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## Book Portion

**Book Title :** Is band- aid social work enough?  
**Book Author :** Tomlinson, J  
**Edition :** 1978  
**Portion Title :** In Praise of Social Welfare : The Importance of Being Worthy  
**Portion Author :** Tomlinson, J  
**Publisher :** Wobbly  
**Place Of Publication :** Darwin  
**Year :** 1978  
**Page From :** 1  
**Page To :** 26  
**Isbn Or Issn :** 0909388032

This article was originally digitised for the following unit. Articles may be reused in future semesters in other units by different lecturers.

**Unit code :** HHB213  
**Unit title :** SOCIAL POLICY PROCESSES  
**Lecturer's Name :** Tomlinson, John  
**Faculty/School :** School of Humanities and Human Services  
**Request ID :** 48937

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on 23-JUL-04

## IN FRAISE OF SOCIAL WELFARE

In the land of Honahlee there was a Department of Social Welfare which most people believed would work for the benefit of the poor people in that country. It paid pensions and benefits. The pensions were designed as long term payments for those who were not part of the work force, that is, widows, the aged, the chronically sick. Benefits were paid to those temporarily unemployed or sick. All good citizens knew the welfare of the community was in good hands.

Despite the beneficence of the government, which used Social Welfare to ensure a high standard of social services, some people said this Department was a failure.

These deviants claimed the Department often operated in ways detrimental to the interests of the poor and the people generally. In Honahlee the people who felt this way increased in number. It became necessary to look at Social Welfare to find out whether it did or even could safeguard the interests of the people it was supposed to help. What follows is an account of a committee of investigation into the effectiveness of that Department.

### ELIGIBILITY

The committee set out to investigate how the Department decided who it would pay.

A leading official when asked if everyone in Honahlee got what they were entitled to replied; "Quite obviously yes! Because, according to the Act of Parliament, which regulates the Social Welfare Department, before anyone is entitled to anything *he has to apply*. If he fails to apply he has no entitlement.

"Anyone who applies has his case examined and a 'fair' decision is made within the meaning of the Act".

"Originally published in *Semper Floreat*, 1973.

This Department took a strange attitude to those who, having applied for a benefit or pension, failed to fit into the appropriate eligibility category. Often all the Department did was inform them they did not qualify. Sometimes it would suggest that they might apply to other agencies which were more likely to assist, but most of the time it did not even do this. One young official claimed that this way of treating people whose claims were rejected stemmed from the fact that many officials considered those who did not fit into eligibility categories as *unworthy*. He pointed out, in support of this argument, that it had been Departmental practice within recent years to write to pensioners who were known to be drinking excessively saying, "Your payment is cancelled as you are not deemed worthy to receive a pension." Recently rejection notices saying "You are not considered a fit and proper person to receive a pension" had been sent. The Act specified that people needed to be of good character before they would be paid. Together these facts supported the assertion that officials evaluated some claims in terms of the applicants' worthiness.

## APPEALS

Intimately connected with the granting or rejection of claims was the appeal system.

When a claim was rejected, the applicant was seldom informed of the full grounds of the rejection. He might be told, "You are not normally a member of the work force"; or "Your domestic circumstances preclude payment".

The ones who suffered least from this aspect of the system of social security were those who had friends who were politicians, or who knew politicians, or had friends in the social welfare field who could inform them. The people most likely to get to know about the appeal system were those who mixed with the more affluent sectors of the society. The people whose needs were greatest had the least chance of finding out about the methods of appeal.

In other countries studies had been made to see whether all those whose circumstances would qualify them for payment of social welfare were actually paid. It was found in several countries that many people, even though they would qualify in

every way for payments of social security, were not paid. No one has yet done research in Honahlee to see what the situation is.

### GUARANTEE MINIMUM INCOME

Some officials and members of the public suggested, that instead of paying only those people who fitted into eligibility categories, a guaranteed livable minimum income policy should be implemented. In this way everyone would receive enough to maintain himself. The citizens who urged the introduction of this policy pointed out that assigning people into eligibility categories involved a discretionary judgement being made by someone and this meant people could be mistakenly rejected. Research in other countries showed that whenever social security was based on qualifying for eligibility categories many eligible people were not paid. Frequently it was the very people for whose assistance the program had been set up who were not paid.

The Social Welfare Department often said it wanted to get people off the benefits it paid. One way it did this was through the Government Job Agency where the unemployed could register for work. While people were registered they could be paid a benefit until they obtained employment. In order to qualify for payment certain conditions had to be met. The unemployed had to attend the Job Agency once a week and there establish they did not have, in the opinion of the interviewing officer, unduly long hair; had suffered a loss of income; were clean and tidy; making an earnest effort to obtain work; fit and prepared to accept the first job offered; had a fixed abode; and had proper attitudes towards work and employers. It was commonly acknowledged that had Jesus registered for work he would not have been paid the unemployment benefit on a number of counts.

These examples give some idea of how the use of eligibility categories, to assess who would and who would not be paid, disadvantaged many people. Those who suggested that a guaranteed minimum income policy should be introduced argued that it should be the Taxation System rather than the Social Welfare System which controlled the economic interests of the community and particularly of the poor people of Honahlee. The economic position of the

beneficiaries of Social Welfare under the existing system was regulated by a series of means test rules.

Once someone's earnings had exceeded the means test limits, his pension was reduced by one doubloon for every two earned. This was in effect a fifty percent taxation. With benefits, once the means test free earnings had been exceeded the benefit was reduced by a doubloon for every one earned, that is 100 percent taxation. If someone was married then his wife's income was included when the Social Welfare Department worked out the pensioner's or beneficiary's income.

Officials were able to document cases where beneficiaries or their wives consciously chose not to earn money even when they could easily have done work available. The beneficiaries did not refuse the work because they were lazy, nor because they were "bludgers". Had they worked they would have had their benefits or pensions suspended or cancelled. If the job ran out or if their health prevented them from continuing, they would have been denied any income until they had gone through the lengthy process of getting their Social Welfare payments reinstated. This sometimes took weeks, sometimes months - months of uncertainty of living on charity, months without money. This method of regulating beneficiaries' incomes meant that self-sufficiency was discouraged, often it had the effect of rewarding sickness and non-productivity. People were encouraged to remain recipients by the very system which was pledged to make them self-sufficient.

The beneficiaries lost in two main ways. Firstly, their incomes were always controlled at a very low level: secondly, their recipient status was constantly underlined as they were prevented, by the rules just described, from participating in the productive processes. Coser has said that the most destructive thing about being on welfare or being poor is that such persons are not expected to make a social contribution.

The total Honahlee society was disadvantaged by controlling the Social Welfare beneficiaries income by this method in two ways. First because the beneficiaries and their wives were prevented from making a contribution to the productive forces, the beneficiaries and their families became alienated from normal social intercourse. Second, the loss of productivity is reflected in a lowered gross national product.

Such an economic analysis is not new; in fact in Honahlee a guaranteed minimum income policy operated in relation to some payments made to ex-servicemen and blind pensioners. The reason the citizens of Honahlee were not demanding that such a policy be introduced generally was that the government had managed to disguise its economic and social mistakes in this area by creating imaginary divisions between workers and Social Welfare recipients. As a result many workers did not consider themselves even as potential beneficiaries of Social Welfare.

The call for the introduction of a guaranteed minimum liveable income program will become stronger in Honahlee when more people come to see that it is the most efficient way of ensuring everyone obtains the basic necessities of life. When the people acknowledge that the existing policies discourage initiative, self-sufficiency, and willingness to work then they will demand a guaranteed minimum income policy.

#### CLIENT PARTICIPATION

The citizens of Honahlee had expected to find that their Social Welfare Department, as well as supplying those in need of economic assistance with money, would have helped clients articulate their needs and to foster self-help programs. The reality was very different.

There were a few pensioner organizations which had attempted to force changes in this Department: instead of finding officials helpful, cooperative, and involved, they found the opposite. The head official used every available opportunity to belittle the emergent leaders of these pensioner organizations. A good example of this occurred when one of the pensioner organizations put up a well elaborated program for improvement. The chief official, who had an economics degree, managed to locate a couple of errors in the economic analysis. It might have been thought that this official would have pointed out the errors with helpful suggestions for correcting the mistakes to strengthen the whole analysis. Instead he seized on the errors and used them to criticise the pensioner leaders as "people without education or brains". He claimed that such errors

completely invalidated the rest of the suggestion, even those which had no major economic component.

When the pensioner groups asked that technical staff of the Social Welfare Department be supplied to help groups formulate suggestions on and criticisms of the Department's functioning, the chief officer sent two public relations men to "explain" what benefits the Department offered. They explained they could not talk about what should or might be, they could only describe what existed. Many pensioners got the point - they came to see that the Department was doing what it could (within the limits of the Act) so really they had to accept this and learn to live with what they got.

The public relations men made one suggestion which was followed up by some of the pensioner leaders. It was that if pensioners were having "difficulties" they could at any time call on the Department's social workers to help them. The pensioners who acted on this offer thought that it meant the social workers were the real forces of change within the Department: that through them benefits could be increased, effective submissions written, and pressure for change be brought to bear. Instead they found social workers insisted people come to them as individuals not as representatives of a group. Social workers demanded even more personal details than the rest of the Department and having obtained this information taught their captive pensioners how to *adjust to the system*. They had gone for help in improving the situations pensioners encountered and were seduced by social workers into learning how to cope better with the existing system. Such social work activity further legitimized the Department's practices and made it harder to get change in the direction desired by clients.

#### THE ACTUAL WORKINGS OF THE DEPARTMENT

One official suggested that, despite the fact that the Department allowed the Act to regulate not only its present practices but also its future outlook, and even though it was unresponsive to pressure from clients, it was still a very good welfare agency. To investigate this the actual workings of the Department had to be examined.

The Committee set out to follow through clients' contact with this Department. Initial enquiries were always made at the front counter. There people were expected to explain "their problem" in front of others who were waiting. The officials who manned this counter were some of the lowest paid and least formally educated employees of the Department. Another way in which large numbers of clients had relations with the Department was through contact with special investigators. These men too were very poorly paid and seldom had a lengthy formal education.

The special investigators would call on people in their own homes without informing the client they would be visiting. They were dispatched by the Department to find out if widows were living with men; if the unemployed were really interested in finding work, and if pensioners were making money and not declaring it. They would call on neighbours and ask them about the beneficiaries (without the clients' knowledge or consent).

Sometimes clients were not satisfied with talking just to "counter jumpers", sometimes they objected to the invasions of privacy by special investigators, at times clients became infuriated by their inability to get replies to letters. Such clients were dispatched forthwith to the social workers. At the social work office repressive tolerance was in full swing. These beneficiaries were simmered down. Their "aggression" was "handled". If however the social workers were not able to pacify a particular client, the state police were called - the client was then threatened with being dispatched to a mental hospital or jail as a solution to *his* problem.

The Department also ran a treatment centre where it tried to "patch up" people in an effort to get them to work. This section was called the Habilitation Clinic. It was run by doctors and other paramedical technocrats were employed there. All important decisions concerning "the patients" were made by the doctors aided by their paramedical helpers: "the patients" had no say. The staff decided who would come to the clinic, whether they would leave, what treatment they would receive, and what activities they would engage in at the centre.

The paramedical officials were busy insisting that, if team therapy was going to be carried out, they should have as much say as the doctors. They were too busy even to consider the possibility that "the patient" should have a say, let alone that "patients" as a group **should** contribute to a team decision.

The doctors reigned supreme despite all attempts by their assistants to unseat them. Therefore it came as no surprise when **it** was found that the people ~~who~~ were assisted most by the Habilitation Clinic were those with a definite medical problem. The people needing wheelchairs were supplied with wheelchairs, those needing physiotherapy were given **it**. Unfortunately most of the people ~~who~~ received pensions had social or personal difficulties which prevented them from working. They were not greatly assisted by medical solutions to their problem.

Frequently examples were provided where the Department had simply failed to consider the clients' perspective, usually there was no malice intended - **it** was just that the clients' interests were seen as peripheral to the problems at hand. The waiting time required to obtain a benefit illustrates this point. Even if a person demonstrated he was penniless, he would have to wait three weeks or more before he was paid. The overriding "reason" for such delays was that eligibility, under the Act, had to be assessed.

Just in case any of the Junior officials decided to involve clients in the decisions which affected their lives, a series of procedures - acts - regulations - instructions - and conventions existed to ensure that clients or client groups would be prevented from taking part in determining what would happen to them. For a start, - a client group could not be given information about one of their members because that would be a "breach of confidentiality" .

**It** is not so long since such regulations did not prevent officials giving information or addresses to the police **if** the police wanted to arrest anyone. Yet, if an official were to tell a client group about suggested welfare amendments, then that official could be charged under the Official Secrets Act and serve up to two years in jail. In fact, if an officer even commented unfavourably to any group

or to the press on any of the Department's activities, he could be sacked. So it was that officers who wished to stay, kept quiet. Clients did not participate in decisions concerning their future. The officials who were effectively silenced by such techniques soon lost interest in helping people. Some became cynics, their employment became "just a job - somewhere to go nine to five". Others decided that though they were unable to help their clients, they could help themselves. They became ambitious bureaucrats with both feet fixed firmly on the ladder of success.

### CONCLUSIONS

The Committee which investigated the Department of Social Welfare recommended that a guaranteed minimum Livable income payment be made to every individual in Honahlee. It insisted that the taxation system be used to regulate the income of all citizens of Honahlee, and that the Department of Social Welfare be abolished and replaced by an organization which would reflect the interests of the people it helped.

They argued the only ones who would effectively speak for the poor people of Honahlee were the poor people themselves. In consequence they suggested that pensioner organizations, unions of unemployed people and other client groups should be encouraged and assisted to have their ideas made an integral part of the welfare policy of the country. In order that pensioner leaders, unemployed union organizers, and other client leaders not be co-opted by the government, the committee insisted that client bodies be funded on a five year basis by the Treasury completely independent of any welfare organizations. This was the only way, in the committee's opinion, which would allow client groups to remain autonomous.

The Committee felt that in many ways their findings were reflected in the National Anthem of Honahlee. To them Jackie Paper personified all the recipients of the Social Welfare Department and the Social Welfare Department itself was in many ways Like Puff in the refrain. They looked forward to the abolition of the Department. They concluded their report by quoting from the National Anthem:

"A dragon lives forever but not so little boys  
Painted wings and giant rings make way for other toys.  
One grey night it happened, Jackie Paper came no more  
And PUFF that mighty dragon, lie ceased his fearless mar".

## THE IMPORTANCE OF BEING WORTHY

Australians consider we have a modern comprehensive welfare service, one in which charity, worthiness, and dogooderism are anachronisms found only in isolated welfare agencies run by obscure sects. This is not so. They remain a central feature of welfare practice at both governmental and private levels. Our modern agencies prefer not to tell people they are unworthy but social workers can everywhere be heard saying "I'm sorry, but you are not eligible - you have not met our requirements."

In this chapter, a series of propositions are put which if implemented would go a long way towards diminishing worthiness as a major factor in our social welfare system. Rather than support the introduction of these propositions by stressing their benefits, there is a concentration on description and analysis of aspects of existing practice which the propositions if implemented would negate.

Nearly everybody, and social workers are no exception, grants to welfare agencies an almost total *right* to determine policy. Little notice is taken of the realities: of where the funds to run an agency come from - the people; of whom the agency serves; and of the powerlessness of all applicants for assistance. The ideology of the deserving poor runs rampant through a labyrinth of welfare dogooderism, which Australians frequently confuse with a nationally integrated social welfare program. One does not have to look very far to realise that the concept of the deserving poor has been and continues to be an important component of the social welfare system. Mr. Clyde Cameron, Minister for Labour, just prior to the 1974 election, instructed his Department to apply the "work test" to applicants for unemployment benefits. This "work test" is the method invented by the Department of Labour to assess who is eligible for unemployment benefit. It has the effect of declaring the marginally employable, those often in greatest economic need, as not suitable candidates to receive money from the Department of Social Security. Three further examples of eligibility and its confusion with worthiness are Listed.

\*Originally published in *Australian Journal of Social Issues*, 1975.

A woman who strangled her common law husband and who in every way qualified for a Widow's Pension, after she came out of jail, was refused a Widow's Pension but was paid an Invalid Pension.

Until 1969 it was possible to see people refused a pension because in the opinion of the Department of Social Service, as it was then called, "you are not deemed worthy to receive a pension". A policy change has meant that such notices are no longer sent but it is still possible according to the Act (1) to reject an applicant for pension on such grounds.

A senior officer of the Social Development Branch of the Department of the Northern Territory, in May 1974, despite having the capacity to assist, decided not to assist a pregnant woman who had left her husband in South Australia and come to Darwin. The woman had started maintenance action against her husband and had complied in all other ways with "normal requirements" for assistance. Assistance was recommended by her Social Worker. This woman was forced to accept work in a prawning factory and within a week collapsed - she managed to avert having a miscarriage after being confined to hospital for seven days. The doctors considered that the heavy lifting at the prawning factory was responsible for the near miscarriage.

It would be possible to go on forever listing cases where "eligibility" is ignored, circumscribed, and changed to suit the staff of agencies at the expense of the potential recipients of such organizations. In those agencies which do not specify what they do, whom they help, and on what basis they assist people, "clients" are very vulnerable. It is however obvious that those who most offend against society's mores and agency policies will get less than those who are more accommodating to both these strictures. The unworthy find that they experience more economic problems because they are cut off from the very sources of income which allegedly exist to assist them,

#### **ELIGIBILITY: A RATIONAL VIEW**

It is possible to look at eligibility as the method by which agency staff are enabled to assist "clients". Eligibility also provides an indicator of how much people can be given.

such is the commonly stated interpretation within the welfare industry in Australia at the present time. However, in reality eligibility is the method by which agency staff decide who will *not* be assisted or how little "clients" can be given.

All social agencies have eligibility policies which, because of the finite nature of the finance available, are restrictive. Even if an agency had a policy of assisting anyone in "need", many *entitled* people would not receive assistance. The agency could not get the message across to all people in a city, its style of delivery, its location, and so on would affect the percentage of entitled people who actually got to be assessed as eligible.

Normally delivery is not seen as part of the eligibility process of an agency, but in fact *it* is. The first rule of eligibility is "those who can tolerate the way we operate may receive help". Many entitled people do not have any contact with the organizations, which allegedly exist to assist them, precisely because of the manner in which assistance is offered.

Service delivery is such a sensitive subject that most Australian directories of community services fail to include anything other than a superficial assessment of the manner or effectiveness of agency programmes. This is a deliberate decision made by the compilers of directories; "we could not say how bad those agencies are - they would sue us or they would not let us list them or *it* would interfere with our plans to place students with them, or our job is to *list* agencies not to pass moral judgements on them". So compilers of such directories go along happily listing the individual variations and specialisations of all the agencies.

A quick glance through any Directory *of Social Agencies* will convince even the most ardent ideologue of welfare reasonableness that the majority of agencies listed have eligibility policies which are less universalistic than "available to all". Often the statement "we will help anyone in need" is a way of avoiding the necessity of publicly stating the restrictive nature of agency policy.

## SPECIALIZATION - WHY?

A frequently raised point is that organizations need to specialize, that there would be little point in all agencies doing all things for all men. The Health Department should not be expected to look after *all* the needs of patients. That is why rehabilitation units run by the Department of Social Security are designed to work only with people who have an excellent chance of being returned to employment within three years. This also explains why ex-service organizations should be expected to look after only returned servicemen.

In relation to the above three points:-

1. There can be no doubt that the Health Department gives different treatment to different areas of concern when the white infant mortality figure stands around 18 per 1,000 live births but in many parts of Australia the Aboriginal infant mortality is in excess of 180 per 1,000 live births (2). In any case isn't it possible to conceive of health as something pertaining to the whole man and if so should not the whole man be treated?
2. Why is it reasonable to assume that people who, following an accident or illness, can be returned to work in less than three years have a different *order* of needs when compared with others who may need more than three years to recommence employment or who may never work again?
3. Australia being the land of the sunburnt digger, it is probably a heresy to even question the reasonableness of specialisation in relation to men **who** died or **who** could have given their lives to save Australia from Vietnamese orphans and to make Australia a safe place for pacifists to live in. There has been an assumption in Australia for some time that not only should repatriation pensions be higher than non-service pensions, but that repatriation pensions help increase civilian pensions because ex-diggers can more ably push their claims and the civilian pension rates are tied to the repatriation pension rates. There seems little awareness that given a government decision to spend \$X on welfare, then every time an individual from a privileged group receives more than  $\frac{\$X}{\text{the number of people in the welfare mire}}$  this automatically

means that people designated as belonging to less privileged groups must receive less per head than those who got in early.

Despite what has just been said the writer is not arguing here for an end to all specialisation or all inequality. In our society there are specialists, many of whom do their jobs better than non-specialists. There are people with special needs who require services or goods which the normal person does not require and some agencies are best equipped to help them. This is a very different thing from a refusal to:

- a. provide sufficient money for a person to live;
- b. provide effective educational services; or
- c. provide a realistic health service.

Yet in Australia these vital services are withheld from individuals and even sections of the Australian people largely because of the implementation of eligibility policies (3).

What is needed is specialisation deriving out of a rational meshing of particular expert technology and needs not satisfied by universal programs. That is, only people who are missing a limb will require an artificial one, but all such people should be able to get one supplied by the one agency. In Brisbane at the moment there are at least three different agencies which could supply an artificial limb depending on one's eligibility.

#### **THE EFFECT OF ELIGIBILITY ON APPLICANTS**

"Clients" who are assisted by existing programs feel lucky. The person who is declared by Commonwealth Medical Officer to be 85% incapacitated is lucky compared with the man who is considered to be slightly less than 85% incapacitated. The first receives an Invalid Pension, the second may receive nothing from the Government. Without going into the impossibility of obtaining any uniformity of such decisions, it is worth noting that no medical school in Australia teaches medicine on a percentage system. The writer worked with a man who had received special training

and even though he had severe brain damage, extensive injuries to both arms, and who had difficulty in walking; it was still possible for him to earn sufficient to preclude his receiving a pension. He determined to earn just less than what would stop his pension because he did not want to again have to prove he was 85% incapacitated should he lose his job. Thomas Szasz has pointed out that such eligibility policies reward sickness and punish self-sufficiency (4).

The above-mentioned story exemplifies the way organizations eligibility policies encourage recipients to become dependent on agency programmes - thus legitimising the employment of agency staff. Had a guaranteed minimum income policy been in force this man would not have encountered personal financial disincentive in any attempt he made to improve his security and standard of living.

What about "clients" who are refused? Several homeless men with whom the writer has worked were dependent alcoholics. Many of them had not been employed for several years and were no longer able to hold down anything but the most temporary jobs. It frequently took from twelve to eighteen weeks for the Department of Social Security to decide whether these men would be paid an Invalid Pension. While they waited they were not paid unemployment benefit "because they were not fit and able to work, nor did they have a fixed place of abode". Sickness Benefit was not paid because "they had no recent work history". A lot of these men had their pension applications rejected because "alcoholics become dependent on the pension". The failure to assist such men forced them to rely on the inadequate excessively judgmental homeless men facilities run by Church bodies (5). The rejection of their pension applications has never, in the writer's experience, helped such men return to employment. The eligibility policies of most government agencies (6) in Brisbane meant that the presence of governmental welfare agencies was an irrelevance in the lives of these men.

Deserted wives who before the introduction of the Supporting Mother's Benefit in 1973 could not show they were "deserted without just cause" faced the alternatives of working and having their children looked after by someone else during the day or setting up a *de facto* relationship or trying to get the State welfare departments to pay them

State assistance (all of which had several disadvantages compared with the pension). The overwhelming majority of employees who decided whether a woman was deserted without just cause were and still men. The concept of fault for the breakup of marriage is one which in the second half of the twentieth century one would hope was fast disappearing if for no other reason than the impossibility of proving whose fault. The writer was once reprimanded by senior officers of what was then called the Department of Social Services for *trying too hard* to show a woman was "deserted without just cause".

Whenever a woman is deserted by her man and she is left with children, State and Commonwealth Welfare agencies *insist*: she take action for maintenance against her husband before they find her eligible to be assisted. The matter of maintenance could be left to the wife or girlfriend to decide. Income redistribution could properly be handled by the Taxation Department. This would avoid unnecessary legal expense and increase the possibility of reconciliation because it would not necessitate the creation of another area of hostility between the partners. Why is there so much surveillance of welfare "clients" and so comparatively little tax surveillance? Why is there no effective appeal system available to people who have to rely on the welfare industry? Social Security has recently introduced a semi-autonomous appeal structure.

There are many aspects of the welfare eligibility which require close examination before one could be satisfied that eligibility, as it is applied in welfare organizations, bears any relation to a rational need to specialise. Social Security pays Widow's Pension, Supporting Mother's Benefit, Age Pension, Invalid Pension, Double Orphan's Pension, Unemployment Benefit, Sickness Benefit, Special Benefit and so on. Most clients get bewildered by the possibilities and like Arlo Guthrie in "Alice's Restaurant" get inspected, detected, neglected and meanstested.

It is important to ask why all these schemes are maintained. Why not a guaranteed minimum income policy? People do not need money because they are sick, deserted, orphaned, etc. They need money to buy food, shelter and comfort. It does not cost more to be a legally married

deserted wife than an unmarried mother or a deserted common law wife. There is no difference in the expenses a woman encounters whether her husband deserts or dies (excluding the cost of the funeral). Yet Social Security pays one immediately and the other in six months. The State Governments, heavily subsidised by Commonwealth money, operate not quite equal schemes for the deserted wife within the first six months.

The Labor Party talked about a guaranteed minimum income policy for all Australians but still did not introduce such a scheme. The reason for this is that the patchwork of benefits, pensions and training schemes covers most of the people who would be advantaged by a guaranteed minimum income scheme. Those not covered are scattered throughout Australia and so there is no common ground well urging reform. The old colonial ploy of divide and conquer has wreaked havoc upon the solidarity of the beneficiaries of social welfare. Prior to the introduction of medibank, pensioners got several advantages, particularly in the medical field, which those on benefits did not receive. It was not surprising that people labelled pensioners were not risking their entitlements in an attempt to force the government to override the Australian Medical Association and so help the people labelled beneficiaries, even though for the most part pensioners and beneficiaries have similar needs.

### **IT'S THE WELFARE STATE WHEN SOMEONE ELSE GETS THE MONEY**

There is an oft heard cry whenever initiatives are suggested in the social welfare field - "What will it cost me?" The general public in Australia is frightened of the welfare state. So widespread is this fear that the public ignores welfare payments in the form of subsidies to dairy farmers, assistance to private schools, tax concessions on insurance payments, all of which benefit the middle and upper classes far more than they assist Social Security recipients. Australians are prepared to overlook social welfare payments made to the more affluent sections of the society while continuing to stigmatise beneficiaries of the Department of Social Security. The need to have the "poor" as a negative

reference group becomes acute when the individual accepts a protestant ethic mentality and at the same time is in receipt of government assistance in the form of tax concessions on mining shares or scholarships for his children at university (7). This attitude is best summed up by an old English poet quoted by Bruno Stein in his book *On Relief*. The poet felt that:-

" ..The rich man is invisible  
In the crowd of his gay society  
But the poor man's delight  
Is a sore in the sight  
And a stench in the nose of piety."

Beneficiaries of social welfare organizations often hold strongly to a protestant ethic view of the world (8). Though they acknowledge their recipient status there is usually some madam they tell themselves to "justify" the situation: "It's only a short term thing to tide me over", "...I would not have needed to apply if there hadn't been such large scale retrenchments", "...I did not want to apply but the reverend said I should". In this way they become their own captives for as Gouldner says, "...the old society is not held together merely by force and violence, or expedience and prudence. The old society maintains itself also through theories and ideologies that establish its hegemony over the minds of men, who therefore do not merely bite their tongues but submit to it willingly ..." (9).

Because the affluent and the poor both avoid looking at what is happening within the welfare industry, it escapes close scrutiny. The major complaints of non-recipients are related to the cost of programmes, recipients grumble about lack of services or shortages of money.

## COSTS

Some of the costs to people who are recipients or refused applicants have been described. It seems appropriate to look at the purely *economic* costs of maintaining the present eligibility outlook.

The major costs involved in retaining current practices are the payment of salaries to clerks, agency administrators, welfare enquiry agents (who do the bulk of the snooping), and for the space required to house these people. As well as "professional" groups like the Australian Medical Association, who are determined to preserve the perquisites of their members, there are many other groups who would fight to retain the present non-rational judgmental distribution of welfare services. The white collar unions whose members now determine who will and who won't get assistance will resist the removal of restrictive eligibility requirements because a streamlining of eligibility would mean that some of their members would no longer be required.

It is time for all Australians to decide whether they want welfare agencies run to keep welfare staff employed or to get benefits to potential recipients. If Australians decide on the latter then the savings involved in streamlining procedures and the diversion of assessors' salaries to the payment of productive people will go a long way towards improving the supply of goods and services to those needing them (10).

Just in case it is suggested that the current eligibility policies ensure that people do not "defraud" welfare agencies, it is important to realise that men are fallible, that no assessor can reject only "defrauders" and approve the "right" people. It is true that the rejection of some applicants is a 'saving to *particular* welfare machines.

The future costs to the society of the inadequate implementation of programmes (created by the damage done to people who are refused benefits) is forgotten in the interest of particular agencies. It is not possible to get an accurate measure of the future costs to the society, but if there was any point in running the programme in the first place, then it should be obvious that people not served will be disadvantages and that this is harmful to the society as a whole and will involve potential costs. If inadequate implementation of a programme does not involve a cost to the people neglected, then there must be a real doubt as to the need for the programme in the first place.

## RECOMMENDATIONS

The most effective way of avoiding the medusa of charity, worthiness, dogooderism, and welfare eligibility is to:-

1. Make as much of social welfare as possible a *right, universalistic, widely publicised, and clearly defined*. For example, guaranteed minimum income, appropriate health services and so on.
2. Aim to *express* and *implement* programmes in clearly non-restrictive terms. Stress *who shall* rather than *who shan't*.
3. Write into policy that when in doubt as to whether a particular client or group of clients is eligible, pay the money or provide the service.
4. Base all social welfare (which involves payment of money) on economic costs. That is, if it takes a woman and one child \$X to live on then deserted wife A and her child and unmarried mother B and her child should both get \$X.
5. Assess people in terms of *categories* not in terms of *individual needs*. That if Y is a person who belongs to the group of people who are without funds, we pay all people in that group Z dollars per week. *Not Y is without funds - should I pay him?*
6. Avoid value judgments as modifiers of eligibility *practice*. Of course, the decision to implement in Australia a guaranteed minimum income policy is a value judgment, but to then make exceptions to the policy for one legged alcoholics of Greek descent or any other group or individual would amount to a value judgment as a modifier of eligibility practice.
7. When special eligibility factors apply, investigate whether *it* is rational for them to apply, widely publicise the special factors and the reason for maintaining such factors as in need of special attention.

8. Make every decision made by social welfare agencies subject to appeal *outside* of the agency.
9. *Aim all welfare programmes at increasing the power of the group served not at increasing the power of the agency or the society over the group "served".*

### CONCLUSION

Ignorance of how welfare services work is widespread in Australia. Sometimes this is because agencies will not publicise *how* they carry out their functions, but there are agencies like Social Security which spend considerable sums publicising at least some of their activities. The lack of knowledge derives in part from the fear of being enveloped in the welfare state, quilt about the many weaknesses in the system, and a "she'll be right mate" attitude. The "apathy" of many Australians in relation to social welfare stems from a refusal, on the part of the agencies, to involve in a meaningful way everyday people in a community effort to improve services. Agencies are often concerned to stop people "interfering". Apathy is then a reasonable response by people who do not have the social power necessary to influence such agencies (11). Those who are approved to receive benefits are usually conscious of the fact that they might have been refused. Once they receive a benefit it becomes something to hold on to, something to safeguard, something to feel protective towards, and a source of security. The lucky recipients look upon those who were refused as a threat to their own position. They are worthy, the others because the system must be fair (after all it is supported by the majority of Australians), are unworthy. Those who are rejected are refused as individuals - powerless individuals who for the most part are not in touch with others who have just been refused.

*The social welfare hotch-potch in Australia stands as a fitting memorial to the political impotence of the less affluent sections of the Australian society.* This system can stand only as long as men are prepared to judge other men on the basis of out-moded value judgments which have fossilized and are now proselytized as agency policy. Billingsby (12) has detailed social workers' willingness to subject the "client's" interests to agency policy, so it is

not likely that clerical assessors of eligibility are going to be any more determined to place the "client" first. Stanley Milgran (13) has shown that people are prepared when directed by experimenters to inflict electric shocks to other human beings even when they believe those shocks could cause the death of the subject. It has been suggested in this paper that the cards are stacked against disinterested outside public pressure having any major effect on agency policy.

The only way there will be a major change in the system of social welfare in Australia is when the recipients understand the dialectic of their oppression. Through such an understanding they will come to respond differently to one another, begin to accept the things they have in common with other recipients and learn how to use their group power. Only when the recipients of social welfare revolt against the policies which are now inflicted upon them will society stop stigmatising them. Only then will *the* welfare state be assessed rationally by the bulk of the people. Only then will the concept of "the worthy poor" be taken from its hiding place in the heart of every social welfare employee and be hanged by the neck until dead.

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- (1) *The Social Services Act* (1973). The Department pays Invalid Pensions to people who are 85% incapacitated not because they are worthy. Yet a psychiatrist has written "He has been unable to continue his teaching and is being considered for an Invalid Pension because he has four small children to support. (My italics). Eastwell, H. "Dilemmas of Aboriginal Marriage in East Arnhem Land, North Australia". (Revised) but unpublished version available from Darwin Hospital.
- (2) Robertson, G.R. & Carrick, J.C., "The Trials of Nancy Young", *Australian Quarterly*, 1970, 42 (2). Provide an insight into some of the major reasons why Aboriginal infant mortality is so high.

- (3) Even legislation passed in 1948 specifically excluded Aborigines from social security payments (see the *Tuberculosis Act* 1948). At the time of writing Aborigines on settlements and missions in the Northern Territory for whom no jobs exist are not paid unemployment benefit.
- (4) Szasz, T.S., *The Myth of Mental Illness*. New York, Harper and Row, 1961, pp 183-204.
- (5) See Wall, J., *et al.* *Report of the Working Party on Homeless Men and Women to the Minister for Social Security*. Canberra, Australian Government, 1973, pp 1-9, which suggests that rehabilitation of homeless men is not always possible or desired by the men. It considers excessive concentration on their rehabilitation inappropriate and suggests that the services provided to homeless men should first aim at providing what the men themselves consider useful.
- (6) The only social welfare departments which have much meaning for such men are the police and prisons departments.
- (7) A good example of social welfare payments received by people not in need is provided by people whose income could be \$100,000,000a year or more who have a \$7,000 heart or lung operation carried out in Chermiside Hospital, Brisbane, are kept in a four bed ward, *pay nothing*, and still receive a substantial refund from Medical Benefits.

The initial response of Mr. Fraser, Leader of the Liberal Party, to the 1975 Labor Budget was to comment: "It penalises those families that do save, through life or superannuation policies, for their own old age, and that want to provide a different kind of education for their children. Thus the Budget reduces the freedom of choice to individuals. It is a massive incentive for people to be spend-thrift."

'One can understand Mr. Fraser's response. It is directed at the heartland of his electorate. But it is hardly accurate, or an election winner.

The Budget does not penalise those **who** save through life or superannuation policies. It merely removes a socially unjustified and economically costly privilege they formerly enjoyed at the expense of the overwhelming majority of their fellow citizens.

**As** for those who rely on the Government for everything - the **people** who enjoyed large tax concessions as a result of the \$1,200 tax concession were accepting \$400 million a year Government handout, no different from a dole cheque or pension or any other kind of Government handout.

Their freedom of choice is actually increased. In the past they have been *led by Government intervention* to make a particular kind of investment because of the skewed return provided. Why people should be spendthrift is hard to determine unless Mr. Fraser is assuming that the **only** reason anyone saves is a tax concession.'

Quoted from Wood, A. "Mr. Fraser may have let a golden opportunity slip". *National Times*, 25-30 August 1975, p.45.

Bedggood details the ways ~~ox~~ at least some of them that the role of welfare state diverts public attention from the issues of inequality and justice: Bedggood **asserts** that *it can be shown* that "the poor pay for their own services, and help subsidize those of the rich". His analysis derives out of the extensive use of indirect tax which is assigned even to essential goods. Bedggood states that the tax system does not result in anything like the redistribution of income across classes that the state would have us imagine. Bedggood **sums up** "The fundamental defect in the social services is that they are caught up in the absurdity of seeking solutions to problems of human welfare within the bounds of a utilitarian, exploitative, cultural system." Bedggood, D., "Power and Welfare in New Zealand": *The Australian and New Zealand Journal of Sociology*, Vol. 10, No. 2.

- (8) See the account given by Mandell, B., "Welfare and Totalitarianism: Part II Tactical Guidelines", *Social Work*, 1971 16 (2).
- (9) Gouldner, A.W., *The Coming Crisis of Western Sociology*. London, Heineman, 1971, p. 5.
- (10) **Mr.** Justice Woodhouse *et al.* **Compensation and Rehabilitation in Australia**, tabled in the Commonwealth Parliament July 1974 noted that in Victoria the administration of workers compensation costs 58.6 cents for each \$1 paid out in benefit, p. 87/ .

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(National Headquarters Financial Report) lists "Administrative expenses - being expenses not directly attributable to specific activities and fixed assets written off" which total \$395,660, this is out of a budget of \$9,244,356. No claim is made that such costs are anything like the total administrative costs. The Department of Social Security in 1972-73 spent \$34,582,483 in "Administrative costs" out of a total budget of \$2,138,255,143, such administrative costs amount to 1.6% of the total budget - again there is no claim that Administrative costs are the total administrative costs.

- (11) Geddes, M., "The Implications of Total Welfare for the Department and its Relationship with the Community: Purposes and Principles of Community Developments", **Conference of Senior Social Workers**. Canberra, Social Services, 1970, Appendix C, p. 4.
- (12) Billingsby, A., "Bureaucratic and Professional Orientation Patterns in Social Case Work", **Social Services Review**, 1964, 38 (4).
- (13) *The National Times*, 27.5.74 - 1.6.74, pp. 26-27.