .....	160		
Columbus .....	151	State total.....	648

*Number of other terminations*

Albany .....	25	Macon .....	181
Atlanta .....	356	Savannah .....	122
Augusta .....	143		
Columbus .....	164	State total.....	991

*Number of dropouts*

Albany .....	21	Macon .....	130
Atlanta .....	145	Savannah .....	58
Augusta .....	111		
Columbus .....	140	State total.....	605

*Number of placements*

Albany .....	78	Macon .....	324
Atlanta .....	455	Savannah .....	128
Augusta .....	439		
Columbus .....	459	State total.....	1,883

## GEORGIA WORK INCENTIVE PROGRAM

## PLACEMENT ACTIVITIES AND CONTRACTS FOR TRAINING, LEASED FACILITIES, AND SERVICES FOR NOVEMBER 1970 THROUGH NOVEMBER 1971

## ALBANY WIN

Contractor and purpose	Type	Amount
<b>LEASED FACILITIES AND SERVICE CONTRACTS</b>		
Mrs. Elizabeth Tift: Rent for WIN facility.....	Private.....	\$11,748
BIMCO of Albany: Janitorial services.....	do.....	1,320
Barfield Shoes: Uniform shoes for enrollees.....	do.....	152
Bausch and Lomb: Eyeglasses.....	do.....	288
Dr. Henley: Eye examinations.....	do.....	390
Lee County Manufacturing Co: Uniforms.....	do.....	64
John Ross Jeweler: Name tags.....	do.....	9
Joe Lee Hope Cab Co.: Transportation.....	do.....	1,300
<b>CONTRACTS</b>		
Monroe Division—Albany Area Vocational Technical School:		
Secretarial training.....	Public.....	400
LPN training.....	do.....	2,050
Operating room technician training.....	do.....	120
Business education.....	do.....	100
Albany Area Vocational Technical School: Nurse aide training.....	do.....	120
Albany State College: Education.....	do.....	180
Albany Junior College: Preregistered nurse training.....	do.....	260
Southwest Georgia Easter Seal Rehabilitation Center: OJT—Physical therapy aide.....	Private.....	3,328
Nurse Care Center of Albany:		
OJT—Hospital maid.....	do.....	1,668
OJT—Nurse aide.....	do.....	2,502
OJT—Institutional cooking.....	do.....	1,668

## CURRENT JOB ENTRY

Enrollee and training site	Training component	Employer	Position held
Adlaine Witchard, WIN.....	Adult basic education.....	Liliston Corp.....	Food service worker.
Eunice Hamilton, WIN.....	do.....	M. & W. Sportswear.....	Sewing machine operator.
Clara Gaint, WIN.....	do.....	Bob's Candies, Inc.....	Candymaker helper.
Rosetta Cruse, WIN.....	do.....	do.....	Do.
Emma Span, WIN.....	do.....	do.....	Do.
Ida Daniels, WIN.....	do.....	Trailways Bus Terminal.....	Charwoman.
Gloria Samuels, WIN.....	do.....	Aero Commander.....	Aircraft sheetmetal worker.
Maple Hillman, WIN.....	do.....	do.....	Do.
Mary Teemer, WIN.....	do.....	do.....	Do.
Ruth Porter, WIN.....	do.....	do.....	Do.
Delores Armstrong, WIN.....	do.....	Georgia Care Nursing Home.....	Nurse aide.
Carol Lee, WIN.....	do.....	Flint River Cotton Mills.....	Creeler.
James Strawder, WIN.....	do.....	Midgett Superette Grocery.....	Stock clerk.

## ATLANTA WIN

Contractor and purpose	Type	Amount
<b>LEASED FACILITIES AND SERVICE CONTRACTS</b>		
Caudle and Co.:		
Rent—Team No. 1.....	Private.....	\$13,000.00
Utilities—Team No. 1.....	do.....	996.00
Janitorial service—team No. 1.....	do.....	996.00
Hailey Realty Co.:		
Rent, utilities, and janitorial service—team No. 2.....	do.....	8,694.00
Rent, utilities, and janitorial service—JEVS.....	do.....	3,300.00
Atlanta Manpower Center:		
JEVS.....	Public.....	10,609.00
JEVS.....	do.....	3,695.98
Seace Beauty Salon: Rent and supplies for enrollees.....	Private.....	880.00
Coiffures by Gene: Rent and supplies for enrollees.....	do.....	480.00

## ATLANTA WIN—Continued

Contractor and purpose	Type	Amount
<b>CONTRACTS</b>		
Georgia State University: Special studies.....	Public.....	\$700.00
Griffin College of Barbering: Barber.....	Private.....	2,400.00
Modeling Institute of America: Fashion and professional modeling.....	do.....	1,890.00
High Forest Paramedical Academy:		
Medical laboratory technician.....	do.....	11,175.00
Medical assistant.....	do.....	8,010.00
Sawyer College of Business: Steno-secretarial.....	do.....	825.00
DeKalb College: Business administration general.....	Public.....	1,023.00
Atlanta Public Schools: Teacher—ABE.....	do.....	6,600.00
Moler Barber College: Barber.....	Private.....	2,960.00
Georgia State University:		
Secretarial science.....	Public.....	740.00
Accounting.....	do.....	1,480.00
DeKalb Tech.: Entry level jobs for regular economy.....	do.....	10,000.00
Tall Man Driving School: Drivers training.....	Private.....	121.00
Peachtree Center Models: Personal development course.....	do.....	15,000.00
Victor Business School:		
Clerk typist.....	do.....	10,515.00
Clerk typist and key punch operator.....	do.....	14,020.00
Moler Academy of Beauty:		
Cosmetologist.....	do.....	4,337.40
Do.....	do.....	3,445.80
Do.....	do.....	4,337.40
Assistant to master cosmetologist and manicurist.....	do.....	12,000.00
Cosmetologist.....	do.....	1,722.90
Do.....	do.....	3,445.80
Atlanta Tech.:		
Medical course.....	Public.....	384.02
GED.....	do.....	1,050.00
DeKalb College: Special studies.....	do.....	481.50
Victor Business School: Clerk typist.....	Private.....	8,675.00
DeKalb Tech.: Vocational education.....	Public.....	3,000.00
Honeywell Institute: Computer operator.....	Private.....	2,880.00
Marsh Draughon Business College: Clerk typist.....	do.....	5,000.00
Atlanta Tech.:		
Vocational education.....	Public.....	15,000.00
GED.....	do.....	940.00
Do.....	do.....	4,320.00
Industrial Educational Development Corp.: GED.....	Private.....	2,940.00
Lane Custom Sofas Inc.:		
Upholsterer OJT.....	do.....	1,664.00
Do.....	do.....	2,496.00
Darnell Advertising: Vacuum forming machine operator—OJT.....	do.....	2,080.00
Citizens Trust Bank:		
Clerk, general office OJT.....	do.....	2,080.00
Teller OJT.....	do.....	2,210.00
Atlanta Voice: Offset duplicating machine operator—OJT.....	do.....	1,040.00
Import Bazaar: Form maker, plaster OJT.....	do.....	1,040.00
Vel-O-Tone: Flocker OJT.....	do.....	1,040.00
Hill, Jones & Farrington Law Firm: Clerk, general OJT.....	do.....	912.00
Sanford Realty Co.: Clerk typist.....	do.....	418.00
Level Slate Tile & Terrazzo Co., Inc.: Clerk, general OJT.....	do.....	418.00
YMCA: Secretary OJT.....	Public.....	1,040.00
Professional Crown & Bridge: Dental laboratory technician.....	Private.....	780.00
Flight Insulation Inc.: Power machine operator OJT.....	do.....	5,040.00
Wrapco Inc.: Packager OJT.....	do.....	1,664.00

## CURRENT JOB ENTRY

Enrollee and training site	Training component	Employer	Position held
Elizabeth Hicks, Atlanta Area Tech.....	Cosmetology.....	Coiffures by Bene.....	Cosmetologist.
Linda Jackson, Marsh Draughon.....	Clerk typist.....	C. & S. Bank.....	Proof machine operator.
Mattie Jones, WIN.....	Basic education.....	Tasty Dog Restaurant.....	Counter girl.
Rosa Lockhart, WIN.....	do.....	W.T. Grant.....	Waitress.
Willie Nowell, AEESC.....	Child development.....	Rickerson's Day Care.....	Teacher.
Vann Porter, WIN.....	Basic education.....	Southern Cross.....	Stapler.
Eliza Thompson, Atlanta Area Tech.....	Clerk typist.....	Big Apple.....	Stock Clerk.
Eliza Buckner, AEESC.....	Power sewing.....	Rushton Co.....	Turner.
Carolyn Carr, WIN.....	Basic education.....	Crown Candy Co.....	Packager.
Maxine Morgan, WIN.....	do.....	Pleasant Hill Nursing.....	Teacher.
Betty Moss, WIN.....	do.....	Red Carpet Car Wash.....	Cleaner.
Sandra Kendall, Atlanta Area Tech.....	Cosmetology.....	Coiffures by Gene.....	Cosmetologist.
Annie Lyons, AEESC.....	Power sewing.....	Lovable.....	Sewing machine operator.
Delores Brown, WIN.....	Basic education.....	Davis Bros.....	Busgirl.

## CURRENT JOB ENTRY—Continued

Enrollee and training site	Training component	Employer	Position held
Sharlene Clarke, WIN	do	S. E. Envelope	Folder.
Brenda Costello, WIN	do	Continental Insurance Co.	File clerk.
Phyllis Mahone, Montag	NAB	Montag	Packager.
Earlean Ross, Atlanta Area Tech	Clerk typist	Internal Revenue Service	Clerk.
Charlene Fannin, Marsh Draughon	do	Stouffer's Restaurant	Counter girl.
Ruby Gaines, Moler Barber & Beauty	Cosmetologist	Holcombe Armature	Armature connector.
Edna Gates, Adult Basic Education	ABE	Kingsford Convalescent Home	Nurse assistant.
Parrie Ha-I, Marsh Draughon	Clerk typist	William Street Coffee Shop	Short order cook.
Elinda Hardeman, Atlanta Area Tech	Prehealth	Emory University	Cleaner, laboratory.
Mary Harris, Adult Basic Education	ABE	Georgia Baptist Hospital	Nurse aid.
Dorothy Hart, Victor Business School	Clerk typist	Atlanta Association of Contractors	Bookkeeper.
Luellan Hillman, Adult Basic Education	ABE	Atlanta Economy Drug Co.	Packager.
Sharon Johnson, Atlanta Area Tech	Clerk typist	Modern Finance	Clerk typist.
Annie Latimore, High Forest Para-Medica Academy	Medical assistant	North Star Research	Compiler.
Elizabeth Lee, Clark College	Student home economics	Souther Bell	Operator.
Brenda Lowrance, Atlanta Area Tech	Keypunch training	Revenue department	Keypunch operator.
Dorothy Millsap, Marsh Draughon	Clerk typist	Toledo Creditors	Clerk, general.
Shirley Reeves, Victor Business School	Clerk typist	Department of corrections	Typist.
Lillie Robinson, Adult Basic Education	ABE	Dobbs House	Waitress.
Geneva Rockmore, Atlanta Area Tech	Clerk typist	Lerner Shop	Stock clerk.
Ruby Royal, Wrapco Inc	Wrapco Inc., on-the-job packager.	William Street Nursing Home	Nurse aid.
Deloris Slaton, Marsh Draughon	Clerk typist	YMCA	Secretary.
Mildred Stafford, Atlanta Area Tech	do	Atlanta Life Insurance	Auditor.
Elaine Toney, MDTA	MDTA clerk typist	Southern Cross	Spring Assembly.
Dorothy Weams, Adult Basic Education	ABE	MonClaire Wigs	Wig Dress.
Mary Wilder, Adult Basic Education	do	Piedmont Nursery	Teacher.
Violet Williams, Adult Basic Education	do	Crawford Long Hospital	Nurse aid.
Sarah Windfield, Victor Business School	Clerk typist	Kennesaw Life Insurance Co.	Typist.
Almeta Christian, Victor Business School	Typist	WSB Radio-TV	Receptionist.
Emma Dozier, WIN	Basic education	Southern Cross Ind	Stapler.
Stella Epps, Moler Beauty	Cosmetology	Seace Beauty Shop	Cosmetologist.
Josephine Grant, Atlanta EES Center	Power sewing	Lovable	Sewing machine operator.
Christine Harris, Atlanta Area Tech	LPN	Grady Hospital	Nurse aid.
Suz Harris, Sawyer	Clerk typist	Cafe Bonding Co	Clerk, general.
Hazel Jarrett, Atlanta Area Tech	Offset duplicator	Atlanta Voice	Offset duplicator.
Kathnette Jones, Atlanta Area Tech	Clerk typist	Georgia Department of Vocational Rehabilitation	Typist.
Nellie Mitchell, Atlanta Area Tech	Baking	Gate City Table	Sander.
Hattie Price, Victor Business School	Typist	Southern Bell	Keypunch.
Frances Saddler, Atlanta Area Tech	Medical office assistant	FDRS	Caseworker.
Bobbie D. Printup, Atlanta EES Center	Seamstress	Lerner Shop	Stock clerk.
Minerva Boone, Georgia Barber & Beauty	Hair stylist	Roadway Inn	Maid.
Vernita Johnson, Atlanta Area Tech	Cashier	Macke Vending Co.	Counter girl.
Bernice Jernigan, Atlantic Area Tech	Practical nurse	Grady Hospital	Nurse aid.
Annie Higgins, Atlantic Area Tech	Child development	Dr. Wilkerson	Maid.
Sylvia Davis, Atlantic Area Tech	Cashier	Clairmont Hotel	Do.
Marva Middlebrooks, Atlantic Area Tech	Offset Duplicate operator	Quality Screen Products	Display assistant.
Eleanor Bailey, Atlantic Area Tech	Keypunch operator	Lerner Shop	Stock clerk.
Mary McBride, Atlantic Area Tech	Clerk typist	Mangels Clothing	Address machine operator.
Estella Alexander, Adult Basic Education	ABE	Ray's Cleaners	Folder.
Carolyn Bailey, Designs In Styro OJT	On-the-job training	Tasty Dog Restaurant	Counter girl.
Johnnie Banks, Victor Business School	Clerk typist	Jackson Atlantic, Inc.	Packager.
Joyce Banks, Marsh Draughon	Clerk typist	Department of Family and Children Services	Typist.
Annie Benton, Marsh Draughon	Clerk typist	Doctors Memorial Hospital	Dietary aid.
Diane Burke, Atlanta EES Center	Sewing machine operator	Tippins Shoulder Pad Co.	Sewing machine operator.
Bobbie Davis, Adult Basic Education	ABE	Denney's Restaurant	Dishwasher.
Myrtice Davis, Atlanta Area Tech	Prehealth course	Bonterra Nursing Home	Nurse aid.
Jacquelyn Dozier, Adult Basic Education	ABE	Lerner Shop	Stock clerk.
Mamie Evans, Professional Crown & Bridge	Dental lab technician	Professional Crown & Bridge	Dental lab.
Eunice Slade, WIN	Basic education	Eastman Kodak	Counter girl.
Celes Slaughter, Moler	Cosmetology	Arrow Shirt	Sewing machine operator.
Gary Thomas, WIN	Basic education	Coleman Bros.	Machine operator.
Carolyn Williams, Moler	Cosmetology	Franz Coiffures	Shampoo girl.
Barbara Wright, WIN	Basic education	Ramada Inn	Folder.
Frances Lightfoot, WIN	do	Ashland LTD	Marker.

## CURRENT JOB ENTRY—Continued

Enrollee and training site	Training component	Employer	Position held
Catherine Wofford, AEESC.....	Sewing machine operator.....	Lovable.....	Sewing machine operator.
Annie Scott, AEESC.....	do.....	do.....	Do.
Clara Ussery, Victor Business School.....	Clerk typist.....	Liberty Mutual.....	Typist.
Emma Fennell, Atlanta Area Tech.....	Licensed practical nurse.....	VA hospital.....	Licensed practical nurse.
Victoria Baker, WIN.....	Basic education.....	Schwobits.....	Alterations.
Johnnie Phillips, Montag.....	NAB-JOBS.....	Montag.....	Packager.
Zelma Allen, Atlanta Area Tech.....	Key punch.....	Staff Builders.....	Key punch.
Eleanor Alexander, Atlanta Area Tech.....	Offset duplicator.....	Scott Cross Var.....	Packer.
Mary Armour, WIN.....	Basic education.....	Davidson's.....	Countergirl.
Mabel Copelin, AEESC.....	Food service.....	Butter Bean Restaurant.....	Cook.
Mary Dawson, WIN.....	GED.....	Rich's Dept.....	Receiving clerk.
Brenda Fortson, WIN.....	do.....	U.S. Communicable Disease Center.....	Lab assistant.
Dorothy Harpe, Victor Business School.....	Clerk typist.....	Coastal States Insurance.....	Typist.
Peggy Haynes, Victor Business School.....	do.....	Scripto.....	Assembler.
Fannie Walker, WIN.....	Basic education.....	Carriage Cleaners.....	Presser.
Betty Allen, Atlanta Area Tech.....	Cosmetology.....	Seace Beauty Shop.....	Cosmetologist.
Veola Hughey, Atlanta Area Tech.....	Leep typing.....	Southside Comprehensive Health Center.....	Clerk.
Frances Hall, Atlanta Area Tech.....	do.....	Fulton County.....	Typist.
Ammie Putman, Georgia Barber & Beauty College.....	Cosmetology.....	Henderson Coiffures.....	Cosmetologist.
Annette Sheppard, Atlanta Area Tech.....	Leep keypunch.....	Revenue Department of Georgia.....	Keypunch operator.
Annie Ross, Atlanta Area Tech.....	Cashier checker.....	Bronner Bros.....	Sales, clerk.
Estelle Tolbert, WIN.....	Basic education.....	Cascade Day Nursey.....	Teacher.
Diane Jackson, WIN.....	Orientation.....	Style-Rite Optical.....	Order clerk.
Geraldine Andrews, WIN.....	Basic education.....	Strogie Auto Service.....	Porter.
Alice Robinson, WIN.....	do.....	Piedmont Hospital.....	Tray line worker.
Rosemary Benson, AEESC.....	Power sewing.....	Lovable.....	Sewing machine operator.
Mary Ramey, WIN.....	Orientation.....	Ashland, LTD.....	Tacking machine operator.

## AUGUSTA WIN

## LEASED FACILITIES AND SERVICE CONTRACTS

Contractor and purpose	Type	Amount
Pastoral Counseling: Psychological evaluation.....	Private.....	\$269.00
Fort Gordon Bus Co.: Transportation.....	do.....	2,520.00
Central Ogeechee Community Action: Adult education.....	Public.....	1,228.00
YWCA Day Care Center: OJT child care.....	do.....	313.90
Phillip Jenkins: Transportation of Burke County enrollees.....	do.....	1,135.00
St. Michael's Church: Utilities of adult education class.....	Private.....	210.00
Dr. Benjamin Bogla: Eyeglasses.....	do.....	1,193.00
Silversteins: Name tags for enrollees.....	do.....	70.50
Elsie Kuhr: Adult education tutoring.....	do.....	835.00
Dr. J. Paul Jones: Eyeglasses.....	do.....	75.00
Murphy & Robinson: Eyeglasses.....	do.....	56.60
Dr. Latimore Blount: Dental evaluations.....	do.....	70.00
Josie Brown: Transportation.....	do.....	246.00
City of Louisville: Utilities for adult education class.....	Public.....	245.00

## CURRENT JOB ENTRY

Enrollee and training site	Training component	Employer	Position held
Naomi Adams, Wadley High School.....	Kitchen helper.....	Glendale Nursing Home.....	Cook.
Annie P. Brown, Medical College of Georgia.....	Nurse aide.....	Medical College of Georgia.....	Charwoman.
Rheta Johnson, Project 506, Medical College of Georgia.....	Receptionist.....	U.S. Department of Agriculture.....	Nutritionist aide.
Frances Cain, Operation Mainstream Planned Suspense.....	Clerk, G.O.....	Georgia-Pacific Corp.....	Clerk, G.O.
Elease Brown, Medical College of Georgia.....	Kitchen helper.....	Medical College of Georgia.....	Kitchen helper.
Dorothy Thomas, VA Forest Hills Hospital Voc.....	Nurse aide.....	University Hospital.....	Nurse aide.
Annie Singleton, VA Forest Hills Hospital Voc.....	do.....	do.....	Do.
Johnnie Dent, Blakeney School.....	Teacher's aide.....	Keller Aluminum.....	Assembler.
Bertha Drayton, Boggs Academy.....	Clerk, G.O.....	do.....	Do.
Sarah Martin, Gracewood State School and Hospital.....	Kitchen helper.....	do.....	Do.

## CURRENT JOB ENTRY—Continued

Enrollee and training site	Training component	Employer	Position held
Roberta Yarbray, VA Forest Hills Hospital Voc.	Nurse aide	University Hospital	Nurse aide.
Kathryn Kirkland, Vocational	do	do	Do.
Janie Johnson, Vocational	do	do	Do.
Judy Shuman, Medical College of Georgia	Housekeeper	Medical College of Georgia	Charwoman.
Willie P. Curtis, Vocational	Nurse aide	do	Nurse aide.
Patricia Hamilton, Vocational	do	do	Do.
Annie M. Freeman, Vocational	do	Georgia War Veterans Nursing Home	Do.
Marie Latson, Project 506, Medical College of Georgia	Receptionist	Project 506, Medical College of Georgia	Nutritionist aid.
Roberta Wells, Project 506, Medical College of Georgia	Nutritionist aid	do	Do.
Irene Brown, Walker School	Kitchen helper	Individual	Maid, general.
McKinley Williams, Augusta Tech	Vocational	Castleberry's	Material handler.
Betty Lambert, Medical College of Georgia	Food service	Blair House	Tray line worker.
Dorothy Moore, VA Lenwood Hospital	Nurse aide	do	Do.
Bessie Tucker, MDTA Planned Suspense.	LPN	Medical College of Georgia	LPN.
Ernestine Holmes, MDTA Planned Suspense.	LPN	University Hospital	LPN.
Lessie Hilton, VA Lenwood Hospital	Physical therapy aid	Gibson Garment Co.	Sewing machine operator.
Gussie Holmes, Blakeney School	Kitchen helper	Brook's 5 & 10	Sales clerk.
Virginia Roberson, Boggs Academy	CDA	Burke Manufacturing Co.	Shade ticket marker.
Lena Hart, Medical College of Georgia	Medical records clerk	Medical College of Georgia	Medical records clerk.
Mary Huggins, MDTA Planned Suspense.	LPN	Bayvale Nursing Home	Nurse aide.
Cecelia Brown, Medical College of Georgia	Central supply aid	Medical College of Georgia	Central supply aid.
Thelma Taylor, VA Lenwood Hospital	Nurse aide	Bayvale Nursing Home	Nurse aide.
Mamie Elam, Griggs School	Kitchen helper	Laney School	Kitchen helper.
Barbara Hughes, Medical College of Georgia	Food service	Medical College of Georgia	Do.
Helen Gregory, C. & Y. Clinic, Medical College of Georgia	Clerk, G. O.	C. & Y. Clinic, Medical College of Georgia	Clerk, G.O.
Johnnie Gordon, Vocational	Nurse aide	University Hospital	Nurse aide.
Alene B. Johnson, Anchor Industries	On-job-training	Individual	Maid, general.
Mattie Lewis, MDTA Planned Suspense.	Nurse aide	Bethany Home	Nurse aide.
Mary Flono, Project 506, Medical College of Georgia	Receptionist	Blair House	Cook.
Katie Bolton, Medical College of Georgia	Food service	do	Do.
Kathlene Coleman, Vocational	Nurse aide	do	Nurse aide.
Carrie Hires, Vocational	do	do	Do.
Helen Johnson, Vocational	do	do	Do.
Deloris Odoms, Vocational	do	do	Do.
Annie Samuels, VA Forest Hills Hospital	do	Riverside Mill	Twister.
Ethel Lampkin, Medical College of Georgia	do	Blair House	Nurse aide.
Sarah H. Williams, VA Lenwood Hospital	do	ABC Day Care Center	Child care attendant.
Linda Sharpton, Vocational	Clerk, G.O.	CSRA Law Enforcement Center.	Clerk, G.O.
Virginia Givens, VA Lenwood Hospital	Nurse aide	Nonappropriated funds—Fort Gordon.	Charwoman.

## CONTRACTS

Contractor and purpose	Type	Amount
Blair House: On-the-job training, nurse aide training	Private	\$1,600.00
ABE Day Care Center: On-the-job training, child care attendant	do	654.00
St. Paul's Day Care Center: On-the-job training, child care attendant	do	687.50
CSRA Law Enforcement Center: On-the-job training, clerical	Public	674.91
Master's Barber College: Vocational training	do	190.00
Bolin's Business College: Vocational training	Private	1,470.00

## CURRENT JOB ENTRY

Enrollee and training site	Training component	Employer	Position held
Rosa Cunningham	Orientation	Blair House	Cook.
Deloris Andrews, vocational	Nurse aide	St. Joseph's Hospital	Nurse aide.
Helen Gilbert, vocational	do	do	Do.
Ruby Gardner, vocational	do	do	Do.
Jessie Smith, VA Lenwood Hospital	Housekeeper	Nonappropriated funds, Fort Gordon.	Charwoman.
Alice Dennis, VA Forest Hills Hospital	do	do	Do.
Mamie Daniels, MDTA Planned Suspense.	Clerk, G. O.	Mt. Olive Memorial Gardens.	Clerk. G.O.
Velvet Williams, Dental clinic, Fort Gordon.	Dental assistant	Blanche Mill	Battery fill.
David Pierce, vocational	Auto mechanic	Individual	Tree surgeon helper.
Eloise Baker, project 506, Medical College of Georgia.	Receptionist	Kwickie Food Store	Cashier.
Annie Prince, VA Forest Hills Hospital	Sewing machine operator	Homestead Draperies	Sewing machine operator.
Sarah Kelley	Orientation	Wilson Shirt Co., Wadley, Ga.	Do.
Doris Ivey, MDTA Planned Suspense	Surgical technician	Medical College of Georgia.	Surgical technician.
Dorothy Williams, MDTA Planned Suspense.	Inhalation therapist	University Hospital	Nurse aide.
Dorothy Jennings, VA Forest Hills Hospital, Vocational.	Nurse aide	do	Do.

## COLUMBUS WIN

Contractor and purpose	Type	Amount
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## LEASED FACILITIES AND SERVICE CONTRACTS

F. R. Spivey: Rent for ABE classroom in Talbotton County	Private	\$470.00
City of Talbotton: Utilities	do	182.81
Georgia Power Co. of Talbotton: Electricity	do	199.91
Johnny Miller: Rent for ABE classroom in Marion County	do	280.00
Woodruff Brown Co.: Rent for Columbus WIN office	do	2,520.00
Southland Chemical & Supply Co.: Janitorial services	do	310.00
Chambers Janitorial Service: Janitorial services	do	660.00
Southern Bell Telephone: Telephone service	do	806.83
Gas Lights of Columbus: Heat for WIN facility	do	51.30
Georgia Power Co. of Columbus: Lights	do	640.83
Columbus Water Works: Water	do	40.83
Marvin Mills Heating & Air Conditioning Co.: Maintenance of air-conditioning and heating.	do	70.00
Columbus College: GED exam and professional services	do	664.02
Dr. G. Jones: Eye exams	do	750.00
American Optical Co.: Eyeglasses	do	908.10
Dr. J. L. Stapleton: Physicals	do	218.00
Beverly Uniform Shop: Uniforms for enrollees	do	48.74
H. L. Cook: Dental exams	do	20.00
Phenix Uniform & Embroidery: Uniforms for enrollees	do	15.00
Sears: Tools for enrollees	do	184.35
Williams Welding: Charging fire extinguishers	do	3.00
White Co.: Key for timeclock	do	1.50
Columbus Ledger Enquirer: Job opportunity	do	26.00

## CONTRACTS

Muscogee County Nursing Home: On-job-training	do	11,355.00
Pine Manor Nursing Home: On-job-training	do	3,770.00
Columbus Area Vocational Technical School: Vocational training	Public	724.91
South Georgia Vocational Technical School: Vocational training	do	67.80
Perry Business School: Vocational training	Private	4,788.87
Charmette Beauty School: Vocational training	do	644.10
Columbus Beauty School: Vocational training	do	470.00
Columbus Medical Nursing Home: On-job-training	Public	4,152.35
Upson County Vocational Technical School: Vocational training	do	144.85

## CURRENT JOB ENTRY

Enrollee and training site	Training component	Employer	Position held
Esther Allen, Muscogee Manor	Maid, hospital	Muscogee Manor	Cook, instructor.
Ethel Allison, Charmette Beauty School.	Cosmetologist	Charmette Beauty School.	Cosmetologist.
Lillie Anderson, Muscogee Manor	Nurse aide	Muscogee Manor	Nurse aide.

## CURRENT JOB ENTRY—Continued

Enrollee and training site	Training component	Employer	Position held
Leida Baskin, Muscogee Manor	Maid, hospital	do	Maid, hospital.
Martha Battle, Muscogee Manor	Nurse aide	do	Do.
Juanita Boulware, Columbus area, vocational-technical.	Sewing machine operator	Best Service, Inc.	Kitchen helper.
Rose Brundidge, Muscogee Manor	Cook, instructor	Muscogee Manor	Cook, instructor.
Alice Burt, Pine Manor	Maid, hospital	Pine Manor	Maid, hospital.
Annie Burton, Columbus area, vocational-technical.	Nurse aide	Marion Memorial Hospital.	Nurse aide.
Murmure Clagett, Muscogee Manor	do	Muscogee Manor	Do.
Helen Cobb, Columbus Medical Nursing Home.	Cook, instructor	Columbus Medical Nursing Home.	Cook, instructor.
Leola Ellison, Muscogee Manor	do	Muscogee Manor	Do.
Ella Gibson, Charmette Beauty School	Cosmetologist	Charmette Beauty School.	Cosmetologist.
Bertha L. Harris, Muscogee Manor	Maid, hospital	Muscogee Manor	Maid, hospital.
Lelar Harrison, Columbus area, vocational-technical.	Nurse aide	Medical Center	Nurse aide.
Mary L. Hinnant, Pine Manor, Inc.	do	Pine Manor, Inc.	Do.
Johnnie Jackson, Columbus area, vocational-technical.	Sewing machine operator.	Dynamic Enterprises	Kitchen help.
Ethel Johnson, Muscogee Manor	Nurse aide	Muscogee Manor	Nurse aide.
Louise Johnson, adult education	Basic education	Speedy Shop Food Store	Cashier checker.
Rose Jones, Jordan Mills	Creeler	Jordan Mills	Creeler.
Mildred King, Adult education	Basic education	Mrs. M. L. Harding	Maid, general.
Era, McLester, Columbus Medical Nursing Home.	Cook, instructor	Columbus Medical Nursing Home	Cook, instructor.
Rosa Miles, Muscogee Manor	Maid, hospital	Best Service, Inc.	Kitchen help.
Joy Nelson, Muscogee Manor	Clark, G. O.	Fieldcrest Mills	Laboratory tester.
Daisy Owens, Columbus area, vocational technical.	Sewing machine operator.	Opelike Mfg. Co.	Sewing machine operator
Peggy Sales, South Georgia, vocational-technical.	Licensed practical nurse.	Marion County Hospital.	LPN.
Carolyn Smith, Perry Business College.	Clerk typist	Super Foods	Cashier checker.
Carrie Statham, South Georgia, vocational-technical.	Licensed practical nurse	Marion Memorial Hospital	LPN.
Erma Stathums, Pine Manor	Cook, instructor	Pine Manor	Cook, instructor.
Mary Strum, Muscogee Manor	Nurse aide	Muscogee Manor	Nurse aide.
Sadie Walk, Charmette Beauty School	Cosmetologist	Charmette Beauty School.	Cosmetologist.
Harriette Walton, adult education	Cook, instructor	Talbot County Basic Education.	Cook, instructor.
Florene Willis, Columbus Medical Nursing Home.	Maid, hospital	Columbus Medical Nursing Home.	Maid, hospital.
Mary N. Williams, Perry Business College.	Clerk typist	Columbus Housing Authority.	Clerk, G. O.

## MACON WIN

Contractor and purpose	Type	Amount
<b>LEASED FACILITIES AND SERVICE CONTRACTS</b>		
Fickling & Walker Realty Co.: rent for WIN facility	Private	\$15,200.00
Andrson-Flux Janitorial Services: Janitorial services	do	975.00
Dudley-Hughes: Rent for ABE classroom	do	1,680.00
Dr. Sconyers: Eye examinations	do	252.00
Lee Optical: Eyeglasses	do	432.80
Macon Area Tech: GED tests	Public	35.00
Brown & Son Electric Co.: Repairs to lights in WIN office	Private	250.00

## CONTRACTS

Macon Area Vocational School: Vocational education	Public	5,094.40
Bibb County Board of Education: Teacher's salary for ABE	do	5,160.00
Dudley M. Hughes Vocational School: Rent for ABE classroom	do	1,680.00
Community Medical Care Home, Inc.: On-the-job training nurse aide	Private	384.00
Community Medical Care Home, Inc.: On-the-job training clerk, general office	do	371.20
Macon Junior College: College credit	Public	335.49

## CURRENT JOB ENTRY

Enrollee and training site	Training component	Employer	Position held
Nellie Adkinson, orientation	N/A	Marshallville Manufacturing.	Sewing machine operator.
Alice Askew, adult basic education	N/A	Keenan Moving Van Co.	Packager, handler.
Dollie Boatwright, Macon Voc-Tech	Nurse aide	Macon Hospital	Nurse aide.
Eva Brown, Bibb County DFCS	Community organizer	Bibb County DFCS	Community organizer.

## CURRENT JOB ENTRY—Continued

Enrollee and training site	Training component	Employer	Position held
Forine Brown, adult basic education	N/A	El Camino Inn	Waitress.
Edna Camp, Macon Voc-Tech	Practical nurse	Macon Hospital	Practical nurse.
Anne Clark, adult basic education	N/A	WRAMA	Clerk, general.
Gloria Cleveland, orientation	N/A	Davis Bros. Motel	Maid.
Judy Collins, K-Mart Grocery	Cashier-checker	K-Mart Grocery	Cashier-checker.
Lois Corbett, Macon Voc-Tech	Clerk, general	Community Medical Care	Clerk, general.
Helen Davis, Macon Voc-Tech	Practical nurse	Macon Hospital	Practical nurse.
Mary Davis, adult basic education	N/A	Keenan Moving Van Co.	Packager, handler.
Gwendolyn Evans, adult basic education.	N/A	Ramada Inn	Maid.
Susan Evans, Macon Voc-Tech	Cosmetology	Kentucky Fried Chicken	Cashier.
Charlene Finney, adult basic education.	N/A	Kay Dee Discount Store	Cashier.
Gerties Freeman, adult basic education.	N/A	Coliseum Park Hospital	Nurse aide.
Mildred Glover, Bibb County DFCS	Community organizer	Bibb County DFCS	Community organizer.
Sarah Gray, adult basic education	N/A	El Camino Inn	Waitress.
Frankie Green, Macon Voc-Tech	Nurse aide	Macon Hospital	Nurse aide.
Joann Gregory, adult basic education	N/A	Krystal Inc.	Counter girl.
Dorothy Harris, Bibb County DFCS	Clerk, general	Bibb County DFCS	Clerk, general.
Connie Hike, Macon Voc-Tech	do.	Bibb County Board of Education.	Do.
Jessie Hill, Macon Voc-Tech	Nurse aide	Macon Hospital	Nurse aide.
Carrie Jackson, adult basic education	N/A	Sandman Motel	Maid.
Florine Jones, adult basic education	N/A	Keenan Moving Van Co.	Packager, handler.
Lilla Jones, Macon Voc-Tech	Practical nurse	Macon Hospital	Practical nurse.
Mary E. Jones, adult basic education	N/A	Katrina Inn	Cook.
Mary J. Jones, adult basic education	N/A	Keenan Moving Van Co.	Packager, handler.
Annie King, adult basic education	N/A	El Camino Inn	Waitress.
Laverne King, Macon Voc-Tech	Nurse aide	Macon Hospital	Nurse aide.
Annette Lane, Macon Voc-Tech	do.	do.	Do.
Mary Lester, adult basic education	N/A	Cherokee Products	Cannery worker.
Joy Lewis, adult basic education	N/A	Bibb manufacturing Co	Spinner, handler.
Ida Murphy, MDTA	Clerk, general	K-Mart	Cashier-checker.
Geraldine Norman, Bibb County DFCS	Clerk, general	Bibb County DFCS	Clerk, general.
Eva Paul, Macon Voc-Tech	do.	Kings Park Subdivision	Do.
Olethia Pinkney, adult basic education	N/A	Ramada Inn	Maid.
Gwendolyn Riley, adult basic education	N/A	Macon Hospital	Nurse aide.
Elizabeth Randall, Macon Voc-Tech	Nurse aide	Community Medical care.	Do.
Sarah Rodgers, Waldorf's Pastry Shop	Pastry cook	Waldorf's Pastry Shop	Pastry cook.
Georgia Sharp, adult basic education	N/A	El Camino Inn	Waitress.
Mary Smith, Macon Voc-Tech	Nurse aide	Macon Hospital	Nurse aide.
Willie B. Smith, adult basic education	N/A	Parkview Hospital	Maid.
Bennie Stephens, Bibb County DFCS	Receptionist	Bibb County DFCS	Receptionist.
Meltonia Stephens, Macon Voc-Tech	Clerk, general	Macon Legal Aid	Clerk, general.
Ruth Stubbs, orientation	N/A	Neighborhood Service Center.	Survey worker.
Willie Terry, Macon Voc-Tech	Practical nurse	Middle Georgia Hospital	Practical nurse.
Willene Thompson, MDTA	Clerk, general	Bell Telephone	Telephone operator.
Louise Tuft, orientation	N/A	Cherokee Products	Cannery worker.
Louise Turner, adult basic education	N/A	do.	Cannery.
Mary Walker, adult basic education	N/A	Sandman Motel	Maid.
Eleanor Wallace, Macon Voc-Tech	Practical nurse	Macon Hospital	Practical Nurse.
Lillie Watkins, Macon Voc-Tech	Nurse aide	Coliseum Park Hospital	Nurse aide.
Madelene Welch, orientation	N/A	McKesson-Robins	Clerk, general.
Joyce Williams, Macon Voc-Tech	Clerk, general	Allied Finance Co	Cashier.
Ollie Wilson, adult basic education	N/A	Cherokee Products	Cannery worker.
Joann Dubose, adult basic education	N/A	Thomas Radiator	Receptionist.
Lonnay Roundtree, adult basic education	N/A	Keenan Moving Van	Packager, handler.
Joann Collier, MDTA Co-op	N/A	Robins AFB	Machine operator.
Elzadia King, Macon Voc-Tech	Nurse aide	Nurse Care, Inc.	Nurse aide.
Marie McLean, adult basic education	N/A	Mrs. Freeman	Home attendant.
Betty Ross, adult basic education	N/A	Lamb's Grocery	Salesperson.
Christine Adams, Macon Voc-Tech	Nurse aide	Macon Hospital	Nurse aide.
Jeanette Allen, adult basic education	N/A	Robins AFB	Laborer.
Dorothy Daniel, adult basic education	N/A	Howard Johnson Restaurant.	Cook.
Sallie Dixon, Department of Agriculture.	Food service supervisor	Department of Agriculture.	Food service supervisor.
Charlie Dodson, Macon Voc-Tech	Housekeeper	Coliseum Park Hospital	Housekeeper.
Betty Altmore, Macon Voc-Tech	do.	do.	Do.
Frances Hornea, adult basic education.	N/A	Bassett Furniture	Assembler, inspector.
Direathea Johnson, adult basic education.	N/A	Eddie's Place	Short order cook.
Virginia Mitchell, JOB	N/A	Bibb Manufacturing Co	Yarn worker.
Ida Tarver, Macon Voc-Tech	Nurse aide	Macon Hospital	Nurse aide.
Hazel Williams, Macon Voc-Tech	Housekeeper	Coliseum Park Hospital	Housekeeper.
Margaret Williams, adult basic education.	N/A	Kandy Kane Kindergarten.	Kitchen helper.

## CURRENT JOB ENTRY—Continued

Enrollee and training site	Training component	Employer	Position held
Carrie James, Macon Voc-Tech.....	Optical techology.....	Kibum's Prescription Opticians.	Lens grinder.
Particia Foster, adult basic education..	N/A.....	Macon Hospital.....	Ward clerk.
Dorothy James, adult basic education..	N/A.....	Cherokee Products Co.....	Cannery worker.
Leaverly Middlebrooks, adult basic education.	N/A.....	do.....	Do.
Doris Moore, Macon Boy's Club, Inc.....	Clerk, general.....	Macon Boy's Club, Inc.....	Clerk, general.
Mattie Robinson, adult basic education..	N/A.....	Bibb Manufacturing Co.....	Winder.
Mattie Roberts, adult basic education..	N/A.....	Macon Hospital.....	Ward clerk.
Ella Turner, adult basic education.....	N/A.....	Cherokee Products Co.....	Cannery worker.

## SAVANNAH WIN

Contractor and purpose	Type	Amount
<b>LEASED FACILITIES AND SERVICE CONTRACTS</b>		
Neighborhood Continuing Education Center: Janitorial and Utilities (pro-rata share).....	Private.....	\$150
Savannah Transit Authority: City Proper Transportation.....	do.....	1,250
Lois C. Brower: Transportation of enrollees to distant (out of county) training sites.....	do.....	828
Mildred B. Perry: Transportation of enrollees to distant (out of county) training sites.....	do.....	828
Rhinar E. Miller: Transportation of enrollees to distant (out of county) training sites.....	do.....	2,200
Harry Anestos: Rent for WIN facility.....	do.....	7,200
Utilities: Light, water, and heat.....	do.....	1,320
Southern Bell: Telephones.....	do.....	1,888
Hodge Optical: Eyeglasses.....	do.....	281
Dr. John Howard: Eye examination.....	do.....	180
Loretta Miller: Teacher, basic education.....	do.....	8,450

## CONTRACTS

Atlantic Information System: Key punch operator training.....	do.....	600
AAA Drivers School: Drivers training.....	do.....	864
Savannah State College: Education.....	Public.....	3,135
Meyer's Beauty School & Shop: Cosmetology training.....	Private.....	902
Savannah University of Cosmetology: Cosmetology training.....	do.....	385
Armstrong College: Education.....	Public.....	310
U.S. Army Flight Training Center: Nursing assistant training.....	do.....	875
Memorial Hospital: LPN training.....	do.....	2,240
Madame Cargo's School of Cosmetology: Cosmetology training.....	Private.....	225
Savannah Area Vocational Technical School: LPN, clerical, cosmetology.....	Public.....	5,040
Thomas Brothers Printing: On-the-job training—Clerk.....	Private.....	832
Savannah Auto Supply Co.: On-the-job training—Clerk.....	do.....	912
Rouse & White Bookkeeping: On-the-job training—Clerk.....	do.....	920
Atlantic Information System: On-the-job training—Key punch operator.....	do.....	1,192
Hill, Jones, & Farrington, Attorneys: On-the-job training—Clerk.....	do.....	912
Eugene Gadsden, Attorney: On-the-job training—Clerk.....	do.....	912

## CURRENT JOB ENTRY

Enrollee and training site	Training component	Employer	Position held
Joyce Mills, MDTA.....	Planned suspense.....	City of Savannah.....	Clerk typist.
Clara Wesley, Vocational School, Cynthia St.	Vocational training.....	Dr. Quattlebaum.....	LPN.
Annie R. Chisholm, Vocational School, Cynthia St.	do.....	Memorial Hospital.....	LPN.
Beverly Major, EOA.....	Work experience.....	Model Cities.....	Teacher, nursery school.
Earlie Felder, Memorial Hospital.....	do.....	Candler, Telfair Hospital.....	Nurse aide.
Minerva Simmons, Memorial Hospital.....	Vocational training.....	Memorial Hospital.....	GPN.
Patricia Grant, Savannah State College	do.....	Board of Education.....	Teacher, elementary school.
Edna Parrish, EOA.....	Work experience.....	EOA.....	Teacher, nursery school.
Connie Gathers, EOA.....	do.....	EOA.....	Do.
Rose Anderson, Hunter Army Air Field.....	do.....	Top Dollar Store.....	Cashier-checker.
Mable Faison, Savannah WIN Unit.....	Basic education.....	Auto Carwash No. 1.....	Automobile washer.
Agnes Mitchell, Vocational School, Cynthia St.	Vocational training.....	Memorial Hospital.....	GPN.
Florence Belle, Vocational School, Cynthia St.	do.....	do.....	GPN.
Catherine Battise, City of Savannah.....	Work experience.....	City of Savannah.....	Clerk, G.O.
Gussie Augustus, Vocational School, Cynthia St.	Vocational training.....	Memorial Hospital.....	LPN.
Mary D. Frazier, Vocational School, Bay St.	do.....	Savannah State College.....	Keypunch operator.

## CURRENT JOB ENTRY—Continued

Enrollee and training site	Training component	Employer	Position held
Mary Chastain, Vocational School, Cynthia St.	.....do.....	Ocean View Nursing Home.	LPN.
Barbara Katz, Savannah University of Cosmetology.	.....do.....	Belks, Victory Dr.	Cosmetologist.
Josette Miller, Vocational School, Bay St.	.....do.....	European Health Spa.	Clerk, G.O.
Janette Jackson, Savannah WIN Unit.	Basic education	Dowling Bag Co.	Bag and sack sewer.
Henrietta Heidt, Savannah WIN Unit.	.....do.....	.....do.....	Do.
Saundra Brown, Savannah WIN Unit.	.....do.....	.....do.....	Inspector.
Gwendolyn Goynor, Armstrong State College.	Vocational training	WTOC-TV	Ad copywriter.
Rettea Pugh, Hunter Army Air Field.	Work experience	Candler Hospital	Dietary aide.
Brenda Lewis, Vocational School, Cynthia St.	Vocational training	Georgia Regional Hospital.	Nursing assistant.
Annie Coleman, Savannah State, College.	Work experience	Savannah State College.	Secretary.
Minnie Wade, Savannah WIN Unit.	Basic education	Dowling Bag Co.	Bag and Sack sewer.
Janet Putney, Savannah WIN Unit.	.....do.....	.....do.....	Do.
Edith Capers, Memorial Hospital.	Vocational training	Memorial Hospital.	Nurse aide.
Bertha Hill, Memorial Hospital.	.....do.....	Mrs. H. D. Mann.	Companion.
Julia Reed, Atlantic Information System.	OJT	Atlantic Information System.	Keypunch operator.
Mary Black, Savannah Auto Supply Co.	OJT	Savannah Auto Supply Co.	Clerk, G.O.
Nancy Latson, Fort Stewart.	Work experience	Foodtown	Cashier-checker.
Avaline Brown, Hunter Army Air Field.	Vocational training	Memorial Hospital.	Nurse Aide.
Earlier Felder, Memorial Hospital.	Work experience	Candler-Telfair.	Do.
Mary L. Miller, Vocational School Bay St.	Vocational training	Savannah State College.	Record clerk.
Barbara Katz, Savannah University of Cosmetology.	.....do.....	Styles By Tammy.	Cosmetologist.
Rosita Harvey, Vocational School Cynthia St.	.....do.....	Memorial Hospital.	LPN.
Edith Capers, Memorial Hospital.	.....do.....	Savannah Yacht and Country Club.	Waitress, informal.
Doris Cribbs, Atlantic Information System.	OJT	Atlantic Information System.	Keypunch operator.
Gloria Lawton, Hill, Jones & Farrington, attorneys.	OJT	Hill, Jones & Farrington.	Clerk typist.
Carrie Roberts, Vocational School Bay St.	Vocational training	Harris Memorial Nursing Home.	Nurse Aide.
Naomi Calhoun, Attorney Eugene Gadsden.	OJT	Attorney Gadsden.	Clerk typist.
Mary Frazier, Vocational School Bay St.	Vocational training	Elliotts Warehouse.	Keypunch operator.
Ethel Lockhart, Rouse & White Bookkeeping.	OJT	W. Guyton Construction.	Secretary.
Adlaid Brown, "STEP"	Suspense	City of Savannah.	Clerk, G.O.
Barbara Bartley, Vocational School Bay St.	Vocational training	Model Cities.	Secretary.

(The prepared statement of Mr. Peace follows:)

PREPARED STATEMENT OF WILLIAM PEACE, SPECIAL ASSISTANT TO STATE DIRECTOR OF FAMILY AND CHILDREN SERVICES

It has now been more than twenty years since the Congress of the United States pledged: A decent home for every American family. Yet at least 8 million homes, two-thirds of them rural households, continue to be substandard. Usually the homes of the rural poor lack central heating, few contain all plumbing facilities, many are so dilapidated that they compare with the most squalid dwellings in economically undeveloped countries. A survey by the Tufts-Delta Health Center of the homes of residents in Bolivar County, Mississippi, shows that only three in every ten units have piped water, only one in four a bathtub or shower, while seven of the ten have "sunshine" privies—no pits, no permanent siding, no rear wall. In winter some families are even forced to cannibalize their own homes—to tear boards from the walls for firewood.

Yet only ten percent of all federal housing funds goes to rural areas, and most of that fails to reach the very poor, the welfare recipient, and those in the most dire need of adequate shelter. In Fiscal Year 1970 the Farmers Home Administration made housing loans and grants totaling \$791.5 million up 55 percent from the preceding year. Half went to families with incomes of \$10,000 or more, and only five percent went to families earning \$3,500 or less.

An estimated 13.5 million new and rehabilitated housing units are needed in the next ten years in rural America. If these 7 million or 700,000 a year must be subsidized. At the current rate of 120,000 units a year—one-sixth of the necessary pace—it will take more than 50 years to meet the rural housing problem.

In our region of the country such figures are not merely statistics, they are hard and critical realities in that 40 percent of all housing in this region was classified as unsound in the 1960 Census. Two-thirds of the nearly 5 million substandard units in the United States are located outside of standard metropolitan areas according to the 1968 Census survey and the greatest portion of substandard rural housing was located here in the Southeastern United States.

In the State of Georgia the most recent identification of the characteristics of housing are contained in the 1970 U.S. Census of Housing. There was a total of 1,466,228 year-round housing units in Georgia as of April 1, 1970 (896,182 urban and 570,086 rural housing units). Approximately 71 percent of the rural units could be classified as substandard. Undoubtedly, many of these units were constructed years ago when provisions for such facilities for indoor plumbing, etc., were not then considered as minimum standards or the lack thereof equate to a classification of substandard as is the case by present day living standards. It is also safe to assume that these housing units, both rural and urban here in Georgia, are occupied by families in the lower income category. Hence the problem of eliminating or replacing such units can only be solved through the provision of an appropriate number of standard lower income housing units during the coming years.

The overriding statewide housing problem is that many Georgians do not have access to a decent home and a suitable living environment. A substantial gap exists between the overall statewide housing need and the supply of existing housing units. This limited supply and the availability of housing units at purchase price or rents that those in the greatest need can afford to pay is the major crux of the problem.

When one examines the statewide per capita income as compared to the national average, it is not difficult to understand why many Georgians cannot afford or do not have access to safe, decent and sanitary housing, either purchase or rental. According to the U.S. Department of Commerce, Office of Business Economics, in 1969 there were 24 counties in Georgia with a per capita income less than 50 percent of the national average.

The housing problem here in Georgia is also compounded by the problem of color. While Blacks comprise only 26 percent of Georgia's total population, they occupy 102,253 housing units lacking some or all plumbing facilities or 53 percent of the 193,748 housing units in this category. In addition Blacks occupy 63 percent of those housing units lacking inside running water, 53 percent lacking flush toilets, and 55 percent of those lacking bathtubs or showers. Although pure economics, example per capita income of Blacks may be a major factor in these gross statistics, there is however clear evidence of discrimination in housing having occurred either overt or covert.

Finally, what is housing as we have come to know it? In addition to providing basic shelter housing is an important psychological factor which determines how a family perceives itself and is perceived by others. Housing and its environmental setting is symbolic of achievement of social acceptance and status. Housing, therefore, generates a feeling of satisfaction or dissatisfaction which effects the physical and mental health and well-being of the individuals and family.

Although the problems entailed in meeting the nation's commitment to housing and the housing needs in particular of Georgians is extremely great, we have not stood still. Our State has begun to move. The Honorable Governor Jimmy Carter has moved a giant step nearer in our effort for a decent home and a suitable living environment for every Georgia family through his initiated Goals for Georgia program. Under this program both Georgia State Government and the much maligned private sector are in the process of actively cooperating together in an effort to overcome our State's housing problems. Progress, however, has been slow and there are many obstacles still to be overcome, but there is positive leadership and commitment on the part of many Georgians who are determined to see that our State does in fact meet its housing commitments to all of its citizens.

Presently eligible welfare recipients may receive a supplemental allowance of up to \$40 a month to assist in rental or purchase of housing. The results of a survey made by the Department of local Departments of Family and Children Services indicated a great need for local staff of such agencies to be knowledgeable on the various federal housing assistance programs available to their needy clients. To meet this and other housing technical assistance needs a proposal for establishing a coordinated approach to the statewide housing problem is under consideration at the State level. An Office of Housing Assistance is contemplated. This concept was recognized in the "Report of the Joint Committee to Investigate State Housing Needs," January 1970 and more recently was recommended by the Housing Task Force of the Governor's Goals for Georgia Program. The aforementioned State level Office of Housing Assistance is proposed to be located in the Family and Children Services reorganization element of the Department of Human Resources as contemplated under the plan for reorganization of Georgia State Government.

The State Office of Economic Opportunity recently transferred to the Department of Family and Children Services by Executive Order December 16, 1971, has provided housing technical assistance to many of the Community Action Agencies in Georgia during the past year. The technical assistance of the CAA's has been provided in such areas as eligibility requirements and proper procedure for preparing applications to Farmers Home Administration for home improvement loans, assistance to CAA staff on several innovative housing improvements having financial assistance from the Office of Economic Opportunity; coordination of and presentation of multi-Community Action Agency workshops on various federal housing assistance programs.

Numerous conferences on the problem of housing, both rural and urban, have recently been held in our State for the purpose not only of studying, analyzing, and evaluating the State's need for housing but for recommendations and for proposed implementation of various innovative approaches to the solution of the problem. These recommendations and plans toward implementation have been requested by none other than the Governor of our State. The Department of Family and Children Services which as a matter of record has over the years been more actively involved and cognizance of our housing problem and is proud of the lead role which it is playing toward the resolution of one of our State's most pressing problems.

Chairman GRIFFITHS. Thank you all for such fine statements. Mr. Friel, we will begin with you. For the record, would you submit the total expenditures on public assistance by category, including medic-aid, for 1971? It would be helpful if you would also show administrative costs as a percentage of total cost. Also, any data you have on the other sources of income on public assistance recipients would be helpful. We will send you this record for any corrections you may have, and at that time you could just put that data into the record.

Mr. FRIEL. Fine.

(The material referred to follows:)

The following represent expenditures for FY 1971. Total administrative expense is 11.3 per cent of benefits.

OAA -----	\$57, 977, 410. 61
AB -----	2, 592, 876. 00
AD -----	27, 261, 761. 00
<b>Total adults-----</b>	<b>87, 832, 047. 61</b>
AFDC -----	88, 808, 711. 83
AFDC—foster care-----	1, 111, 706. 88
WIN -----	1, 311, 626. 07
Child welfare-----	1, 477, 793. 21
Cuban refugee-----	173, 938. 02
<b>Total public assistance money payment benefits-----</b>	<b>180, 715, 823. 62</b>
Medicaid benefits-----	128, 527, 367. 00
<b>Total public assistance-----</b>	<b>309, 243, 190. 62</b>

*Administrative expense:*

DFCS counties-----	\$25, 851, 390. 76
DFCS State department-----	6, 349, 068. 37
Health department-----	2, 804, 272. 60

Total administrative expense----- 35, 004, 731. 73

Chairman GRIFFITHS. There may be some differences in cost of living from county to county. There are certainly differences in the average income among counties. Do you think that the AFDC grants from the legislature reflect the fact that the income of the general population in certain counties is very low?

Mr. FRIEL. I do not agree that the level of payment of our grants actually reflects the cost of living all over the State of Georgia in each and every county. However, I will say that it is much easier for a welfare recipient to live on what we give him in the form of public assistance in the rural areas of Georgia as compared to the urban areas of Georgia. We have situations, for instance, in a rural county in Georgia where the public assistance payment may be very adequate for this particular recipient. To take it a step further, it may be that compared to this particular community, it really reflects what the cost of living is in that particular county. However, when you get into an urban county I think you will find this is a different story completely. The income is really not adequate, despite the fact that the urban counties do have more resources in terms of services which are available to recipients.

Chairman GRIFFITHS. When we were working on H.R. 1 on the House side, of course it's practically so long ago we have forgotten it now, but we found that a family of four under H.R. 1 would have been drawing an income higher than the average person in some counties in the United States. Now, this would be in some counties all over the country, because there are poor counties in every State, counties where there are very low incomes. Do you think it's possible to adjust benefit levels within a State without encouraging migration from rural to urban areas?

Mr. FRIEL. I think it's possible to adjust grant levels without affecting migration. However, I think that one of the root causes of the total welfare program is the fact that the way the system is set up now the grant levels vary from State to State. And this, in my opinion, is one of the defects of the present system. I would advocate that one of the things that is desperately needed is to abolish the categories of assistance and to put eligibility on a need basis only, so that need would be the only test of eligibility. In addition to that, I would recommend that the Department of HEW or Congress set standards for need which would apply all over the country, and perhaps this could be done on a regional basis. The cost-of-living index for a given region could be taken into consideration in determining what the need standards would be.

Chairman GRIFFITHS. In Indiana I believe that the top payment for a family is \$190 a month. In one of the beautiful areas of Michigan, right against Lake Michigan, that family can, by moving just across the line into Michigan, up that income something like \$400. Now, you know, it's just really unbelievable to say that nobody would move.

Mr. FRIEL. I agree. I think this is one of the inequities of the entire welfare system as we know it today.

Chairman GRIFFITHS. It seems likely that the administration of welfare programs might differ between rural and urban counties. Could you summarize the differences that you have observed?

Mr. FRIEL. I think you have to look at this from two standpoints: One, from the standpoint of how this affects the client; and second, from the standpoint of how this affects the agency—in other words, how it affects administration. In the first instance it's very clear that the urban counties have considerably more resources in terms of services, both medical and nonmedical, than do our rural counties. From that standpoint the clients certainly benefit by living in one of our urban counties. On the other hand, the recipient in the rural county is much better off in terms of how far his public assistance dollar will carry him. In rural counties one of our main problems is transportation to and from medical providers. In the urban counties on the other hand, transportation is not much of a problem at all, because public transportation is available and usually volunteer programs are more adequate in the urban counties. More volunteers are willing to work. Administratively the urban counties have a number of problems in just keeping up with our caseloads which are increasing in proportion to the total State's caseload. However, we do have some rural counties where the caseload has remained pretty much the same as it was 5 years ago. So it depends on the area of the State.

Chairman GRIFFITHS. In some counties I would think, if memory serves me correctly, that you might have approximately the same caseload in many instances, only it's the descendants of the first caseload who are still on the caseload. Would that be true?

Mr. FRIEL. Yes; this happens very often. Another distinction is certainly the urban counties would have what I would call an across-the-board caseload so they would have a number of AFDC cases, aged cases, disability and so on. Whereas in some of our Georgia counties, by virtue of the geography and other cultural factors, the caseload may be made up predominately of old age assistance cases. In some counties, for instance the urban counties, the percent of black recipients would be much higher than what we would find, for instance, in north Georgia, where the percent of black recipients would be very low, comparatively speaking. So this represents another problem area which confronts the agency.

Chairman GRIFFITHS. Does welfare within the State reach nearly every person who would be entitled?

Mr. FRIEL. In my judgment, at this particular time I believe that we reach everyone who is entitled under present eligibility requirements.

Chairman GRIFFITHS. Would that be true with food programs also?

Mr. FRIEL. This would also be true of food programs. And, Madam Chairman, this is an opportunity for me to bring up a question about the outreach program which is, as you know, connected with the food stamp programs. A lot of money, we feel, is going to be expended in this outreach program which we really question a little bit from the standpoint that we believe that people who are potentially eligible for these benefits already have received the message. So from that standpoint, I would say that every potentially eligible person has been reached. I think if you had asked me that question 5 years ago I would

have answered differently, I would have said no. But in 5 years time, with the advent of legal advocacy for the poor, and with the welfare rights organizations, and with the news media picking up welfare issues, and so forth, I don't believe this is a problem at all. Especially at this time.

Chairman GRIFFITHS. Now, the workers within Fulton County who testified felt that there was a problem with the food program because they had only the commodity distribution program and it was difficult for people to get to the distribution center to pick up their food.

Mr. FRIEL. That is correct.

Chairman GRIFFITHS. They may have known about it, but they could not reach the commodity distribution center.

Are rural counties more apt in Georgia to pick up food stamps than the urban counties?

Mr. FRIEL. They have been. For instance, Fulton County is a good example. They have kept the commodity program. Right now we have 123 counties out of 159 who are participating in the food stamp program. Fulton County is not one.

Chairman GRIFFITHS. Do you understand why?

Mr. FRIEL. Yes. I don't have, of course, all the answers. But I think one of the reasons is that when the food stamp program was originally initiated, the requirements at that time for purchase were much more than our recipients were willing to pay. So that they did not believe it was worth their while to put a big portion of their public assistance check into food stamps, and therefore, are not participating. Now, since that time the U.S. Department of Agriculture has liberalized the requirements in this regard which has helped us to increase the number of food stamp recipients. Another thing as far as rural counties are concerned is that the political structure of our rural counties is such that when a program appears that can benefit the total community, there is not as much red tape to go through as there would be, for instance, in a county like Fulton.

Chairman GRIFFITHS. Of course, the local markets would fare very well under food stamps as opposed to a situation where you brought in the commodities and didn't benefit any commercial food outlets.

Mr. FRIEL. Exactly.

Chairman GRIFFITHS. It was nothing but a pain in the neck really, to be passing out commodities.

Mr. FRIEL. The county commissioners in Georgia, especially in our rural counties, have praised the food stamp program.

Chairman GRIFFITHS. Very sensible. One of the complaints you hear all over the country is that people have to give up some of their cash for food stamps, and you have just pointed out that people objected to this too here in Georgia. And yet, it's a tremendous bargain.

Mr. FRIEL. It is a tremendous bargain.

Chairman GRIFFITHS. It isn't that they are not going to spend any of that money for food.

Mr. FRIEL. Exactly.

Chairman GRIFFITHS. Are there differences in the implementation of the work requirement between the rural and the urban counties?

Mr. FRIEL. No, the work requirements are the same for each county.

Chairman GRIFFITHS. Are services, public housing, and similar benefit programs, equally available in rural and urban areas?

Mr. FRIEL. Not in all cases, especially housing.

Chairman GRIFFITHS. Could you describe or give us the names of some recent court cases that have had the greatest impact on public assistance in Georgia?

Mr. FRIEL. Yes, I believe I can. The first such case that had impact on the Georgia welfare programs was the Federal court action which resulted in the change of our policy which required the AFDC mother to actually prove that she was unable to locate a job. By the way, I'm not saying at this point whether I agree or disagree with the court decision, but these are decisions that have affected us.

Chairman GRIFFITHS. How did she prove that she couldn't get a job? Did she have to produce turndowns?

Mr. FRIEL. This was a bad policy, there is no doubt about it. In fact, we in the welfare department were glad to see the court kill this particular policy. However, I think you have to see this in a total package to get the idea how these court cases increase the rolls and the administrative problems that we have. This probably was the first court action which really had an impact on our programs. Connected with this was the fact that we, prior to another court decision, did not supplement the wages of a so-called "full-time" employed AFDC mother. The county board at that particular time determined whether or not an AFDC mother was employed full time. She may perhaps have worked 8 hours a day, 5 days a week, and they would say that was full time so she was ineligible for AFDC. However, she may only have made \$30 a week, and have had seven kids. The court ruled that this was unconstitutional. So for the first time we began to supplement the wages of AFDC mothers and children. Of course, in August of 1968 the Supreme Court decision which outlawed the substitute father rule had a tremendous impact in Georgia because we, at that time, did have a substitute father rule that was enforced rigidly, and many AFDC families were ruled ineligible as a result of our old policy. So this, of course, expanded the welfare rolls.

Chairman GRIFFITHS. But don't you think we are stuck now with the situation that if the wife can just get rid of her legitimate husband and join up with somebody else, she's better off?

Mr. FRIEL. I agree completely. I think the policies that we are working under now certainly encourage family breakups.

Chairman GRIFFITHS. Of course. The law itself says to her, "Just get rid of your husband."

Mr. FRIEL. In all fairness, I should say that Georgia does have the option to embrace what is called aid to families with dependent children unemployment segment, which is an optional program that HEW has. If we took this option, of course, we would be giving assistance to some intact families with the father present. We have not opted to do that.

Chairman GRIFFITHS. I think we really have to do that or we are just absolutely saying, "If you are married now and you need money, kick him out. Go get on welfare, and if you want to marry somebody after that, marry him and he doesn't have to contribute."

Mr. FRIEL. It's very clear that a good many of the welfare policies and procedures, some of which are made on the Federal level, some of which are made on the State level, encourage deceit.

Chairman GRIFFITHS. And some of which were made by the courts. They have never really considered the family at all. They look at money but they don't look at the social effect of what they are doing. Are there other relevant court cases?

Mr. FRIEL. Well, the notorious stepfather rule, I believe you're familiar with, which Georgia does not have, a law which requires a stepfather to be responsible for his stepchildren. In the absence of that law, according to HEW, we cannot include the income of that stepfather in determining need for the AFDC children which are not his. So this, of course, will have some impact too.

Chairman GRIFFITHS. In the WIN program are you training stepfathers? Which of you is the WIN director?

Mr. WOOD. I am.

Chairman GRIFFITHS. Do you train stepfathers second?

Mr. WOOD. We have very few males in the program at all, Madam Chairman. These are usually young males who are included in the mother's grant. No, I'd say we don't have any adult males over 18 or 19 years old in the program in Georgia.

Chairman GRIFFITHS. Is there an HEW requirement that you train fathers first, stepfathers second?

Mr. WOOD. There is in the U.S. Department of Labor—WIN guidelines and I think in the 1967 amendment to the Social Security Act. In Georgia we have a ruling, I won't say law, as I am not sure it is a law, that we don't have able-bodied males drawing aid for dependent children. Therefore, we do not service able-bodied males.

Mr. FRIEL. That's correct.

Mr. WOOD. No adult males in Georgia.

Chairman GRIFFITHS. You know, you have to be schizophrenic to write a regulation that you train fathers first, stepfathers second, but the stepfathers are not responsible for the children. Yet we have found States where they are doing that, where stepfathers receive second priority in WIN, but they have no responsibility to provide for the woman's children. We have also found WIN programs where the WIN people were saying that the persons they're having the toughest time with are the stepfathers. They don't want to be trained, they don't even want in the program. You know, some are married for a free meal ticket, as far as I can see, and they are not about to be trained. Any other cases?

Mr. FRIEL. One case I should mention is one that we have recently been involved in. This is a case that came about as a result of action we took as a result of quality control findings which indicated that one of our areas of weakness was in the area of computing working expenses. So, we changed our policy, after careful consideration of the costs and this kind of thing, and came up with what we refer to as a standard rate for work deductions, which, of course, simplified the procedure for the caseworkers also corrected the error quality control picked up. We were eventually sued on this particular policy change and lost the suit in court. We had to go back and undo what we had done so that at the present time instead of having a flat rate work expense deduction which lets the caseworker refer to a chart and give the client credit for a flat amount, they now must take into consideration first all mandatory work deductions and deduct those and then take into consideration any other expense that the client claims is an expense which is

directly attributable to his employment. Now, as you can see, this complicates the procedures that the caseworker has to go through. This undoubtedly increases error rates and makes the system more complex. So that we feel that this will have a tremendous impact administratively on our programs, if not financially.

Chairman GRIFFITHS. The administration of the medicaid program in Georgia is handled by the State health department, is it not?

Mr. FRIEL. Yes, ma'am.

Chairman GRIFFITHS. Although your department handles the eligibility.

Mr. FRIEL. We certify eligibility to the health department.

Chairman GRIFFITHS. Does this dual responsibility create any problems for you?

Mr. FRIEL. No, I don't believe so. In my opinion we have one of the best arrangements in the country, and we can do this only through I think it was the Intergovernmental Cooperation Act of 1969, because Federal regulations require the welfare agency to handle medicaid except under certain conditions. And we applied for a waiver under this Federal legislation and it was granted. So that is why we certify and the health department administers the program. I find that this works and we have a good relationship with the health department.

Chairman GRIFFITHS. Some estimates and studies suggest that public assistance caseloads have increased more in those Southern States which do not cover the medically indigent under their medicaid program, than in States which cover the medically indigent. This suggests that since the implementation of medicaid, more people who are or could be eligible for cash benefits apply for them since this also makes them eligible for medicaid. Would you think that's right?

Mr. FRIEL. Yes, I agree completely. I don't think there is any doubt that this is happening in Georgia. This certainly is one of the primary factors in our roll growth in this State. Since the advent of medicaid and the advent of legal advocacy and welfare rights organizations, the word has spread that if you are eligible for a dollar then you are also eligible for the whole medicaid package. Prior to medicaid it wasn't worth people's while to apply.

Chairman GRIFFITHS. It was so little they didn't bother?

Mr. FRIEL. Yes, they didn't bother. But now the \$1 public assistance payment actually represents a much higher figure in actual benefits.

Chairman GRIFFITHS. If you are eligible for that \$1 are you also eligible for commodities or food stamps?

Mr. FRIEL. It depends. Generally I would say yes.

Chairman GRIFFITHS. Free school lunches for children?

Mr. FRIEL. That I don't know.

Chairman GRIFFITHS. Milk in school?

Mr. FRIEL. That I don't know.

Chairman GRIFFITHS. As I was telling you before, a lot of people don't want to count these noncash benefits as a meaningful part of anything that anybody is getting but this is in reality the whole problem with which this committee is concerned. The fact is that in the last 10 years all at once the noncash benefits have come to amount to a very great deal. So then, in reality, the working poor are not draw-

ing as much as those who are on welfare in many areas. I'm sure it's true in every area, it just varies in terms of the income eligibility level and the benefit amounts provided. But it's terribly inequitable.

Now, there is no question in my mind that people are going to begin to move from States in which the medicaid benefits are great and the annual income that you can have is high to States in which the medical costs are tremendous but the income is low. People with any judgment will just move. I read about three children in one family in the upper peninsula of Michigan who were victims of muscular dystrophy. I'm quite sure that father could not have been making very much, but it was probably high enough to preclude him from drawing medicaid for those children. You know, all he needs to do is go to New York State and those children will be taken care of. It's really nonsense. What we need is a nationwide program for medical assistance, and it ought to treat everybody the same way.

For the most part Georgia's medicaid covers only those patients who are receiving or entitled to cash payments. What do other poor persons do when they need medical care?

Mr. FRIEL. If they are fortunate enough to live in an urban county, such as Fulton, medical services are available, say at Grady Hospital, and other such places. They can get medical service.

Chairman GRIFFITHS. Mr. Dulaney and Mr. Bennett and Mr. Duncan told us yesterday that they felt that some people move out of the rural counties into Fulton County for that exact purpose, to get free medical care.

Mr. FRIEL. Yes, this can happen.

Chairman GRIFFITHS. And this was particularly true before medicaid. But still, the poor would have this problem now.

Do you have any recommendations as to who should be covered under medicaid?

Mr. FRIEL. I, again, would look at this in the context of the total welfare problem. It seems to me that the first thing that needs to be done is to abolish these categories, make need the only test of eligibility. This would include the working people. And then take those eligible people and extend medicaid to them with equitable standards nationwide.

Chairman GRIFFITHS. As of April 30, 1972, Georgia was purchasing from other public and county sources about \$29 million worth of social services and spending about \$18 million for services provided by the department. Why does the department find it necessary to purchase services, and what kind of services are purchased?

Mr. FRIEL. It is necessary for the department to purchase services because without purchasing we would not have the capability to deliver the kinds of services that are being delivered.

Chairman GRIFFITHS. What kinds of services are you purchasing?

Mr. FRIEL. The kinds of services that are being paid for with these funds one comprehensive, including day care services, family planning services, services for foster children. By the way, services programs are not in my particular area of jurisdiction.

Chairman GRIFFITHS. Are you paying nursery fees or something like that?

Mr. FRIEL. Yes, we enter into a contract with, say, a church as an example, and they want to operate a day care center for poor people. It's conceivable under title 4-A of the Social Security Act that we can

contract with them to offer the service for our clients, either actual recipients of welfare or former and potential recipients of welfare. They have to put up a certain amount of money which is called the local share. We, as intermediary, will get the Federal share and match the local share and pay for that program. This can be done in day care, it can be done in family planning, it can be done in a number of special service areas.

Chairman GRIFFITHS. Senator Long's suggestion in the new bill is greatly to increase purchase of day care services from private suppliers. You know, if it's carefully and well done that's one thing, but in OEO they wind up paying between \$6,000 and \$9,000 per person for training purchased from someplace else, and the truth was they didn't train them a bit better than they could have been trained directly by the Government. But I would assume you are probably getting a very good deal.

Mr. FRIEL. One of the things we're building into our whole services program now is a monitoring system. That way we can keep on top of the nature of the services that are being delivered and how they are being delivered, which will account for the taxpayer's dollar.

Chairman GRIFFITHS. Good. Has the portion of purchased services increased in recent years, do you know?

Mr. FRIEL. The purchase of services?

Chairman GRIFFITHS. Yes, the proportion of purchased services.

Mr. FRIEL. Yes.

Chairman GRIFFITHS. Why is that?

Mr. FRIEL. Because of the 1967 amendments to the Social Security Act which made it attractive for States to beef up their services programs.

Chairman GRIFFITHS. What is your evaluation of the separation of services and eligibility in Georgia?

Mr. FRIEL. In Georgia I believe that the separation of eligibility and services was probably handled and implemented as well as in any other place in the country. We did this in a very methodical way with good administrative planning, did it gradually, and as a result, minimized our problems. This is not to say that we did not have problems with this program because we did. In my opinion the program of separation of eligibility and services is, so to speak, getting a bad rap. I say that because I think some of the States went into it without adequate administrative planning, perhaps with a little push from HEW, and one of the sweeteners, by the way, was the fiscal incentive that went to States which separated. So some States proceeded a little too rapidly and found themselves in a situation which they could not correct. We did not take that route.

We did this piece by piece, bit by bit. In my opinion, the separation promotes better efficiency, not only in the services program but also in the eligibility program. I can say this from personal experience because when we began to separate services and eligibility I had the responsibility for both. Now I have responsibility only for assistance payments. I have found that I can do a better job in making the assistance payments program more efficient without having to worry about the services program which someone else is worrying about now. Also, I think that the short-range problems which are there are inevitable, your staffing problems, your moral problems, your changing role

problems. I think these will be outweighed by the benefits that will result in this program in the long haul.

Chairman GRIFFITHS. What is the average amount of training an intake worker and a continuing eligibility worker receives?

Mr. FRIEL. Not enough. In Georgia all of our case workers participate in what we call staff development, and orientation-type institutes are held at this time on district levels. Periodic staff development workshops are held after that. The training that really does go on is done by the supervisor on a county level.

Chairman GRIFFITHS. And the recipients.

Mr. FRIEL. And the recipients.

Chairman GRIFFITHS. What recommendations do you have for the simplification of the rules?

Mr. FRIEL. I hate to sound like a broken record, but if you're going to simplify the rules, I think you first have to look at the root cause of the problem. In my opinion that lies right in the Social Security Act, because this requires us to set up categories of assistance which creates a caste system for the poor. We put people in little boxes and we say, "If you happen to be 65 or over, you can get help. If you happen to be permanently and totally disabled, you can get help. If you happen to be blind, you can get help." You can be literally starving on the street and if you don't meet one of those technical eligibility requirements, you can't be helped. To me this is where we need to start, do something about this category system. The second thing we need to do, I think, is to create some kind of sense out of the complex standards that each State has. The third thing is to combine the first two things with a meaningful work training program. I think the three of those things would make for a more sensible and a more efficient welfare program.

Chairman GRIFFITHS. You had a study made by an outside consultant firm and asked them how to improve the collection and support payments within this State. They felt that if you did a few different things you might increase these payments by about 9 percent. Do you think that you could change the law so that it would be helpful? How about a civil action to collect?

Mr. FRIEL. Madam Chairman, with your permission I'd like Mr. Owen to answer this.

Chairman GRIFFITHS. All right, Mr. Owen, I'll be glad to have you answer.

Mr. OWEN. Madam Chairman, we have just been in the process of implementing the program by virtue of accumulating a staff. We think there is real potential. We have good reason to believe, on the basis of studies and projections scientifically done, that we can ultimately realize an annual grant reduction in the AFDC category of approximately a million dollars a month statewide. That is the potential within the foreseeable future. And I'm having reference here to the next 3 to 4 years. We would hope to be achieving one-half that amount of reduction. We will require some legislation to clarify the subject of subrogation. We found when we did our study, to our surprise, may I say, that actually fathers were voluntarily paying more than we had thought they were.

Chairman GRIFFITHS. We have a collection agency in the city of Detroit that does one of the best collection jobs in the country. It's

connected with the recorder's court and one of the things they have found throughout the years is that there are many fathers who, when contacted, not only are happy to pay for supporting their children but are furious that their wives are drawing aid to dependent children. They don't want their children reared on aid to dependent children. But the money practically has to be thrust upon the wife. She doesn't want it coming from him. She prefers her own check so that she doesn't have to waste time with the husband, apparently.

Mr. OWEN. Yes; we found that to be true in our studies here.

Chairman GRIFFITHS. That's really amazing.

Mr. OWEN. Yes; it is.

Chairman GRIFFITHS. Could you briefly describe, Mr. Friel or Mr. Owen, your statewide public assistance computerized information system on clients?

Mr. FRIEL. I'm not—

Chairman GRIFFITHS. Do you have a computerized information system on clients in Georgia?

Mr. FRIEL. We do. I think, if I'm reading your question correctly, we do have a computerized information system that picks up information in certain areas. The data processing section.

Chairman GRIFFITHS. Do you have any knowledge of it and how it operates?

Mr. FRIEL. No, ma'am; this is not my area.

Chairman GRIFFITHS. I see. Have you, either you or Mr. Wood, received a final copy of the Department of Labor regulations pertaining to the new WIN amendments?

Mr. WOOD. We're receiving things daily.

Chairman GRIFFITHS. These go into effect July 1; these are the Talmadge amendments.

Mr. WOOD. I was just fixing to say we're working toward a June 15 deadline. I got the last issuance on how to prepare the budget just before I left the office. So you can see the shape we are in right now. But we have received the discussion manual and I understand there is a revised edition on the way now.

Chairman GRIFFITHS. Well, this is a sort of general question. Do you feel that when we start making the law or HEW passes out the regulations that you have a sufficient input from the local area on setting up the law or making these regulations, or do you feel we appear to be working in a vacuum?

Mr. WOOD. Well, we have some input, it just depends there again, on at what stage. I would say this, the majority of legislation has dealt with the WIN program in Georgia since we have had this program. The legislation has not been the problem. We can usually write Washington and get the printing from the Government Printing Office and get the social security amendments, so to speak. But when you're waiting for the guidelines to come from the U.S. Department of Labor, for the U.S. Department of Labor and HEW national office to get together and work out all their little problems, this is where the time delay comes in. And we have some input sometimes, but not a great deal.

Chairman GRIFFITHS. Not too much. Do you think that under the new amendments any more people will get jobs?

Mr. WOOD. I believe that certainly under the new amendments with the tax incentive credit and the public service employment provision, plus the fact that the Talmadge amendments have called for certain ratios or certain portions of our funding or total budget to be spent on on-the-job training.

Chairman GRIFFITHS. You think this will help?

Mr. WOOD. I think this will help the job situation.

Chairman GRIFFITHS. How much additional cost for administration and personnel will be required?

Mr. WOOD. We submitted a plan in Georgia to go statewide with the WIN program, and it more than doubled our previous budget that we had been working under by just serving 21 counties in Georgia.

Chairman GRIFFITHS. Do you think that you will reduce the amount of welfare paid out sufficiently to pay for it?

Mr. WOOD. We're showing an increase every month in reduction of welfare grants.

Chairman GRIFFITHS. Are you?

Mr. WOOD. Yes, ma'am. In January this was \$31,000 and in April it was \$43,900. We're showing a substantial increase and we feel as we progress in our AFDC plans we can reduce the welfare grants. We have very few coming off welfare totally.

Chairman GRIFFITHS. But it reduces the grant?

Mr. WOOD. Yes, ma'am.

Chairman GRIFFITHS. Will you receive any additional funding for the Department of Labor to cover this new volume of WIN effort?

Mr. WOOD. Yes, we've been told.

Chairman GRIFFITHS. At least you hope?

Mr. WOOD. Yes, ma'am.

Chairman GRIFFITHS. Do you feel that wage levels in rural or isolated labor markets will be affected by the new WIN amendments?

Mr. WOOD. No, ma'am, not greatly. We start with the minimum wage on our jobs unless this happens to be something like in a hospital where the prevailing wage is below the minimum. But in most of our jobs we've been able to place employees at minimum wage.

Chairman GRIFFITHS. How about urban wage levels, will they affect the urban wage levels?

Mr. WOOD. I wouldn't think they would, not that much.

Chairman GRIFFITHS. What would happen if we really increase welfare payments? Do you think that would have any effect on wage levels? What if H.R. 1 goes into effect, \$2,400 for a family of four across the country, do you think that will have any effect on wage levels?

Mr. WOOD. It possibly could. Of course, a family of four can't live on \$2,400 a year. But I think employers pick up on the fact more money is coming into an area and this could affect the wage level.

Chairman GRIFFITHS. What do you think a family of four needs in Georgia to live?

Mr. WOOD. I would say a minimum of \$4,000, possibly more, and this would be to exist. I wouldn't say really live, just exist.

Chairman GRIFFITHS. What value will the tax credit have to employers?

Mr. WOOD. We see it as a great possibility as far as job placement and opportunities for WIN enrollees. Small employers can benefit greatly from this tax credit.

Chairman GRIFFITHS. Who will decide which employers qualify for the tax credit?

Mr. WOOD. Well, probably the State WIN program. The local WIN operation people will do the initial study and survey to induce certification. Employers are now requesting this.

Chairman GRIFFITHS. Has IRS given you any guidelines?

Mr. WOOD. We have a copy of the law that we got from IRS. They assisted us in training some staff and we have seen several fliers that have been sent out to employers with their regular quarterly tax statement.

Chairman GRIFFITHS. Mr. Friel, I understand that Georgia, like other States, has had difficulty in making the new HEW-mandated quality control system fully operational. What is the problem?

Mr. FRIEL. Our problem there is getting enough staff to do the job. I might say that it is pretty difficult to talk about quality control problems unless you can look at this in relation to the separation of services and eligibility and the simplified method of eligibility determination, because these programs are interrelated and the theory behind it goes something like this: If you don't verify eligibility by the conventional methods, some other method has to be devised, and that was supposed to be the so-called revised quality control system. Many States, including Georgia, have not been able to staff up so that our present sample really is not adequate.

Chairman GRIFFITHS. How many reviewers do you have?

Mr. FRIEL. We have at the present time 27 people, which includes reviewers and supervisors.

Chairman GRIFFITHS. How many samples are you supposed to check each year?

Mr. FRIEL. Each year I think it's between 4,000 and 5,000 cases, I'm not sure. The standard that HEW does give us is something like 20 cases per month per reviewer. These cases, of course, are validated; and by validation I mean documented. Employers are contacted, receipts received. It takes a lot of time to validate one case.

Chairman GRIFFITHS. Do you feel that the Federal regulations are wise?

Mr. FRIEL. I do not believe that the Federal regulation requiring simplified eligibility determination was wise at all. I certainly agree with the theory behind it, it certainly simplifies it. However, in our State the policy was mandated on the States too fast, without proper planning at the Federal level. It's not working in Georgia; we have verified that it is not working as mandated. In the adult category it is not working, because our complex eligibility requirements do not lend themselves to a client's declarations. This is not working out at all. In addition, most of our clients or a good part of our clients can't read or write, so the caseworker has to fill out declaration form anyhow. Secondly, the policy assumes that the simplified method will save staff time and reduce the need for caseworkers. We find this is not true, it takes more time. Thirdly, it assumes that the error rate will be no greater than the error rate that we had with the conventional

method of eligibility. Our quality control reports have found and documented that the simplified system has increased our error rates in the areas of ineligibility, overpayment, and underpayment.

Chairman GRIFFITHS. What do you think accounted for it?

Mr. FRIEL. The simplified system?

Chairman GRIFFITHS. The simplified system itself.

Mr. FRIEL. That's an oversimplification, but I see this as a primary factor.

Chairman GRIFFITHS. Quality control is intended not only to measure the extent of ineligibility and incorrect payments but also to pinpoint problem areas so that corrective measure can be taken. The use of quality control findings as the basis of corrective action has become even more important with the implementation of the simplified method of eligibility determination. Has the quality control system in Georgia been used as an administrative tool to reduce the extent of ineligibility and incorrect payments?

Mr. FRIEL. Most definitely. One of the things I would mention here is our initiation of a flat shelter rate which was done on the basis that quality control had identified that our old computation of shelter costs precipitated a high error rate. So we changed that and instigated a flat shelter rate. At the same time we did this, we installed a flat work expense rate. We also eliminated some special items in our budget which particularly lent themselves to error. There is one instance that I can remember which was especially interesting. We had an old State law, which was a little bit ridiculous, which required the caseworker to inquire if the adult recipient was soliciting alms. We corrected that by amending the law. I might add that our problem here is that the courts are striking down the corrective actions we are taking. Nine times out of 10 we find that we are being sued in court because of the changes being made and we're having to go back and reinitiate the same policy that was causing the error in the first place. Thousands of dollars of public funds are being expended as a result of these litigations, and thousands of man-hours are being expended to undo what we thought were constructive policy changes.

Chairman GRIFFITHS. Can you give us an example?

Mr. FRIEL. Yes, ma'am. The most current example is the initiation of the flat rate for work-related expenses which was done on the basis of quality control reports which had identified this as a major source of error. The court ruled that the adoption of the flat work expense was unconstitutional and not in accordance with Federal welfare laws. We chose to fight the plaintiff's challenge in court. We even obtained an amicus brief from the Department of Health, Education, and Welfare in support of our position. However, the court ruled that our policy was in fact unconstitutional and not consistent with the welfare rules.

Chairman GRIFFITHS. Does this mean that you had, say, \$20 as the cost of getting back and forth to work, or the cost of that plus uniforms plus union dues, plus whatever, but now you've got to itemize all this?

Mr. FRIEL. That's correct.

Chairman GRIFFITHS. Have you got to itemize automobile expense?

Mr. FRIEL. You may have to, it depends. You itemize automatically the mandatory deductions like social security and income tax. But the court ruled that we must also consider what is called reasonably attrib-

utable work expenses. So the clietn comes in, for instance, and he's a construction man, to give you an example. He says, "My employer is requiring me to buy a hard hat." This is a reasonable expense considering this particular person's job. However, if a domestic comes in and says that she needs a hard hat, then we would question that. But it's up to the caseworker on the local level to take a look at these expenses which are claimed and to question and verify to see if these are reasonably attributable to this person's particular job. So it's a much more complex procedure than having a flat standard rate for working expenses.

Chairman GRIFFITHS. Well, I understand that in California you can buy a car, the payment is deductible, the cost of gas, oil, any repairs, tires, insurance and so on, all that is deductible. But in other places they just give them the flat 10 cents a mile. I saw some place where you can't operate a car any longer at 10 cents a mile.

Mr. FRIEL. We allow 10 cents a mile.

Chairman GRIFFITHS. But you could be picked up on that, couldn't you?

Mr. FRIEL. We have also written another little line in there and that says that if the recipient claims more —

Chairman GRIFFITHS. And can prove it?

Mr. FRIEL. And he can prove it and the caseworker verifies it, then we can accept it, if it's reasonably attributable. This could apply to hair styling too.

Chairman GRIFFITHS. You mean you get to pay for the beauty parlor?

Mr. FRIEL. One of the reasons we changed the old policy was, because it was a bit too liberal in our estimation, and quality control picked up cases where hair styling had been accepted as a work expense. The whole policy was not being applied across the board as it should have been. And of course, that's why quality control picked it up, why we went to the flat rate. Now, if hair styling can be verified as a reasonable working expense, if it's connected to a person's particular job, we can allow it. For instance an AFDC mother could conceivably be working as a model.

Chairman GRIFFITHS. How about clothes?

Mr. FRIEL. Uniforms. The uniform item is one of our major working expenses because many of our AFDC mothers work in motels or in situations of that type where a uniform is required. What we will do there is to get a statement from her as to how often and how much she pays for the uniform and we will budget that as a work expense.

Chairman GRIFFITHS. But there is a whole group of middle-class women in this country who would like to deduct the cost of their clothes as a cost of going to work on their tax returns.

Mr. FRIEL. These are the arguments, Madam Chairman, that our attorney put forth in court.

Chairman GRIFFITHS. That gets pretty ridiculous. I might say on that hard hat business though, I had someone in my office the other day who employs people who wear hard hats and use equipment and certain tools that the employees supplied themselves. The employer's objection was that the Labor Department first requires that these tools, these hard hats and so on, be available. The union will not permit the employer to look into the man's toolbox nor tell the man that he must

wear the hard hat, but the Labor Department fines the employer if the man doesn't have on the hard hat, or doesn't have the tool in proper condition, and the employer has no recourse. Some of these people ought to get together on some of this stuff.

Have your expenditures on social services increased in the last year?

Mr. FRIEL. Yes.

Chairman GRIFFITHS. How much?

Mr. FRIEL. In fiscal year 1971, the Federal share of Georgia's social services was \$12.08 million. This figure was \$31.31 million in fiscal year 1972, and it is rising.

Chairman GRIFFITHS. The Supreme Court ruled that a State may not discontinue AFDC payments if a woman does not cooperate in efforts to collect support from an absent father. In 1971 the Supreme Court also ruled that a State may not terminate AFDC because a mother refuses to sign a criminal nonsupport claim against an absent father. Finally, in the same year, the Court also ruled that a State may not require a mother to name the father of her illegitimate child as a condition of AFDC eligibility. Yet three county directors and several caseworkers all testified that they will not certify such cases as eligible. Why don't you follow the law?

Mr. FRIEL. That's a good question. As a matter of fact, I received a call last week from the regional office of HEW wanting to know actually what our policy was. So I think we'll be hearing more about this probably.

Chairman GRIFFITHS. Either that or you will probably be in court. Won't you?

Mr. FRIEL. We already are.

Chairman GRIFFITHS. Would you like to explain it, Mr. Owen?

Mr. OWEN. Madam Chairman, I would like to observe that this comes under a general grouping known as the Noleo clauses for policies which have been invalidated by the courts by and large. However, we are advised by our attorneys that there is no legal obstacle in the way of saying to that mother that if she will reveal the identity of the father of her child we will indemnify her against criminal action. And we see this as helpful, although this is a big problem. At the moment there is a lot of controversy going on. We have not actually had a suit filed but we are on notice that such may occur.

Chairman GRIFFITHS. Are you aware that Senator Long has written into H.R. 1 a provision that you can only pay if the mother names the father and assigns the right to collect to the State against the father?

Mr. OWEN. Yes, I am.

Chairman GRIFFITHS. I think that will take care of the problem.

Mr. OWEN. Undoubtedly.

Chairman GRIFFITHS. You argue that categories should be eliminated and that assistance should be based only upon need. Yet several of the county directors we spoke to don't want to cover male-headed families. What problems could be eased by broadening coverage?

Mr. FRIEL. Well, of course, the main problem that could be corrected here is that in Georgia, because of our own lack of a state-wide general assistance program, we are not meeting the needs of many, many people. We also provide no welfare benefits to families headed by an able-bodied male. In our view, if a father loses his job and is unable perhaps immediately or within the foreseeable future to find a job, why should we deny his children assistance when

if that father were absent we would assist those children? This doesn't make sense.

Chairman GRIFFITHS. Or another man in his place.

Mr. FRIEL. Yes, or another man in his place, so this doesn't make sense. I don't agree with that at all. Another victim of the system is the 63- or 64-year-old widow who has perhaps no major physical health problems. She comes into the agency, has no relatives, has no outside income, perhaps has a minimal pension or something. But she can't get by on it. We can't do a thing for her because she is not 65. Or we might have a widower who is disabled and can't work anymore, and say he's 60 or so. No employer is going to hire a man who is temporarily disabled or severely disabled, and he has no means of livelihood. Yet he does not meet our definition of being permanently and totally disabled.

Chairman GRIFFITHS. What happens to those people in Georgia?

Mr. FRIEL. We are right now and have been trying to find out what happens to those people. Usually they are taken care of very marginally.

Chairman GRIFFITHS. By a private agency?

Mr. FRIEL. Church groups, private agencies, Salvation Army, a whole host of private agencies, whose funding, of course, is very limited.

Chairman GRIFFITHS. Mr. Bryant, how many cities in Georgia have computerized job banks?

Mr. BRYANT. We have one at this time.

Chairman GRIFFITHS. One?

Mr. BRYANT. Yes.

Chairman GRIFFITHS. Are jobs listed only for that city or are they listed all across the State?

Mr. BRYANT. The Metropolitan Atlanta area which encompasses several adjoining communities.

Chairman GRIFFITHS. How long has the job bank been in operation?

Mr. BRYANT. We're in the second year.

Chairman GRIFFITHS. What do you think of its contribution?

Mr. BRYANT. I think it has quite good prospects, but it has still got some problems in it that need to be worked out. These are more public relations problems and getting close to the employer and having the employer feel like he is getting a good response from us rather than throwing his order into a machine.

Chairman GRIFFITHS. Do you think that it would be effective if we had computerized job banks all across the Nation and they listed every job?

Mr. BRYANT. Yes.

Chairman GRIFFITHS. In recent years more and more low income and perhaps low-skill workers have been referred to public employment offices because of the work requirements under AFDC and food stamps. Of course, this changes the complexion of those people who are being dealt with by the public employment offices. What is the impact on the operation of your local public employment offices from these massive numbers of referrals?

Mr. BRYANT. This added workload that we were not properly prepared to deal with in the way of staff, training, and adequate resources.

Chairman GRIFFITHS. Do you think that this has stopped private employers from calling your offices?

Mr. BRYANT. I think because we are putting more emphasis on dealing with this group, yes, it has. If we continue our present efforts to gain employer confidence the situation will improve.

Chairman GRIFFITHS. How good are you at getting people jobs?

Mr. BRYANT. Better than anyone else.

Chairman GRIFFITHS. Does the fact that two separate agencies are involved make these work requirements hard to enforce?

Mr. BRYANT. There is a degree of coordination. I certainly don't think that it is beyond the capacity of the two agencies involved in Georgia to do the job.

Chairman GRIFFITHS. Your statement shows that food stamp clients are treated just like everyone else in terms of services. Doesn't this mean that the effectiveness of the food stamp work requirement will be no better than that of the employment service in general?

Mr. BRYANT. I think the statement was that they receive the same services as other people, as well as individual services that are special to them, but they receive no less service.

Chairman GRIFFITHS. Why do you think the level of activity in serving food stamp clients has been so much lower than you originally expected?

Mr. BRYANT. I think it's the degree of coordination I tried to point out that in many areas we do not have the staff to go into these rural counties to actually give proper service to these clients.

Chairman GRIFFITHS. Is that the reason you have trouble contacting commodity clients in Atlanta?

Mr. BRYANT. The number of staff is part of the problem.

Chairman GRIFFITHS. You state that many employment offices are counseling places. What do you mean by this and what services do they get?

Mr. BRYANT. Counseling is where we do provide additional services other than just the matching of an individual with a job that happened to be listed with us by an employer. During the counseling process we try to determine the problems that an individual might have in trying to secure employment, be it child care or many of the other problems. These problems are barriers to employment. We attempt to alleviate as many of these as possible, so that a person can obtain suitable employment.

Chairman GRIFFITHS. Your statement indicates that Fulton County takes no punitive action when commodity clients fail to register for work. Aren't those people supposed to lose their eligibility to receive food?

Mr. BRYANT. Yes.

Chairman GRIFFITHS. Why don't you take the action?

Mr. BRYANT. It is not our action to take, we only report back to the county that the individual has refused suitable employment. Other action at that time is not contingent upon us.

Chairman GRIFFITHS. I see. But the welfare department doesn't do anything?

Mr. BRYANT. We don't feel that the action is being taken. I did go on to say why. It may be that they are short-suited on staff and other resources.

Chairman GRIFFITHS. Is there a difference in the job listings which employers list with you and the type of jobs employers typically list with private employment services?

Mr. BRYANT. Yes, I think there is some difference. I couldn't pinpoint that difference, that's just a feeling I have.

Chairman GRIFFITHS. They are probably asking for a higher skilled person from a private employment service?

Mr. BRYANT. I think so.

Chairman GRIFFITHS. What success have you had in serving the WIN program?

Mr. BRYANT. As far as employment service is concerned, we've worked very closely with the WIN program. The Talmadge amendment has also set out that we will work closely with them again. The job bank, I think, is a very good answer for us, if we can get job bank statewide and consequently work even closer with WIN.

Chairman GRIFFITHS. You state that many of your welfare clients are still in MDTA and other training programs. Don't these programs mostly serve single people or husbands?

Mr. BRYANT. No, we serve quite a few females with this program.

Chairman GRIFFITHS. Because really, most employable welfare clients in Georgia are mothers, aren't they?

Mr. BRYANT. That's right.

Chairman GRIFFITHS. This is really true nationwide. Mr. Califano and I parted company when he made the statement under the Johnson administration that there were only 50,000 employable people on welfare. Then when he began to explain it, he just ignored all the women together.

Mr. BRYANT. That's almost the attitude.

Chairman GRIFFITHS. The whole committee, the whole administration, everybody in every administration is really trying to put men to work because no man in the place wants to support another able-bodied man. And I don't really know why we should be supporting able-bodied women myself.

Mr. BRYANT. Very good.

Chairman GRIFFITHS. It's ridiculous.

Your statement stresses the need for more services to be provided in rural areas. What do you think we can do about it?

Mr. BRYANT. I think it will have to be an overt action, and I think I made the statement that it be innovative. Those expanded rural services will provide us with the tools and resources that we need, not speaking for only the Labor Department but I speak for other agencies too.

All of the emphasis in the past years has been strictly urban, Model Cities, CEP's, and other type programs which are all in the cities, and I think this is good. I think I made the statement that I don't see that reducing this would really help. But unless we extend these services into rural areas we are just going to compound the city's problems by actually promoting the migration from rural to urban areas.

Chairman GRIFFITHS. It would be a nice thing if we could put little factories out in rural areas. Not ones that are creating a lot of dirt and everything, but if we could just put a few small factories. I notice that GE is trying this. They put a factory employing 20 people into a town, and since they are adequately funded I think this would be a big help.

Mr. BRYANT. I think that's good, but I think it's more than small factories. When I-75 was put down through the middle of Georgia it gave tremendous resources for employment in service industries at every exit and entrance to that expressway.

Chairman GRIFFITHS. That's right.

Mrs. ENGLAND, what are the number of unemployment insurance beneficiaries and expenditures on UI in Georgia for the most recent month for which you have statistics?

Mrs. ENGLAND. The most recent figure I have would be the most recent month, approximately 165,000 individuals.

Chairman GRIFFITHS. Are drawing unemployment in Georgia?

Mrs. ENGLAND. Yes.

Chairman GRIFFITHS. Do you have an extended period?

Mrs. ENGLAND. Not in the State, we went on a national extended period.

Chairman GRIFFITHS. How many people have exhausted their claims completely, do you know?

Mrs. ENGLAND. Very few. We have approximately 500 claimants each week who exhaust the benefits on their claims. Very few.

Chairman GRIFFITHS. That's remarkable. How many people are employed throughout the State in dealing with UI claims?

Mrs. ENGLAND. I might say for the UI division in claims was 156.1 for fiscal year 1973. We are given a verbal approval on that many. Our current staff, the most that we have is 129.

Chairman GRIFFITHS. Does this figure include any manpower service or counseling personnel?

Mrs. ENGLAND. No.

Chairman GRIFFITHS. As I understand the way you all work in Georgia, if the beneficiary is only partially unemployed, his earnings in excess of \$8 a week are deducted from the benefits; is that right?

Mrs. ENGLAND. That's true.

Chairman GRIFFITHS. We worry a lot about programs such as AFDC in terms of whether the programs are structured to provide work incentives. Do you think the structure of UI gives people a reasonable incentive to seek full-time work?

Mrs. ENGLAND. Yes; I do. Because one of our main requirements is that the individual must be actively seeking work to qualify for unemployment insurance. I think if this were not true that we would have a much greater number of exhaustees each week.

Chairman GRIFFITHS. Well, almost every State really requires that you actively seek work. Michigan does, Wisconsin does, and yet a study of UI in Wisconsin discovered that people worked right up to that point where they were going to start losing benefits and then they quit work.

Mrs. ENGLAND. We have not had that.

Chairman GRIFFITHS. You have not found that to be true.

Are any audit or quality control studies done on a routine basis to determine whether UI benefits are being paid in the correct amounts and to eligible persons?

Mrs. ENGLAND. Yes. We do evaluation studies in our own division and then, of course, there are Federal studies that are done too. And we have a quality control check on our own work that we do individually.

Chairman GRIFFITHS. How often do you run a quality control check?

Mrs. ENGLAND. Current.

Chairman GRIFFITHS. Current?

Mrs. ENGLAND. Yes.

Chairman GRIFFITHS. The 1970 amendments extended coverage of the unemployment insurance program to additional occupations. What jobs were covered by that amendment in Georgia?

Mrs. ENGLAND. The law itself specified which ones would be covered. The nonprofit organizations that had four or more employees are covered; employers who employ one or more persons instead of four—

Chairman GRIFFITHS. Who would those people be, lawyers and doctors and so on?

Mrs. ENGLAND. Generally the small merchant, grocery operator, this type of thing. But, generally, we anticipate it will be the professional worker in general. The only State employees that are covered by that are employed in the State hospitals and institutions of higher education.

Chairman GRIFFITHS. From your statement I gather that you apparently have had administrative problems in working the new occupational categories into your State system. And perhaps in locating these small employers. Could you describe these problems?

Mrs. ENGLAND. Yes, indeed. In the first place, we have no actual history on these people. It's a matter of going out and searching into the hinterlands to find them actually. We were promised and assured that we would be given the benefit of information from the Federal rolls that have this information available for income tax purposes.

Chairman GRIFFITHS. Have you been given this information?

Mrs. ENGLAND. Very inadequately, it was almost useless to us.

Chairman GRIFFITHS. Really?

Mrs. ENGLAND. Almost useless to us.

Chairman GRIFFITHS. And yet when you find these people they are going to be liable for all back payments; aren't they?

Mrs. ENGLAND. This is true.

Chairman GRIFFITHS. Which is really terribly unfair. Because with some of those people, small businesses, it will be something that will sink them.

Mrs. ENGLAND. Your statement is very true, but we have done an educational program throughout the State. We have met with employers, with groups, we have contacted organizations and we have sent out much material in search of these people. We have put it in the news media and we think that we have done a good job of locating them on our own.

Chairman GRIFFITHS. Some of them will be located when they die, and then that UI claim is going to come in ahead of the widow and everybody else.

Mrs. ENGLAND. This is true, but one thing will help us in this line. The individual comes in to file his claim and he works for an employer who has not been held liable for unemployment insurance. If he has insufficient wages to establish any claim and tells us this employer had one or more persons working, we go out and ferret that employer out and catch him at that time.

Chairman GRIFFITHS. That's good.

Have the laws extending the time over which UI benefits can be drawn had any effect on Georgia?

Mrs. ENGLAND. Would you repeat your question?

Chairman GRIFFITHS. Have the laws extending the time, the Federal extension—

Mrs. ENGLAND. No.

Chairman GRIFFITHS. It hasn't had any effect. Has there been a reduction of the rate at which beneficiaries are exhausting their eligibility without finding work?

Mrs. ENGLAND. It remains fairly constant. It ranges from about 450 a week to not more than 600.

Chairman GRIFFITHS. Your statement mentions several times the difficulties you have in trying to administer a State program when Federal and regional Department of Labor offices control the number of employees you can have. Could you describe these problems of inability to control either your caseload or the number of workers to handle the cases?

Mrs. ENGLAND. Yes; we have two alternatives for a base staff. Either we can take a minimum base staff which will remain constant or we can take a minimum base staff which will remain constant or we can take a base staff which will be augmented by a workload, and, as the workload goes down, permanent employees will be served from employment with us. I think we have chosen wisely to take the base staff and keep a nucleus of trained people with us all the time, regardless of the workload that we have. We have simply found that you cannot operate efficiently with people that were coming and going. We need a nucleus that knows what we are doing, so we take this. This would be fine except that we are projecting our figures and by the time the emergency is there the funds are not available. They are always a little bit behind; by the time we get the personnel assigned to us, the emergency is over.

Chairman GRIFFITHS. You mentioned that regional and local offices give you different responses as to what money is available and so forth. You cited the Trade Readjustment Act program as an example. As a matter of fact, have you ever paid anybody under the Trade Readjustment Act?

Mrs. ENGLAND. Yes; indeed we have.

Chairman GRIFFITHS. Really?

Mrs. ENGLAND. Yes, ma'am.

Chairman GRIFFITHS. Congratulations!

Mrs. ENGLAND. We have some positions pending now. We have two or three. Whittier Manufacturing Co. in Atlanta was approved and there were 550 workers involved; Bibb Manufacturing Co. has some 19 plants throughout the State approved, and there were some 1,100 people involved in those places. This again is another thing that is bothersome to us. We waited months and months and months for an approval on this. And within a week after they approved it, we were asked when we were going to make our first payment.

Chairman GRIFFITHS. When that act had been in effect I think for 2 years not a soul had been paid a cent. And we noticed that. In the Ways and Means Committee we really gave the administration a rough

time because it was almost illusory. People made claims and they could not collect.

I was impressed yesterday during the testimony of Dianna Raskin, who has worked on UI claims in Fulton County, by the apparent ability of your administrators to run an efficient program. The use of the employer records to check whether you have beneficiaries who are also currently working, and the use of this type of record to determine eligibility for benefits were significantly administrative tools. And the program seems to make good use of other Federal program records too. Public assistance, food stamps and the commodities program are all hampered because they don't have quarterly employer records to get current earnings. Could you comment further on the value of these State and Federal records for efficient and error-free administration?

Mrs. ENGLAND. Yes. The only records that we, of course, are able to cross-match against the payments that we make are the employers who are liable to the State of Georgia for unemployment insurance. It would be helpful if we had income tax records available to us. Of course we know there are many employers who have not been held liable for unemployment insurance who have been employing people who have had sufficient insured wages to establish a claim. And we know that these people will work up to a certain point. If we had the records of these people, we would be able to do a much more efficient operational cross-matching, and this is where we detect fraud in the system. I might say that we have very little fraud in the State and I think it's because we keep such close check on them.

Chairman GRIFFITHS. Could you explain a little more fully why it is you're forced to use part-time and intermittent employees for 37 percent of your staffing?

Mrs. ENGLAND. This is the matter that I just discussed of the basic staff that we have, 127.1 at the present time. Our work load justifies much more than that, 37 percent more. So we are forced to go out and hire intermittent and part-time workers. The only way we can do this in the State of Georgia is on a noncompetitive basis because we cannot skirt the merit system and employ people who cannot get placed on the merit register, which is good; we find no fault with that. But to avoid our employing persons who could not be employed from the merit system register, we are limited to 1,000 hours each year for each individual. So when we get a person and we reach that 1,000 hours we have to release them.

Chairman GRIFFITHS. That's indeed too bad.

You mentioned that your operations have been complicated by a Supreme Court case, the *Java* case, which affected the hearing procedures. You mentioned that having to pay benefits pending the appeal of such court decision has resulted in a great increase in the number of overpayments to claimants which then have to be recouped. Could you supply for the record the number of cases thus far on which clients have been overpaid pending unsuccessful appeals and the number of appeals which have upheld the client? And you can do that, if you like, when we send the record.

Mrs. ENGLAND. I do not have that number with me, but I will try to get it and submit it.

(The information referred to follows:)

Records in our office show we have had 340 overpayments established as a result of the Supreme Court decision in the *Java* case. These overpayments totaling 1,500 weeks with a dollar value of approximately \$80,000 represent an increase of approximately 50 percent.

Chairman GRIFFITHS. I'm interested to see the people who have appeared here on unemployment insurance are women. I think you might be interested to know that without any question one of the most qualified witnesses who ever appeared before the Ways and Means Committee was a woman employed by the Department of Labor to work on unemployment compensation. I was sitting by Mr. Mills one day, and he turned to me and said, "I don't know why these Secretaries of Labor come down here" (because it's always a Secretary who appears before the Ways and Means Committee in executive session). He named this woman and said, "She knows more about it than anybody in the whole city knows. And all he has to do is send her and we can find out right away in place of their opinions on what ought to happen."

Mrs. ENGLAND. I might tell you this, you mentioned the TRA. When some of the gentlemen were here from Washington they said some of the most efficient work that they had had done was from women. The women seem to get it done better than the men.

Chairman GRIFFITHS. That's quite right.

Mr. Wood, would you briefly describe your position and responsibilities?

Mr. Wood. I'm assistant director of the manpower services division of the Georgia Department of Labor and I have total program responsibilities for operation of the work incentive program in Georgia. Until just about 2 months ago, the operational portion of the program was under the training and employment service and I was strictly a technical supervisor. We have gone through a new organization in the State level and now I have complete responsibility for the work incentive program, operations and budgeting, funding, the technical side of the program too.

Chairman GRIFFITHS. The statement that you made was a very good one and I would like to point out, of course, that all statements will appear in the record as if read. I would like to ask you, why does WIN operate only in 21 of Georgia's 159 counties?

Mr. Wood. When we first introduced the WIN program we were told it was a blank check and that we could do whatever we wanted. We could establish a massive program and really solve a lot of problems of the welfare recipients.

Chairman GRIFFITHS. And I suppose the check bounced.

Mr. Wood. The check bounced. When we finally got it, though, and reduced it down to people, they allowed us 1,250 slots. When we received the funds the State and Federal Government could put in the program we were able to increase that to 2,100 slots. We would serve more than 2,100 people from year to year, but we're operating on the basis of 2,100.

Chairman GRIFFITHS. Are there other training programs available in these areas or do they go to other areas?

Mr. Wood. Yes, there are other training programs available. We avail ourselves of these other training programs. We use MDTA, Na-

tional Alliance of Businessmen programs, Job Corps, and any of the other programs that are established in an area where we operate. This is our first source of training or assistance for our enrollees, this makes our money go further.

Chairman GRIFFITHS. When you get this record can you supply the available statistics on WIN program costs, the enrollment, the placement and savings in reduced welfare payments?

Mr. Wood. Yes, ma'am; I can. I think part of it is in my statement but I can give you the cost on these other things.

(The material referred to follows:)

Statistics on WIN (except where otherwise noted, the data are cumulative since the implementation of WIN in Georgia):

Current enrollment (as of July 12, 1972)-----	1, 449
Cumulative enrollment-----	3, 823
Number completed job entry (placed and 90 day followup completed)-----	696
Number currently in job entry (as of July 12, 1972) (placed and in follow-up)-----	245
Number tax incentive certifications-----	10
Number currently in on-the-job training (as of July 12, 1972)-----	43
Gross earnings for first month's employment-----	\$323, 217. 01
Amount of monthly welfare payment reduction-----	\$46, 454. 00
Terminations-----	1, 680
Other terminations (nonparticipation, moved, remarried, found own job)---	1,040
Dropouts-----	640

The average cost per funded slot including Lot I and Lot II is \$1,008.00.

Chairman GRIFFITHS. OK. You mention in your statement that only 124 people have been completely removed from the welfare rolls through WIN training and placement. This is much less than the 1 percent of the current caseload. What percentage of cases do you think can be removed from welfare if there were unlimited resources to do the job?

Mr. Wood. Well, I think we would have a substantial increase. I might say here that these 124 I mentioned are individuals who have been completely removed from the welfare rolls. We have quite a few individuals who are in the process of this. They are employed and we will be following up on them, possibly some more will come from that. Mr. Friel was discussing earlier the State regulations pertaining to income. The first \$30, the next one-third of their earnings is not deducted. This adds a lot of involvement as to whether they get off welfare or whether the welfare grant is reduced.

Chairman GRIFFITHS. If you had additional resources, where would you put them?

Mr. Wood. Well, we feel we have a balanced program in Georgia as it is. I think I would just take additional resources and do more of the same thing we're doing now.

Chairman GRIFFITHS. I see.

Some figures accompanying your statement show that while the Atlanta WIN project has by far the largest number of enrollees, the number of placements is no greater than in Augusta or Columbus. What factors lead to these different results among the three cities?

Mr. Wood. Well, other people have already discussed the rural aspects of manpower programs. I think that Atlanta, being the hub of the south, has enjoyed great prosperity as far as having manpower programs giving opportunities to participate in programs of this type. I really and truly think that a lot of our employers, if I might say so,

are gun-shy. You know, they've been contacted by so many programs pushing people for jobs who are low income, poverty criteria, and all these various terminologies that we use, that I really feel that employers are a little bit afraid to commit themselves to job openings.

Chairman GRIFFITHS. Why do you think so many Atlanta enrollees terminate before completing their training?

Mr. WOOD. We have more appeals on our terminations in the Atlanta area. I think there again that our program enrollees have access to more advice, whether it be good or bad. I think it's just something that is characteristic for a metropolitan area where they have more exposure. People can go to other programs. They know if they leave WIN they can possibly go to other programs and possibly more job opportunities. Some of them are possibly moving to rural areas and this would account for some of the terminations.

Chairman GRIFFITHS. Wouldn't it be advisable therefore to put more of the WIN program in some of the other areas where they might have less of that situation?

Mr. WOOD. We felt it would be from the beginning. However, the criteria for eligibility of an area dictates that in Georgia, Atlanta is first. Atlanta has to be first.

Chairman GRIFFITHS. That's sad, we ought not do that.

Mr. WOOD. Well, in our subsequent planning we are going to leave Atlanta at the level it is and concentrate more in areas away from Atlanta.

Chairman GRIFFITHS. How are the Talmadge amendments affecting your budget problem?

Mr. WOOD. The Talmadge amendments will assist us greatly because it gives us more Federal money for the amount of State money that we are able to get.

Chairman GRIFFITHS. What do you expect the impact of the amendments to be on the WIN program in Georgia?

Mr. WOOD. I think that it could make a great impact if we are given adequate funds to go forward and establish WIN programs over the State.

Chairman GRIFFITHS. Do you think the results are worth the administrative costs?

Mr. WOOD. Yes, ma'am, I do.

Chairman GRIFFITHS. I understand that Georgia was selected by HEW and Labor as a pilot project for administrative planning for welfare reform as proposed in H.R. 1. Have you been involved in this planning project?

Mr. WOOD. I was involved to some degree. However, Mr. Bryant actually was involved more so than I was in the actual H.R. 1 planning.

Chairman GRIFFITHS. Did this advance planning benefit your State agency in preparing for either the pending bill or the already enacted Talmadge amendments, could you say, either one of you?

Mr. WOOD. I would say we gained experience, yes.

Chairman GRIFFITHS. It helped to some extent. Do you have any other recommendations to make on the WIN program?

Mr. WOOD. Well, I think my statement pretty well showed you what my feelings were, and this lack of coordination of the U.S. Department of Labor level in Washington and the regional level here in Atlanta, and my level. As far as the time elements involved, the Tal-

madge amendment was signed in December, our legislature met in January. Since that time all these new things have come up. These are additional responsibilities the Department of Labor must assume, such as training payments and things of this nature. So actually what happens is it throws our budget estimates out and they are really out of line now. We have just about got to start over. We have a fixed amount of funds and we now have to go back and adjust to meet the program demands and adjust the size of our operations to come within our funding.

Chairman GRIFFITHS. Could I ask any of you to express your opinion as to why the tremendous increase of ADC cases on the welfare rolls? It's true in this State and other States. What do you think is causing it, Mr. Friel?

Mr. FRIEL. I think there are two primary reasons, one of course, we have already covered, which is the legal cause. The other, I believe, is caused by the liberalization of eligibility policies and procedures by the Department of Health, Education, and Welfare, and in some cases by State welfare departments. Again, my observation here would be that these liberalizations, and I could give you examples of these if you want them, are in many instances ways to get poor people more money and to, so to speak, bypass certain constraints which limit the amounts of State welfare assistance grants. In other words, I believe that what HEW is doing here is saying, "Look, the State has a constraint, they can only pay so much for public assistance and this was determined by the State Legislature. What can we do? We know this is inadequate. What can we do to help States meet needs better." and, they do this by creating various mechanisms. Usually these are mechanisms which are related to need determinations, for instance, income. A good example, which in effect makes more people eligible for more money is the method which is used to determine need. Again, I see this as legitimate, as a way to get more money to people who need it. However, what this does 9 times out of 10 is to complicate the whole eligibility procedure and process so that quality control comes in and picks up higher error rates. So it becomes a vicious circle.

Chairman GRIFFITHS. What do you think would be an adequate income for a family of four in Georgia? Not necessarily to live in elegance and style, but to survive.

Mr. FRIEL. I would agree with, I think, Mr. Wood, who said \$4,000. I think realistically that if we could get \$3,000, we could live with it. I say this because I am familiar with the problems which the Senate Finance Committee is now struggling with in relation to welfare reform and various levels of payments which are being advocated. And I just don't see any way that we're going to get anything near \$4,000.

Chairman GRIFFITHS. Congressmen and Senators, after all, don't generally even reach Congress until they are in their forties. And you don't get to the Ways and Means Committee or the Senate Finance Committee until the point where you have some power, until you are a little bit older than that. I wonder if all of us are not looking back at a time in our youth. You know, when I had my first job I worked for \$65 a month, and I worked hard.

Mr. FRIEL. I agree. I think we would agree wholeheartedly because I think those attitudes or value systems or whatever you want to call

them certainly are primary factors. And in Georgia and in many other States, there is in many areas what I refer to as a bootstrap philosophy, which has more to do with what used to be, not what is now.

Chairman GRIFFITHS. But isn't it also true that as welfare, social security, unemployment compensation, veterans' pensions, and other types of money have come into all of these areas, it has really made life better for the people?

Mr. FRIEL. It has, and I think also—

Chairman GRIFFITHS. All the merchants.

Mrs. ENGLAND. Think of the purchasing power.

Chairman GRIFFITHS. Of course, all the merchants. We are all interdependent upon each other so that in reality it has made life enormously better. Now, we had a Veterans' Administration man here this morning who gave really a very good discussion on veterans' pensions. And I asked him if it weren't true that Spanish-American War veterans' pensions were sort of the social security of the 1920's. He said he really didn't know. But I just happen to remember that my grandmother married a Spanish-American War veteran, much to the relief of her sons because he was able to support her. It took the burden from my father and his brothers. And when the man had died, the way you got a survivor's pension then was that you knew the Congressman. You wrote a letter to the Congressman or saw him when he was home and asked him to make sure he got a special little bill through. And he did. But my grandmother had been widowed in the 1890's and she never received anything. So that there was no way of providing for people. But all of these income maintenance programs not only help provide for that person but has made life so much better for everybody else. Of course, I think sometimes that we in Congress forget, and I am convinced that another thing we have forgotten is that the world we represent is not the same world that was here 30 years ago.

Mrs. ENGLAND. Thank goodness.

Chairman GRIFFITHS. We are all doing lots better in that, so that it would be very helpful if these income maintenance programs could be considerably better, considerably less involved. Now you can see what is happening and this is what we really are studying, how all of these programs intermesh.

And I have been looking at this. A mother with three children in Atlanta gets \$1,788 in cash payments from AFDC. She's totally unemployed. But she gets \$922 in noncash benefits. However, if she's living in public housing, first she gets a 5-percent reduction off the top of that \$1,788, I believe. Then she gets \$300 for each child. So finally she is going to pay 25 percent of something substantially less than a thousand dollars as rent.

I am positive that most people in Congress don't even understand how that thing works. You know, each committee is passing out something. And all these agencies are passing out something else, and I'm sure they don't know just exactly how all of it goes together, and that is actually what we are trying to find out—how all these things add together.

Now, every person that has appeared before me, whether it's in New York or Detroit or in Georgia, is pointing out that people in the intake centers are doing their dead-level best to give these people at

least \$1 of welfare so that they are entitled to medicaid, and they are entitled to food stamps or commodities, and they are entitled to free school lunches for their kids. And in some States they are getting better than \$6,000 on welfare because by the time you have added all these noncash benefits and all the rest of this stuff that goes in here, they're doing mighty well and they are not paying taxes. But I don't think all of us understand this and I don't think we understand exactly how beneficial it is to the rest of the community.

Do you want to say something, Mr. Wood?

Mr. Wood. I'd like to say one thing. I don't know if you've heard this when you've been around the country or not, but we feel in Georgia and certainly the welfare people have told me this, that there are a lot of tangible results coming from a program like the WIN program and all the other programs that you never see in statistics and you never read in the paper. For instance, children's attendance in school improves when the mother is involved in the program. The mother has a purpose and the child begins to develop these habits.

Traditionally in the South the female in certain low-income families is the leader, as she has always been the head of the household. But in their being involved and having a purpose, we feel the children are benefiting and they are forming some habits and some good characteristics that might not be seen for 10 or 15 years. You never see this in statistics, but I just wanted you to know.

Chairman GRIFFITHS. I think that is absolutely right. I'll tell you a story told me by Barbara Seaman, the editor of the women's department of the magazine Family Circle. She told me that a friend of hers, a psychiatrist or a sociologist, had been asked to write an article for a new children's encyclopedia on a working mother. And her statistics and her information showed that the effect of a working mother upon a teenage daughter was very good, that the teenage daughter had a much better opinion of herself and that she had less problems than the teenage daughter of a woman who never worked. When the galley proof came back to her to correct they had it changed completely so that the affect on the teenage daughter was very bad and the mother should stay at home. So this woman called up and said, "This is wrong. you can't use that." And they, under those circumstances, refused to put the article in the encyclopedia. You know, that's pretty rough. That's a prejudice beyond our own understanding. But the truth is that children who have never seen anybody work are not going to be willing or able to work as others.

Mr. Wood. That's right.

Chairman GRIFFITHS. Because they don't understand it.

I want to tell you what a real pleasure it has been for me to be in Atlanta. I think you do a very good job here. All of you have answered so well and so clearly. And I will try to convey the message you have given us to the Ways and Means Committee and the Finance Committee, and in fact the entire Congress.

Thank you very much.

(Whereupon, at 3:40 p.m., the subcommittee adjourned, to reconvene subject to the call of the Chair.)