

The Basic Skill in Social Security

By Karl de Schweinitz*

IS THERE A BASIC SKILL AND KNOWLEDGE which underlies the administration of social security as represented in the system of social insurance and public assistance for which the Social Security Board is responsible? The activities of the Board are variously conducted through Federal, State, and local channels. From the point of view of administration and of the training of personnel it is important to know whether these apparently divergent activities have a common expression in what is required of the individuals who must carry them out.

In the social security program, social insurance and public assistance are complementary. The one provides through contributions proportionate to wages a prescribed income which becomes available when unemployment, old age, or death occurs; the other supplies a money payment determined by the needs of the individual who, being old, blind, or under 18 years of age, has insufficient resources in insurance or otherwise to meet his primary necessities. Is there anything more than this complementary relationship which binds insurance and assistance together?

In execution they seem to become separate. Old-age and survivors insurance is federally administered by the Bureau of that name in the Social Security Board, with field offices in more than 400 local communities. Unemployment compensation is operated by the States, the Board approving the State law and, through its Bureau of Employment Security, allocating the funds for the administration of the law. Public assistance is carried on either directly by the States or by local communities under State supervision. Here Federal responsibility is expressed through a system of grants-in-aid administered by the Board's Bureau of Public Assistance. Do these various activities have any common ground in the process of administration?

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The Function Basic to All Programs

Despite the differences that thus characterize the various parts of the social security program, there is a basic function to which is related all the work of a diversified operating personnel—Federal, State, local. This function is expressed in the activities of the men and women who in hundreds of communities throughout the United States interview the individuals who apply for or benefit from the services provided under the Social Security Act. Here, where the ultimate purposes of the law are effected, one finds that which, together with the unifying influence of the Social Security Board, makes one common undertaking of the whole system of insurance and assistance. This is the determination of eligibility, involving an underlying skill and knowledge which, with appropriate differences and adaptations, apply in all three services—old-age and survivors insurance, employment security (unemployment compensation), and public assistance.

Processes in Determining Eligibility

Basic in all three programs, this function involves the following processes:

1. *Ascertaining facts.*—These are the special facts about the life and work of the individual that form the basis of the decision whether or not he shall receive the benefit or money payment for which he has applied. Sometimes they are in his possession and at his command; sometimes they must be obtained elsewhere from people or from documents. They need to be accurately established. This is not easy when memory is fallible and definite evidence is not at hand. These facts, moreover, often touch closely upon things intimate to the person involved. How often and how intimately depends upon the nature of the insurance or of the assistance, but this element of intimacy, with all that it connotes, is always potentially or actually present.

2. *Determining with the individual the extent of his responsibility for establishing his eligibility.*—What is the area of the responsibility of the individual and that of the organization in this respect? How much of the proof necessary to determine eligibility should the individual obtain for him-

self? To what extent should he be expected to report changes in work and wages and pertinent circumstances? How much can the process be made something the individual does for himself, rather than something that is done to him or about him? While the organization as a whole can establish general policies—and the trend of development is in the direction of the retention of a maximum of responsibility by the individual—there are always variants in the individual, his circumstances, his condition, and his capacity, that call for special and immediate decision.

3. *Evaluating facts in relation to law and regulation and deciding whether and in what amount an individual is entitled to benefits.*—This process requires not only a knowledge of the Social Security Act but, in the case of unemployment compensation and public assistance, of State law and, in all the services, of the interpretations of the act as provided by the decisions of the Social Security Board, amplified or particularized in the State and local administrative units. Regulation, policy, and procedure are inherent in a service that undertakes to deal equitably and predictably with all persons in the same status or condition, and the insurance or assistance worker must be able to determine fairly and appropriately in relation to such regulation and policy whether the individual, in the light of his special facts, is entitled to the benefit or payment for which he has applied.

4. *Explanation.*—No other skill is so universally important to the success of the program as this. The quality of the working relationship between the organization and the applicant largely depends upon his understanding what the requirements of eligibility are; what, as indicated above, is expected of him; and whether he is or is not eligible, and why. The extent to which the individual appreciates what social security involves as it relates to him not only affects, often decisively, the whole process of determining eligibility, but also influences the development of a popular understanding of the program. Explanation calls for a high degree of individual activity; it is not something to be done by rote. It varies as people vary, and it calls both for insight into human nature and for facility—frequently ingenuity—in statement.

The Individual and the Many

These four processes in the establishment of

eligibility—ascertaining facts, evaluating facts, determining responsibility, and explanation—demand a disciplined skill which is variously required throughout the program. The chief medium through which they are carried on is the interview. That interview takes place usually under circumstances which have a high emotional content. Sorrow, anxiety, fear, even anger may all or any of them be present when death, unemployment, and needed income are the occasion of the discussion. Complicating the situation still further is the fact that the issue is personal. There is a world of difference, for example, between having to make an explanation of eligibility for insurance or assistance to an individual whose interest is academic and not immediate and having to make the explanation involved in telling an individual that he is or is not eligible for something he wants.

The interview, along with every other activity in the determination of eligibility and the establishment of benefits or money payments, is carried on against a background of large-scale administration. Volume of operations, which is inherent in the purposes of social security, characterizes all three services. Old-age and survivors insurance involves recording annually the wages of 45 million persons.¹ Public assistance payments are made each month to nearly 3 million individuals. The unemployment compensation program has had as many as 1.7 million persons in claims status in a single week.² Increasing coverage against the vicissitudes of life means a still greater number of beneficiaries and claimants.

Should the United States be as successful in promoting employment in peace as it has been under the demands of war, the volume of unemployment benefits could be relatively small, and as insurance extends there may be less necessity for public assistance; but it is not likely that any program which aims at universality will escape the implications of mass operation. Certainly, today, the services offered under social security call for an understanding of how to deal with the individual as an individual even when he is one of many; an ability to develop and use policies so that people in similar circumstances are treated alike; and the capacity to work within the procedures that go with large-scale administration in

¹ 1942.

² July 1940.

such a way that the particular situation of each claimant or beneficiary is met appropriately.

The Right to Social Security

The function of determining eligibility is conditioned by one fundamental animating principle. This is the concept of the right to social security, the right to insurance, and the right, when in need, to assistance. Implicit in this concept, which applies throughout the program, is a concern for the maintenance of a maximum of freedom for the individual and for responsible activity on his part in relation to the program. As established in the Social Security Act, this represents the latest stage in a development that has been close to revolutionary. Under the poor law the individual presumably had a statutory right to relief if he could not provide for himself. Actually, however, assistance was administered either in the spirit of benevolence or as an expression of the police powers of the State. In the first instance, this purpose represented the complex of motives contained in the word "charity"; in the second, control. Later it came to include, first, the idea of reform, then, that of treatment.

The passage of the Social Security Act in 1935 came as the culmination of a new development which definitely recognized the statutory right of the individual to insurance and, if in need, to assistance and was increasingly expressing this in the application of the theory of eligibility. The act implemented this concept still further through the provision in the public assistance titles and in unemployment compensation that the individual whose claim is denied should have an opportunity for a fair hearing. The 1939 amendments later incorporated a similar provision in old-age and survivors insurance and also established the confidential nature of the information concerning applicants and recipients. These features of the law, and, in old-age and survivors insurance, the fact that the employee as well as the employer contributes toward the cost of his protection, help to enhance the individual's self-respect and his responsibility for his part in the program. They emphasize his right to social security. Throughout the program this concept of right is the animating motive, the spirit in which the work is carried on, and the factor which, along with the purpose of social security, makes the activities of

the Board significant to the individual who participates in them.

Rights, however, are not self-maintaining. They are dependent for their realization upon the way in which they are administered. Here two basic considerations are involved: the one is clarity and predictability in the operation of the system and in its relationships with individuals; the other is the spirit of the organization and the attitude of the individual administrator. Rights to be available must be understood. This means that laws and regulations must be clearly expressed. More than that, it must be possible for the person who applies for insurance or assistance to know in advance to what he will be entitled and in what circumstances. This calls for the development and use of regulation and policy. The second consideration, the spirit of the organization and of the administrator, involves intangibles in atmosphere which are expressed in many different ways, from the arrangement of the office to the manner in which the applicant is received.

Implications of the Concept of Right

The implications of the concept of right are far reaching. Perhaps they are expressed as well as possible in the words of the social worker who said: "When you get the idea of right in administering assistance, you don't feel so noble about what you are doing." Such a concept involves recognizing that it is for the individual to ask for what he wants in relation to the purpose of the program and for the organization to operate in relation to his request. The administration of a service based on right is different from the administration of an activity, the main function of which is to help the individual to change in some respect. It makes, as already indicated, its own demands upon skill and knowledge and has its own characteristic, animating principle. It sees the determination of eligibility and the establishment of the amount of benefit as the basic purpose in relation to which the individual member of the staff exercises his abilities and derives his satisfactions.

This is the unifying factor which exists throughout the Board in every aspect of social security—in both insurance and assistance. Its presence throughout the program does not mean that the three services are alike or that they require the

exercise of skill and the use of knowledge in identical ways. Old-age and survivors insurance is different from unemployment compensation, and public assistance differs from both the insurances.

Differences Between the Insurances

The determination of eligibility in old-age and survivors insurance is primarily categorical, having to do, in the main, with the establishment of age, death, and relationship. It comes after the fact and is, with certain notable exceptions,³ outside the control of the claimant. He has either died or "attained." The problem is one of evidence. In general, the facts to be determined in old-age and survivors insurance are more objective than in the other two services.

Unemployment compensation involves almost no categorical determination unless one counts as such the question whether the claimant is in a job covered by insurance. In contradistinction to old-age and survivors insurance, its facts are highly subjective: What was the reason that led to the separation of the claimant from his job? If he left, did he leave for good cause? Is he able to work? Is he available for work? Unless the answer is "yes," he is not entitled to benefits. A woman with a child applies for unemployment compensation. She says she will find a maid to take care of the child when she gets a job. Is she available for work? Or, to be available, must she have engaged the maid? But she says she cannot do this without a job. Circumstance and intent enter importantly into whatever decision is made. The ascertainment of more facts will be clarifying, but subjective elements remain.

Once an individual is established as a beneficiary under old-age and survivors insurance, there is little necessity for him to go again to the office or to be visited by the worker. He receives a check once a month, and that completes the transaction. The chief occasions for additional contacts between the organization and the individual arise when the beneficiary is earning wages of \$15 or more a month in a covered job, which must be reported and his benefits stopped, or when such earnings cease and benefits

³ A beneficiary may not earn \$15 a month or more in covered industry and retain his benefit; children between 16 and 18 years of age must be in school if school attendance is feasible; the Bureau of Old-Age and Survivors Insurance has authority to pay the benefit to a guardian-in-fact if the beneficiary is not able to administer the money himself

are resumed; when the Board must assure itself that children over age 16 but less than 18 are in school if attendance is feasible; or when the organization undertakes to ascertain whether a guardian-in-fact is properly fulfilling his responsibilities. In unemployment compensation, however, every beneficiary must report each week, indicating that he is able and available for work and not employed. Here the control of the agency is plain to every claimant. In States which pay benefits during partial unemployment, the control is even more evident in that the individual must report each week the amount of his earnings.

There is a general approval in the community of the principle of old-age and survivors insurance that does not exist in the case of unemployment compensation. There is little, if any, dissent from the idea that an individual should receive benefits on retirement or that his survivors should be protected with an income, but one still meets considerable resistance to the idea of paying money to the person who is able to work but can find no work. There is a constant swing between liberal and restrictive laws and interpretations of law in this connection. It is often hard to convince the public that the person who receives compensation could not take or get a job. Unemployment compensation is administered in an atmosphere of conflict in this respect.

Differences Between Insurance and Assistance

When public assistance is compared with the two insurances, the differences will be found to be much greater than those which separate old-age and survivors insurance from unemployment compensation. These differences stem largely from the fact that public assistance is based on need, and the amounts and periods of payment vary with the particular circumstances of each individual, whereas in both the insurances the amounts of benefits are related to earnings, and the period of payment is predetermined in relation to wages and to some agreed-upon eventuality, that is, unemployment, age, remarriage, or death. It is the element of need that carries special implications for public assistance, not only in what enters into the application interview, but also in the nature of subsequent contacts, occurring as they do over periods that, for the

most part, have no automatic termination. The public assistance worker must determine eligibility and administer payments with regard for the fact that self-support is the normal way of life. His attitude and all that he says and does in relation to the applicant and recipient must be based upon this fundamental premise.

In unemployment compensation, the program is financed by a pay-roll tax upon employers (in a few States the employee also pays) and in old-age and survivors insurance by a tax payable by both employer and employee. Reports of wages made by employers provide the basis for determining the extent and amount of insurance. In public assistance no such basis exists; not only wages but all other sources of income must be ascertained after the applicant makes his request for assistance. A whole new process must therefore be undertaken, which, in the insurances, insofar as it is involved, has been eliminated through previous routine reports of wages to the social security organization. The determination of need also involves the establishment of a standard of minimum maintenance, and this, in turn, necessitates getting information about the family's expenditures. Public assistance must, therefore, cover a greater range of information than is required in the other services, and it takes the worker correspondingly closer to the circumstances, plans, and feelings of the individual than do the other parts of the program.

In the insurances, the State assumes no responsibility beyond the payment of the agreed benefit; in public assistance, need must be met. When—as is almost universally the case—appropriations are insufficient to meet the need, public assistance agencies are under constant pressure from applicants and from the citizenry at large to make up deficiencies of this kind by calling upon or developing substitutive community resources. This pressure increases in those all too many places where other forms of assistance are so few and so inadequate that public assistance becomes in effect the only established legal provision. To engage in the work of determining eligibility under such circumstances is difficult indeed.

In unemployment compensation, the whole question of eligibility rests upon whether the individual can get or will take a job. In public assistance it is affected not only by whether the individual can get a job—recognizing, however,

that most beneficiaries are incapacitated—but also by whether or not he can develop any other sources of income. Here one finds himself in a highly subjective area, where the extent to which the organization is able to regard the individual as a person responsible for his own affairs plays no small part in preserving the movement of the individual toward economic independence.

In public assistance the recipient operates under certain restrictions that do not apply or apply only in minor degree in the insurances. Insurance, in principle at least, operates as a floor upon which the individual can build the proceeds of his own thrift and activity. In public assistance, the individual finds himself under a ceiling—his approved allowance—above which he cannot go unless he becomes wholly independent of government aid. As long as he receives assistance, he must report income and cannot, except for certain minor items, have any money in excess of the established minimum.

The greater the requirements of the individual in relation to the determination of eligibility, the more necessary it is for the representative of the agency to make clear to the applicant what is and what is not his obligation in this connection. Any slight comment may be taken as an instruction that must be carried out, and the representative of the organization must possess a considerable degree of understanding and self-discipline if the applicant or beneficiary is to have as much freedom as possible for responsible action.

It is this element of restriction and requirement, together with what the individual feels is his failure when need forces him to apply for assistance, that places the administration of public assistance in a setting of higher emotional content than is the case in either of the insurances.

The mixture of feeling with which the community regards public assistance is even greater than that which exists in connection with unemployment compensation. There is an increasing recognition of the fact that in this insurance, as in old-age and survivors insurance, a fund has been built up by taxes related to wages for the specific purpose of making provision for the individual when he is unemployed. Nothing of this sort exists in public assistance; appropriations come from general funds or from specific levies for assistance, and there is always the struggle within the community between those who are suspicious

of any system which provides money for people who cannot work and those who recognize the necessity and right of action of this sort.

At the same time, there are other persons who, confusing the purpose of assistance, particularly assistance to the aged, with that of insurance or pensions, would relieve the individual from the responsibility of providing for himself so far as possible from his own resources, even though he is applying for assistance under a program which is based upon need.

The situation in which public assistance is administered is less clearly defined and more subjective and more varied than that in the insurances. The range of emotion which the individual may feel in relation to an application for public assistance is greater than in insurance, and the maintenance of the principle of right is less automatic and more difficult than in insurance. All these factors increase the demands upon the public assistance worker for insight, judgment, discipline, and skill.

While there are thus significant differences between public assistance and the insurances and between unemployment compensation and old-age and survivors insurance, they are differences within the community of the social security program. Basic to everything is the unity of an underlying purpose, of a common function—that of determining eligibility—and of operations conducted within the structure of government and under similar administrative circumstances. There are areas of knowledge and skill which apply everywhere in the program and there is, throughout, the same animating principle—the concept of right with its corollary in a maximum of freedom with responsibility for the individual in relation to the service he seeks.

The Job of the Interviewer

What does the job of social security, as just described, demand of the personnel in the local office where the individual meets the program and the service it offers? What specifically is demanded of the member of the staff who receives that individual? What must he know and be able to do?

Back of the interviewer is the Social Security Act and a vast institutional set-up involved in recording, paying, and accounting for a multiplicity of small financial items affecting in one

way or another more than half of the population of the United States. Before him is a man or woman who will be followed by a succession of other individuals, each concerned about his or her relation to the law and its provisions at a time of personal crisis.

This situation demands of the interviewer two apparently opposite qualifications and skills. He must have a sense of organization, and he must have a feeling for the individual. He must be able to move comfortably and competently within a range of policy, law, and procedure, and at the same time be aware of what it means to the man or woman who, perhaps for the first time, is confronted by the immensity of government. He must be able to get facts, appreciate their significance, and evaluate and use them in arriving at decisions. He must have that kind of scope which sees an over-all purpose and an animating principle in the midst of a multitude of administrative details. He must be able to combine an interest in the development and use of policy and program with a capacity to deal with people, person by person, in such a way that each individual can responsibly exercise his right to the particular service in social security that is applicable to him.

Understanding purposes and procedures.—Essential to this activity is a working knowledge of the regulations and policies of the organization involved in the determination of eligibility. Aside from the Social Security Act and similar State legislation, this information reaches the interviewer in the form of manuals and bulletins about specific points. The amount of material which he must assimilate in such a way that he can supply it in any individual case is considerable. It is not enough for him to be able to use a manual; that sort of codification always necessarily lags behind current developments. He must know how to isolate from the flow of supplementary information and procedure whatever is pertinent to his work. The greater the individual's administrative responsibility, the wider is the spread of this material and the more important it is that he have facility in recognizing what is significant.

This involves more than merely learning a specific regulation or item of information. The worker must be able to see in a succession of particulars the trends in administration so that his actions are broadly based and fulfill the law in its

spirit as well as its letter. Where universally applicable rules are not always possible, as is particularly the case in public assistance, he must be able to act by deduction from precedent, sometimes the precedent of his own experience, always exercising his discretion in such a way as to set up the greatest amount of predictability for the individual who uses the organization. That is, the interviewer must be consistent enough with what has gone before and what exists in known policy so that the applicant who comes with some information about the program—as many do—can see the relation between what has been decided and what he expected and can derive from the action taken an understanding of what, in the future, he may anticipate in his contacts with the organization.

Here is where the interviewer needs a clear knowledge of the purpose of the program of social security, and of his particular service—public assistance, unemployment compensation, or old-age and survivors insurance. Such knowledge is the compass by which he can steer with the conviction that comes from realizing the direction in which the whole administration and his special part of it are headed. This is most important when he must operate in an area of mixed feelings, such as one finds in unemployment compensation or in public assistance, about the maintenance of an individual who is not working because he cannot find work or is not able to work.

In addition to acquiring and using information which exists within the organization and emanates from it, the interviewer must have another kind of knowledge which is important in varying degrees in each of the services in social security. This is the knowledge of the resources in the community which the applicant may need and want to use in relation to the problem which causes him to file a claim for benefit or make application for assistance. Essential in unemployment compensation—frequently important in public assistance—is an intimate understanding of the operations of the U. S. Employment Service and the industrial structure, traditions, and facilities of the community. Medical, legal, child-caring, and other facilities represent another important field of information, used principally in public assistance, not infrequently in old-age and survivors insurance, and on occasion in unemployment compensation. The forms of these facilities and resources

vary with the community, but in one aspect or another they exist everywhere. Fully as important as a knowledge of particular resources is an understanding of how to ascertain the whereabouts and use of facilities about which the interviewer does not happen to be currently informed.

Understanding individuals.—If one side of the material in which the social security representative works is a competent knowledge and use of the regulations and policies of the organization and of the resources and facilities of the community, then the other side is the facts about the applicant which have to do with his eligibility. The claimant is himself responsible for obtaining many of these facts, but even though he actually knows them he may not be able to produce them. The social security worker must have facility in helping people to recall facts. It was skill in this respect, for example, which finally deduced that “Big Joe,” said by a young man to be his employer, was the Binge-Joaha Company, or which brought the time of leaving employment from a vague “around Armistice Day” to a specific 3 weeks before. What is involved here is ingenuity and experience in following the ladder of fact from one circumstance to another, always with an awareness of what is significant and what is relevant.

Fully as much skill as is involved in ascertaining fact and applying it in relation to regulation and policy is required by the art of explanation. The kind of simplicity of statement that is necessary to convey meaning is native to few people. Like simplicity in every other aspect of life, it usually must be consciously acquired. Sometimes a demonstration with a pencil and paper does more than speech. Always there is the temptation to lapse into the jargon that develops from law and procedure, to talk to the claimant in our language rather than in his. At best, the substance that the interviewer must explain is difficult, indeed staggering. Those who draft laws and those who legislate them might well spend a preparatory period in administering them at the point where the individual meets the service established for his use.

Underlying the whole art of explanation is an awareness of the other person and of what any new experience, and especially this kind of experience, means to him. The emotions surrounding the circumstance that occasions the claim or that, arise in the fact that the individual must

ask for something, particularly if that something grows out of need, may block his understanding of what he hears or may even prevent him from hearing what is said. Above all, he wants to feel that he is seen as a person. The social security worker must be able to receive each claimant in a long succession of people for the limited period of the interview, appreciating each individual as different from every other, giving him undivided attention with a focused interest in his problems.

Representing an agency.—All this demands of the interviewer not only insight but discipline. One is born an individual; one must learn about social relationships and how to represent an organization, especially in the particular capacity required in social security. What one says as spokesman for an agency which has the determination of issues that bear as close to the personal lives of people as do matters related to the maintenance of home and family, carries vastly more significance than what one says as one individual to another. This fact should never be absent from the mind of the interviewer, nor should he ever forget the importance of his staying within what is relevant to the problem presented to him. Conversely, he must not fail to realize that what an applicant may say or do may not be directed against him personally but is the product of the circumstances surrounding the application. Where emotions are so deeply involved, emotions will appear and will take as their object whoever seems to be the nearest appropriate individual. In the interviewer, the impulse, prejudice, strain that an individual might exhibit must yield to the understanding, considerate, and considered action of an

agent of government in the administration of social security. It is this factor of discipline which, over and beyond the acquisition of knowledge of program and operations, requires time and training. It is the foundation which underlies everything that the worker does.

The frequency, diversity, and degree with which this discipline and the knowledge and skill related to it must be exercised by the interviewer varies with each of the services. The differences between old-age and survivors insurance and unemployment compensation, and between these two insurances and public assistance, affect the nature of the demands upon the worker, and all that has been written here must be read with this essential point in mind. The greater the subjectivity of the elements that enter into decisions, the wider the range of activity and of discretion, and the deeper and more acute the feelings involved, the larger must be the content and variety of the skill of the interviewer. This applies particularly in public assistance, where the range of discretionary action and the variety of contingent circumstances are characteristically greater than in the other services and where the worker's own discipline must often supply what in the insurances is usually provided by the structure of the program.

Subject to these reservations, the fundamental elements we have indicated as being involved in the establishment of eligibility operate throughout the program. They call for the exercise of a skill that is essential to the administration of both social insurance and public assistance. It is the basic skill in social security.