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Supplemental Security Income outreach: Overcoming stigma

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City University of New York, 1989

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**300 N. Zeeb Rd.
Ann Arbor, MI 48106**

**SUPPLEMENTAL SECURITY INCOME
OUTREACH: OVERCOMING STIGMA**

by

JOYCE STRATTON

**A dissertation submitted to the Graduate
Faculty in Social Welfare in partial
fulfillment of the requirements for the
degree of Doctor of Social Welfare, The
City University of New York.**

1989

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This manuscript has been read and accepted for the Graduate Faculty in Social Welfare in satisfaction of the dissertation requirement for the degree of Doctor of Social Welfare.

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ABSTRACT

SUPPLEMENTAL SECURITY INCOME OUTREACH: OVERCOMING STIGMA

by

Joyce Stratton

Adviser: Dr. Harold Lewis, Dean, Hunter School of Social Work

In 1974, Supplemental Security Income (SSI) legislation became effective, under the Social Security Administration (SSA), to provide additional federal government monetary benefits to those among the aged poor (65 and over), the blind, and the disabled who, satisfy both income and asset eligibility requirements, for the extra federal SSI income. Despite intermittent SSI outreach efforts to inform potential SSI eligibles of this opportunity, many older persons have failed to apply for benefits. This doctoral dissertation identifies reasons why outreach efforts have failed to produce expected SSI applications from the elderly, describes research undertaken to determine what type of outreach would stimulate applications from the elderly, and explains the development and implementation of the author's SSI direct-mail outreach campaign that produced a 17.1 percent enrollment increase among those four hundred persons who were sent special SSI mailings and were then followed up with telephone interviews. This 17.1 percent

finding is based on an SSI enrollment of 181 survey respondents out of a total of four hundred contacted by mail with telephone follow-up. The author's belief is that in order to motivate elderly SSI eligibles to apply for SSI benefits, the information they receive must be consumer-oriented, nonstigmatic, and personalized--targeted specifically to the elderly SSI-eligible population. Market research must produce information about the SSI-eligible aged across the country that includes demographics, lifestyles, attitudes, and other characteristics of the elderly in various geographic areas. This information will guide the development of local SSI outreach mailings, so they address the reasons for resistance of the aged poor in that population's own particular idiom--and also convey the SSI message in a simple, personalized, and nonstigmatic manner.

ACKNOWLEDGEMENTS

This dissertation would not have been possible without the direct, personal support and assistance of Janet Sainer, Commissioner of the New York City Department for the Aging (DFTA) and her continuing commitment to improve the lives of older people.

Other individuals were essential to the development of this project. Tracy Ward has my gratitude for her continued exploration of new languages for outreach. Dr. Emanuel Daum provided invaluable advice and direction in the research design. The Chairman of my doctoral committee, Dr. Harold Lewis, provided important insights and unfailing encouragement.

My deep appreciation to my understanding staff at DFTA's Central Information and Referral program. Also, a thank you to a good friend, Tom Mongravite, who oversaw the interview process.

Special thanks to Jefferson Woodcox, District Manager of the Downtown New York District, for serving as a member of my doctoral committee. He exemplifies the best in Social Security Administration's managers whose genuine concerns have paved the way for so many frail elderly applying for SSI.

Peter P. DiSturco, Regional Commissioner for the Social Security Administration's New York Region and Alex W.

Bussey, Assistant Regional Commissioner for Field Operations in New York, deserve special mention for authorizing Jefferson Woodcox to serve as a member of my doctoral committee and for permitting my use of their social security data as a basis for assessing the outcome of the project. Such support from the SSA shows their concern to improve SSI outreach.

Over the years colleagues at DFTA offered their knowledge and support, especially Mary Mayer and Nancy Bright. Frank Gugliermo's technical expertise with the computer made it possible for me to report my findings with confidence. The production skills of Ann Saeder and Linda Salley were invaluable.

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TABLE OF CONTENTS

CHAPTER	<u>Page</u>
ABSTRACT	iv
ACKNOWLEDGEMENTS	vi
LIST OF TABLES	x
INTRODUCTION	1

PART ONE: STIGMA IN SOCIETY

1.	THE HISTORICAL ROOTS OF STIGMA	6
2.	LAWS FOR THE POOR IN THE UNITED STATES	23
3.	LEGISLATION FOR THE "DESERVING" POOR	31
4.	SOCIETAL ATTITUDES TOWARD THE POOR	41
5.	ROLE OF SELF-STIGMATIZATION AMONG THE AGED	51
6.	DEVELOPMENT AND RESULTS OF SUPPLEMENTAL SECURITY INCOME OUTREACH	66
7.	FLAWS IN SUPPLEMENTAL SECURITY INCOME OUTREACH: STRATEGY AND GOALS TO IMPROVE OUTREACH	93
8.	AUTHOR'S WORKPLACE AS A RESOURCE	96
9.	INTERVIEWING THE AUTHORITIES	102
10.	MARKET RESEARCH ON THE TARGET POPULATION	121
11.	DESIGNING THE OUTREACH MATERIALS	138

12.	PROGRAM DESIGN	165
13.	QUESTIONNAIRE METHODOLOGY AND INTERVIEWER PROCEDURES	177
14.	FINDINGS	197
15.	IMPLICATIONS	224
	APPENDICES	235
	BIBLIOGRAPHY	302

LIST OF TABLES

<u>TABLE</u>	<u>PAGE</u>
1	DEMOGRAPHICS OF THE POTENTIALLY SSI-ELIGIBLE TARGET POPULATION 200
2	MONTHLY INCOME BY MODE OF COMMUNICATION RECEIVED 202
3	AGE BY MODE OF COMMUNICATION RECEIVED 204
4	EDUCATION BY MODE OF COMMUNICATION RECEIVED 205
5	POSITIVE RESPONSE TO QUALITY OF COMMUNICATION MODES RECEIVED 206
6	GENERAL KNOWLEDGE ABOUT SSI 209
7	KNOWLEDGE OF SPECIFIC FACTS ABOUT SSI 210
8	PERCEPTIONS OF STIGMA INDICATED BY RESPONDENTS 214
9	ACTION TAKEN BY MODE OF COMMUNICATION RECEIVED 217

INTRODUCTION

In an industrialized society, government has certain economic and social obligations it is expected to meet to assure protection of its citizens. These commitments have been expressed by Congress in two pieces of legislation: The Older Americans Act (OAA) and the Supplemental Security Income Program (SSI).

The Older Americans Act (OAA) of 1965 was major legislation that expressed Congress' sense of obligation for the social rights of the elderly. The overriding intent of the law is embodied in its Declaration of Objectives:

The Congress hereby finds and declares that, in keeping with the traditional concept of the inherent dignity of the individual in our democratic society, the older people of our Nation are entitled to, and it is the joint responsibility of the United States and of the several States and their political subdivisions to assist our older people to secure equal opportunity to the full and free enjoyment of the following objectives:.....¹

The enactment in 1972 of the Supplemental Security Income (SSI) program was legislative recognition of the government's responsibility to grant basic economic rights to those citizens who find themselves impoverished in old age--often through no fault of their own.

Since an aim of SSI was to protect the economically disadvantaged elderly, the government presumably has

1. 42 U.S.C.S. 3001, Public Law 89-73 (July 14, 1965), Sec. 101

an obligation to assure participation in the SSI program. This presumption dictates that the government actively reach out to find potential eligibles in a manner that sustains the dignity of SSI eligibles--rather than leaving to them the responsibility of discovering the existence of the extra SSI benefit and who has a right to it.

In spite of intermittent outreach efforts, many poor older persons potentially eligible for the SSI program are still not receiving the extra SSI monthly income. The author believes that poor communication with the target population is a major reason why many SSI-eligible elderly have not applied.

The written materials developed for SSI outreach campaigns have not only been unclear, but often stigmatic and impersonal--laying the groundwork for the negative view of SSI still held today by many elderly, who feel that SSI carries the same stigma as other welfare programs. Such a prevailing view of SSI arose despite congressional intentions to avoid stigmatizing SSI by placing its administration under the Social Security Administration (SSA)--generally well regarded by the elderly.

The author suggests that the writers--lawyers and bureaucrats--who developed the language announcing and publicizing SSI, lacked the skills of professional copywriters as well as the sensitivity to write to potential eligibles about the SSI program. Those writers were

primarily concerned with the legal obligations between the potential recipient and the SSA. This concern was reflected in a lack of attention to the attitudes and beliefs of the target population, which produced outreach literature oriented to agency concerns. This inattention to the concerns of individuals and their feelings about poverty perpetuates stigmatic, agency-oriented messages. In recent years, SSA has made efforts to prepare more effective materials, but the changes have not been directed to the negative attitudes potential eligibles have about taking government assistance. The publications do not help SSI eligibles feel that others in society want them to have the SSI benefits.

There is an unmet need for consumer-oriented SSI communications that inform elderly eligibles about SSI in a way that appeals to their self-interest as potential users of the SSI benefit. A person potentially eligible for government aid should be treated with the same regard as a consumer in the private sector, who is persuaded with carefully targeted advertising techniques to buy a benefit considered in his best interest--while also generating a profit for the business community.

The author believes there is also an unmet need for solid market research to provide the information about demographics, lifestyle, attitudes, and other characteristics of the SSI-eligible population that will

enable SSI outreach mailings to be carefully tailored for them.

Stimulation for the author's doctoral project was prompted by an interest in discovering ways to fill these unmet needs for consumer-oriented, nonstigmatic, targeted mailings--and then based on these discoveries--to produce an SSI outreach campaign that would succeed where past efforts had failed.

This introduction is intended to provide the legal and ethical framework for developing an outreach campaign tailored to overcome older persons resistance to applying for SSI. The study is divided into four parts. Part one, traces the roots of stigma in society in a historical and sociological context. The next section, part two, is a review of outreach efforts for SSI. Part three lays out the varied activities conducted in developing the outreach campaign. The study design is presented in part four. The author's general plan in pursuing this study is shown in the outline that follows.

STUDY DESIGN

PROBLEM: Many elderly persons eligible for the Supplemental Security Income (SSI) program are not applying for benefits.

HYPOTHESIS: A consumer-centered direct-mail outreach campaign will counter resistance among the elderly to applying for SSI benefits and thus expand program enrollment.

GOALS: (1) Test a new SSI outreach campaign that motivates the elderly to apply for SSI through use of (a) stigma-countering arguments; (b) simple, personalized appeal; (c) target a mailing to eligibles who are not enrolled in SSI. (2) Raise the income of those poor elderly who will receive additional income from the SSI program.

STUDY OBJECTIVES: (1) Utilize commercial marketing and advertising techniques to develop consumer-oriented information by using (a) stigma-countering arguments and (b) simple, personalized appeal; (2) Reach the potentially SSI eligible elderly population by means of a targeted mailing.

RESEARCH QUESTIONS: (1) What effect does stigma-countering material have on older persons' motivation to take action? (2) What effect does a personalized appeal have on older persons' motivation to take action? (3) What is the combined effect of stigma-countering material and a personalized appeal on older persons' motivation to take action?

CHAPTER 1

THE HISTORICAL ROOTS OF STIGMA

In a study heavily dependent on the significance of stigmatizing the aged poor, it is necessary to try and reduce the complex connotations of the term stigma to a sufficiently definitive context, so that both author and reader share a similar opinion of what the word and its applications mean--at least within this study.

An historical review of some of the meanings assigned to stigma brings the reviewer closer to a universal definition of the term. Meanings differ from one time and place to another, and connotations of stigma vary. The term is applied to different types of populations, including subpopulations of the poor. All these variations make tracing the usage of the term through history beyond the boundaries of this study.

A brief review of the varying usages of stigma in historical context is offered to show the reader the many changes in the definitions, connotations, and applications of the word stigma. In any case, following the course of stigma's usage through various periods of history provides

an important context for viewing how the status of society's stigmatizing of the poor directly affects their plight. For example, public opinion has shifted back and forth between stigmatizing the poor as a group and stigmatizing the individual poor person.

Usages of the Term Stigma Through History

The term stigma is generally used to designate individuals or groups viewed as outcasts, because they possess some characteristics that the majority of individuals in society shun as being abnormal or unnatural.

The word stigma can be traced to the ancient Greeks, who used the term to refer to bodily signs that were cut or burnt into the body to expose something unusual and bad about the moral status of the individual. The mark was a visual blemish that made the public aware that a person--a slave, criminal, or traitor--was defective and to be avoided, "especially in public places."¹

The earliest reference to the idea that accepting assistance from others is an act connoting shame is found in the Talmud, written down about the fourth century. In the words of a Rabbi Yannai, who "saw somebody giving a zuz to a poor man in public... 'It were better not to have given rather than to have given and shamed him.'"²

The first evidence of institutional concern for the poor, generally, begins with the early Catholic Church, when

"the poor, as a group were deemed to be of the highest moral status, and the rich were demoted to second-class spiritual status."³

Following in the Talmudic tradition of expressing concern for the recipient rather than the donor, Maimonides wrote in the twelfth century "about the virtues of the gift where both recipient and donor are unknown to each other...."⁴

By the Middle Ages, providing charity was a religious duty "intended more for the salvation of the donor than for the advantage of the recipient."⁵

The Catholic Church underwent great changes, and by the fourteenth century it had developed a "hierarchy of types of poverty and a hostile attitude towards begging and pauperism."⁶

While the term stigma was commonly used to refer to attitudes and practices toward the paupers in fourteenth century England during the years of the Elizabethan Poor Laws, the word stigma was not written into the statutes until the seventeenth century.

From the fourteenth century on, stigmatizing was prevalent in public policy in Europe. A variation of the ancient Greek stigmatic body mark, for example, was often adopted to deter paupers from applying for relief. Zwingli, the Swiss Reformation theologian, wrote in 1525: "In order

that the poor who are in receipt of relief may be known, they must have a stamped or engraved badge, and wear it openly."⁷ This practice was called badging the poor.

Gradually, a distinction developed between the impotent poor who could not work--labeled the deserving poor, and the able-bodied poor who could work but would not--labeled the undeserving poor. Stigma became centered on the undeserving poor.

The "Protestant ethic"--which was not confined to Protestant communities--emphasized labour as a mark of divine grace (Weber, 1904-5), and led to the treatment of idleness as sin. Calvinism favoured the teaching of St. Paul, that a man who does not work shall not eat. But charity was not abandoned altogether. Luther recommended the creation of a "common chest" for the "worthy" poor.⁸

And in sixteenth century Belgium, a compassionate attitude showed concern that paupers would be ashamed and so would hide their need. Therefore, it was necessary to seek them out:

For as moche as we se many so naturally abashed and ferful that they wyl rather hide their nedde than disclose and open it...these secrete and preuy nedyons shalbe serched out and such shalbe visyted as ar ashamed to be sene and to them that shalbe gyuem that are abased to take any thing.⁹

Four centuries later, this concern about shame resulted in reaching out to the needy. It became an institutional component of the responsibility of government to seek out poor people eligible for aid and provide them with it.

By the eighteenth century, badging the poor had fallen into disuse, "probably because it failed to distinguish the

able-bodied or undeserving poor from others."¹⁰ At the same time, a softened attitude toward the deserving poor may also explain the disappearance of the badging practice. English philosopher John Locke says:

Who can bear the idea of affixing a stigma to a child, and of introducing it to the world under a reproach, or at least with a mark of degradation, which it cannot have deserved?¹¹

The word stigma was becoming more applicable, too, for the designation of individuals who were outcasts. In the nineteenth century, English philosopher Bentham used the phrase "stigmatised hands" to identify poor persons who became socially dependent through crime--"people like robbers, cheats, forgers and thieves. Stigma...was specifically the mark of the felon--a mark distinguished clearly from the status of pauper."¹²

Spicker, who has provided a comprehensive review of the term stigma, notes other nineteenth century applications of the word--for example, to bastardy and the burial of paupers. He says the use of the word stigma as a "brand mark, taint, stamp or stigma seems to have been widely accepted, but the phrase 'the stigma of pauperism' was not yet current."¹³ Spicker finds the first usage of the phrase, the stigma of pauperism, in a speech introducing the English Education Bill in 1870, noting that "from this time on, stigma becomes a common expression in discussion of the Poor Law."¹⁴

In an 1894 Fabian pamphlet, Oakeshott called for better poor laws wherein:

The worn-out, deserving worker will be maintained in self respect in his old age; the temporarily disabled will be started in life without stigma....Pauperism will be blotted out; Poverty will be a social disease; and Idleness will be a social crime.¹⁵

Goffman has written extensively on the connection between the concept of stigma and how its usage has been expanded to refer in the twentieth century to three grossly different types of stigma:

Various physical deformities...blemishes of individual character perceived as weak will, domineering or unnatural passions, treacherous and rigid beliefs, and dishonesty, these being inferred from a known record of, for example, mental disorder, imprisonment, addiction, alcoholism and...tribal stigma of race, nation and religions.¹⁶

Goffman concludes that all these definitions of stigma have in common the "same sociological features...an individual...possesses a trait...an undesired differentness" from what the society has established as ordinary and natural. To be a pauper in a society where others are not also impoverished has marked the individual with a symbolic sign of disgrace.¹⁷

Goffman points out that attitudes about poverty that evolved over four hundred years have created a social category of poverty wherein poor individuals are different from those who are not poor: "By definition, of course, we believe the person with a stigma is not quite human."¹⁸ Further, "We tend to impute a wide range of imperfections on

the basis of the original one."¹⁹ Perhaps the most damaging aspect of stigma towards the poor says Goffman, is that:

The stigmatized individual tends to hold the same beliefs about identity that we do;...Yet he may perceive, usually quite correctly, that whatever others profess, they do not really "accept" him and are not ready to make contact on "equal grounds." Further, the standards he has incorporated from the wider society equip him to be intimately alive to what others see as his failing...Shame becomes a central possibility arising from the individual's perception of one of his own attributes as being a defiling thing...²⁰

Goffman makes some general assumptions in establishing the framework for his theory of stigma and its management: Importantly, how do notions of stigma develop?

Society establishes the means of categorizing persons and the complement of attributes felt to be ordinary and natural for members. Social settings establish categories of persons likely to be encountered there.²¹

Basic to Goffman's analysis is that societies distinguish between the normal human being and one:

Possessing an attribute that makes him different from others in the category of persons available for him to be, and of a less desirable kind -- in the extreme, a person who is quite thoroughly bad, or dangerous, or weak. He is thus reduced in our minds from a whole and usual person to a tainted, discounted one. Such an attribute is a stigma...sometimes it is also called a failing, a shortcoming, a handicap.²²

Spicker says, "Stigma has become a part of common speech, and like many other common words, it has no precise definition, but is used in a way that assumes other people will understand it."²³ With certain exceptions, Spicker

finds that the "exposition of the concept of stigma has been limited, and the idea has been accepted, for the most part, uncritically."²⁴

Yet, over twenty-three centuries, the meaning of the term stigma has gradually shifted from the bodily mark on the person toward the disgrace itself, until it has become a convenient label for individuals whom others generally consider misfits or outcasts.

Legislative Roots of Stigma

A study of the stigma of poverty must include the historical development of government policies that have defined the relationships between the poor and the non-poor--and also between the deserving and the undeserving poor. Historical events in England have shaped western attitudes about the poor and about welfare legislation addressed to meet the needs of the poor, especially in the United States.

In the fourteenth century, the English government became interested in the problem of poverty, primarily out of concern for maintaining public order and security for the nonpoor. The stigma of poverty has its legislative roots in the Poor Laws of Elizabethan England.

There was widespread turmoil at the end of the Middle Ages, because of the decline of feudalism, the rise of

mendicancy, and the black death. Laborers lost the patrons who had guaranteed help, while the landowners lost control of their workers.

It was an era when the impoverished masses, uprooted from agriculture but not yet assimilated into industry, roamed England to find work or, failing that, stole. A relief system was established on the principle that order could be restored or maintained by giving allowances on the condition that people would work, or could be forced to work, at low wages. Relief served as a support for a disturbed labor market. The transition from a rural to an industrial economy depended on a reservoir of people that was ready to work for wages low enough to enhance market conditions.

In the fourteenth century, the dominant stigmatic view of poverty was that it resulted from moral fault. This notion formed the basis and rationalization for harsh governmental legislation designed to control and purify the poor. The laws reinforced in the minds of the poor the notion that "poverty was a consequence of individual moral fault...."²⁵ and that each person was "exclusively responsible for his own condition."²⁶

These early Elizabethan laws reflect a trend toward the individualization of the stigma of poverty. The statutes make a clear distinction between the powerless (deserving) poor, and the vagrant or able-bodied (undeserving) poor.

The first repressive laws, the 1349 Statutes of Laborers, set the poor as outcasts of society and forbade the giving of alms to beggars who "refuse to labor giving themselves to theft."²⁷ In 1351, the amendments to these statutes "restricted the geographic mobility of servants and laborers as a condition of aid."²⁸ These laws were intended to reduce civil disorder by discouraging the poor from roaming to beg or steal.

In the fifteenth and sixteenth centuries, the Tudor monarchies of Henry VII, his son, and his granddaughter were preoccupied with controlling the poor because of their presumed constant danger to the realm. Poverty generated an ongoing class of criminals to whom robbery was a way of life.

Under Henry VII, in 1531, the English government recognized for the first time responsibility for the care of the poor. It established a means test for determining eligibility for the right to beg and provided areas within which begging was permitted. Local parishes were then required to care for their poor and to collect donations and administer assistance to the impoverished.

The Act of 1601 made the explicit legal distinction between the powerless and the able-bodied poor, that is, those who could not work versus those who could work but would not. The deserving poor became identified with the powerless and the undeserving poor with the able-bodied.²⁹

At the time of the first statute of Elizabeth, few people applied for relief. In subsequent years, however, pauperism grew and increasing numbers of poor persons were willing to apply for help. This trend was attributed to the fact that the shame of parish help diminished due to "...the Sweets of Parish-Pay being once felt, more and more persons soon put in a share of it....The shame grew less and less, and numbers encouraged and countenanced one another."³⁰

In 1697, work houses were established to restore a sense of degradation that would deter people from applying for government aid. Another deterrent given statutory authority was the old custom of badging the poor (affixing a badge to clothing to mark the person a pauper). The law was not widely applied because badging did not distinguish between the deserving and the undeserving poor.³¹

Perhaps the worst of the Elizabethan reforms was the establishment of work houses, which were, in effect, prisons. The poor were denied relief unless they entered a work house where the deserving poor could be separated from the undeserving poor. Only infants under age three were allowed to be with their mothers.³²

The Speenhamland Act of 1795, not a poor law but a labor law, legally established a "right to live," a guaranteed minimum income. The act produced an effect opposite to what was intended, however, because it destroyed the incentive to work. Laborers working for very low pay

realized they could get the minimum income regardless of their efforts, and so they refused to work.³³

Acknowledgment of unexpected results that ran counter to the work ethic prompted careful scrutiny of future labor legislation before passage, to ensure that it did not unwittingly contain any similar work disincentives that encourage people not to work.

These work disincentives led to the 1834 Poor Law Report and even more repressive measures against paupers, such as the doctrine of less eligibility, which declared that the pauper "on the whole shall not be made really or apparently so eligible as the situation of the independent labourer in the lowest class."³⁴

Stigma and the Rise of Charity Organizations

The 1834 reforms were a failure, according to people of every political and economic persuasion. To fill the vacuum created by the dearth of effective poor laws, a new type of institution arose and proliferated: the private charity agency. The purpose of such agencies was to serve the deserving poor, while the state helped the undeserving poor.³⁵

The new agencies needed direction and guidelines, so the Charity Organization Society (COS) was established to provide them. COS secretary Charles Loch was critical of the fact that charity was not dispensed to meet individual

needs. Instead, the same amount was given out to everyone. Money was rather "doled out on such terms as are often required by the trust deeds of old foundations: so much apiece to so many old women on a fixed date of the year, or so much as dowry...."³⁶

The 1870 COS guidelines addressed this concern to recognize individual needs by providing funds for each case separately. This had the effect of shifting the stigma against the poor as a group to the stigma of an impoverished individual. The source of poverty was attributed to a defect in the individual's character. Failure to succeed was not a societal responsibility. COS thought the state should not intervene as it had under the Poor Laws.

The pioneers in the field of social work--Octavia Hill, among others--thought "social work aimed at uplifting the poor from their degradation, overcoming the dependence and apathy of the poor from their degradation."³⁷ Hill firmly believed the poor were responsible for their own poverty.³⁸

Others, however, began to see the source of poverty as lying within the environment of the poor. A shift of the onus of poverty from the individual to the social system was reflected in the development of group work and communication activities. By 1911, comprehensive social legislation was enacted in England. The blueprint for the contemporary English welfare state was drafted by the liberal Lord Beveridge and supposedly was based on the more enlightened

views of the closing decade of the nineteenth century, rather than on the mean-spirited provisions of the fourteenth-century Poor Laws.

In contrast, others such as Briggs, did not seriously believe the Poor Laws were broken up because of a dramatic change in attitude toward the impoverished, but that they were "eroded away by depression, war, unemployment, and the introduction of piecemeal remedial legislation."³⁹

In England, the history and ideology of the stigma of poverty had its roots in the Elizabethan Poor Laws. In the United States, while the stigma of the poor has its own historical and ideological bases, American stigmatic attitudes and practices toward the impoverished also incorporated repressive policies from English law.

The next chapter will describe how such policies were built into United States statutes--and how the elderly poor came to be a discrete entity among impoverished Americans. Creating poverty programs specifically for different groups was an American invention.⁴⁰

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27. Ibid., 75-76, citing de Schweinitz, Ibid., 1.

28. Ibid., 76 citing de Schweinitz, Ibid., 7-8.

29. Spicker, Ibid., 8

30. Ibid., 10.

31. Ibid., 9.

32. Waxman, Ibid., 81.

33. Ibid., 80.

34. Spicker, Ibid., 11, citing S.G. Checkland and E. Checkland (eds.), The Poor Law Report of 1834 (Harmondsworth: Penguin, 1974), 335.

35. Waxman, Ibid., 82.

36. Ibid., 82, citing Charles S. Loch, Charity Organization, 2d ed. (London: Swan Sonnenschein 1892), 34.

37. Ibid., 84.

38. Ibid., 85.

39. Asa Briggs, "Welfare State in Historical Perspective," The Welfare State, Charles J. Schottland (ed.) (New York: Harper Torchbooks), 27.

40. John B. Williamson, "The Stigma of Public Dependency: A Comparison of Alternative Forms of Public Aid to the Poor," Social Problems 22 (2) (December 1974), 218.

CHAPTER 2

LAWS FOR THE POOR IN THE UNITED STATES

The early public assistance programs developed by individual state agencies in the United States were largely based on (1) a Calvinist religious component and (2) policies of the English Poor Laws.

From a religious perspective, poverty "led the poor into paths of industry and the rich into acts of charity."⁴¹ Poverty was also seen as punishment for improvident behavior. The Calvinist tradition, based on a strict view of the nature of man, had considerable influence on American thought. Calvinistic concepts of callings and predestination were used to keep men and women in their respective places. Emphasis was on the rewards that could come to those who worked hard.

Public involvement took the form of limited assistance under local laws often modeled on the Elizabethan Poor Laws. Early twentieth century statutes contained punitive conditions to deter enrollment, such as less eligibility,⁴² residency requirements, liens on property, responsibility of children for parents, and a means test.⁴³ The relief systems of many states took for granted that "even if a

recipient of relief paid the price in humiliation and loss of civil rights, the help granted him must be minimal, local and deterrent."⁴⁴

The first state workmen's compensation bill was passed in 1908, the first widow's pension act in 1911, and the first old-age pension legislation in 1923.⁴⁵ These state programs provided statutory authority for punitive conditions of eligibility.⁴⁶ The English distinction between the deserving (the powerless) and the undeserving (the able-bodied) poor had been adopted in the United States. The early American laws were designed to aid the deserving poor and ignore the undeserving poor.

The 1930s Depression had a profound effect upon the traditional views the general public held of the poor. It was a time of massive unemployment that put individuals from all social classes out of work: blue collar, white collar, professionals, and executives. Long-held distinctions were blurred between those who were recently impoverished and those who were historically poor. Individuals from all classes in society needed income assistance and were often thrown in each other's company as a result.

The softening of harsh and negative attitudes about poverty formerly held by the majority of the public was reflected in a statement by President Franklin Roosevelt acclaiming:

The right of each individual not only to life and liberty but also the right to receive sufficient assistance necessitated by the Depression regardless of race, color, creed, or political persuasion and...without being demoralized or degraded as a result.⁴⁷

The Depression was a great equalizer: the poor had become the normals.

So many people were unemployed and it lasted for so long--an average of 18 percent of the labor force was unemployed from 1930 through 1940--that nearly everyone knew someone else personally who had suffered from the Depression. Under these circumstances it is difficult to blame the poor for their own poverty.⁴⁸

The primary function of the Social Security Act of 1935 was to create programs designed to replace potential lost earnings due to unemployment, disability, retirement, or death. Based on a concept of social insurance, it was an employer-employee contributory system; and there was no stigma attached to receiving benefits, because there was no means-test requirement. (Stigma historically arises when a means test forces the declaration of need.)

After the creation of unemployment insurance under the Social Security Act of 1935, the lines between the deserving and the undeserving poor were blurred. The Social Security Act was also a fundamental departure from previous legislation in that it shifted control of aid programs for certain poor groups from the states to the federal government. Drafted in the midst of the Depression, it included the three welfare programs directed at the deserving poor, many of whom were elderly: Old Age

Assistance (OAA), Aid to the Blind (AB), and Aid to the Permanently and Totally Disabled (APTD).⁴⁹

The Social Security Act firmly established the aged as a separate social category in providing special programs for them. There was universal acceptance of the notion that the aged, including the poor among them, should be set apart from the nonaged poor on welfare. The impoverished elderly were deemed deserving poor.

Various self-serving interests account for this popularity and sympathetic concern toward the aged. For some, the programs for the elderly were seen as vehicles for removing people from the work force, where jobs were scarce. Other motivations are suggested by Harold Wilinsky:

In the absence of such programs, some of the elderly would be wholly or partly supported by relatives. Thus, such programs as social security might shift the burden of guilt and financial support from the children of aging parents to the government. Also, as the depression and other socio-economic changes caused anxiety and concern among many middle-aged citizens about their own security in old-age, a good share of the adult population might find such programs appealing.⁵⁰

The same increased sympathy for the elderly that resulted in the 1935 Social Security Act prompted the rise of a professional bureaucracy of social welfare and professional groups concerned with the maintenance and expansion of agencies and programs for the aged. They ranged from religious, educational, social welfare, professional, and trade associations to the elderly themselves. These groups created a power bases for

promoting the rights of the aged and represented a counterattack against stigmatization toward the elderly.

Further, between the New Deal in the 1930s and the War on Poverty in the 1960s, income support systems expanded, because a sympathetic society was willing to mount major legislative programs aimed not only at the poor but also at the near-poor.⁵¹ The number and scope of programs for the aged have increased dramatically. Programs created in the 1960s can be classified as in-kind income, (e.g., food stamps), health care, (medicare and medicaid), social services (e.g., meals programs, information and referral), federal regulations to protect pensions and care in institutions.⁵²

Some programs were means tested; others had the characteristics of social utilities that transcended social boundaries. The main point is that "the major emphasis of the War on Poverty and the President's Commission on Income Maintenance was on compassion."⁵³ During the 1960s, many believed that the stigma attached to poverty was less pervasive. Contrary to such optimism, however, social critics such as Moynihan commented on the actual results:

The social history of the 1960s...is littered with the wreckage of crash programs that were going to change everything and in fact changed nothing, save possibly to

diminish ever so slightly the credibility of those who claimed in advance the achievements that never, somehow, come to pass.⁵⁴

Harrington captured the commonly held perceptions of the nonpoor toward the non-aged poor:

The poor are that way because they are afraid to work, and anyway they all have big cars. If they were like me (or my father or my grandfather), they could pay their own way. But they prefer to live on the dole and cheat the taxpayers.⁵⁵

Harrington points out that the poor had become "invisible," so that the nonpoor would find it easier to avoid feelings of concern.

These criticisms, which reflected general public opinion about the 1960s poverty programs, forced congressional attention on the inadequacies of the entire federal and state system of public assistance to the poor--including the elderly.

NOTES

41. Chaim I. Waxman, The Stigma of Poverty: A Critique of Poverty Theories and Policies (New York: Pergamon Press, 1977), 86, citing Kathleen Woodroffe, From Charity to Social Work, (Toronto: University of Toronto Press, 1966), 82.

42. "The doctrine of less eligibility meant that persons on relief should be kept in a condition necessarily worse than that of the lowest paid workers not on relief, the objective being to make relief undesirable and to provide the recipient with a clear and strong incentive to get off the relief rolls." In Waxman, *Ibid.*, 80.

43. "A means test is an evaluation of income and assets in relation to established maximum standards. An otherwise eligible individual is entitled to receive assistance only if he also meets the income and resources tests, that is entitlement depends on meeting a means test." The National Senior Citizens Law Center, The Supplemental Security Income Program, 2d ed. (Los Angeles, CA., May 1974).

44. Waxman, *Ibid.*, 86, citing Woodroffe, *Ibid.*, 87.

45. Irwin Garfinkel, Income Support Policy: Where We've Been and Where We Should Be Going, Institute for Research on Poverty (DP 490-78) (Madison, Wisc.: University of Wisconsin, April 1978), 27.

46. Robert Steven (ed.), Statutory History of the United States: Income Security (ed.) (New York: Chelsea House, 1975).

47. Waxman, *Ibid.*, 88-89, citing Woodroffe, *Ibid.*, 167.

48. Garfinkel, *Ibid.*, 27.

49. The National Senior Citizens Law Center, The Supplemental Security Income Program, 2d ed. (Los Angeles, CA., May 1974), 1.

50. Harold Wilensky, The Welfare State and Equality: Structural and Ideological Roots of Public Expenditure (Berkeley, CA.: University of California Press, 1975), 26-27.

51. Garfinkel, Ibid., 27.

52. For an overview of the multiplicity and complexity of resources and services available through legislation affecting the aging, see Bennett Rich and Martha M. Baum, The Aging: A Guide to Public Policy (Pittsburgh, PA.: University of Pittsburgh Press, 1984).

53. Garfinkel, Ibid., 41.

54. Daniel Moynihan, "The Crisis in Welfare," The Public Interest, 3 (Winter 1968): 6 quoted in John J. Cabouch and Leonard A. Loscuito, The Aged Poor: Are They Welfare Chiselers? A Study of Reliability and Validity of Response in the SSI Redetermination Process, presented to the 29th Gerontological Society (13-17 October 1976), 1.

55. Michael Harrington, The Other America, Poverty in the United States (New York: McMillan, 1963), 14

CHAPTER 3

LEGISLATION FOR THE "DESERVING" POOR: THE SUPPLEMENTAL SECURITY INCOME PROGRAM

On 30 October 1972, President Richard Nixon signed into law the Social Security Amendments of 1972. He called the law landmark legislation, because he believed it would permanently alter the structure and philosophical underpinnings of assistance to economically and physically disadvantaged adults. The new program, Supplemental Security Income (SSI), replaced the three separate state-administered programs created in 1935 by the Social Security Act: Old Age Assistance (OAA), Aid to the Blind (AB), and Aid to the Permanently and Totally Disabled (APTD).

Congress envisioned that this legislation would not simply federalize the three programs but would be a major departure from the traditional concepts of public assistance, which fostered stigmatic attitudes toward its recipients from the public. For the first time, the new statute provided minimum federal standards of income support for the aged, blind, and disabled. It also attempted to remove or modify many of the punitive state eligibility requirements that were thought to discourage needy persons from applying, because they deemed it degrading or

disgraceful to be on welfare.⁵⁶ Efforts were made to destigmatize the old state programs.

Since the 1930s, with financial assistance from the federal government, each state had administered the three welfare programs: OAA, AB, and APTD. Under that system, a state had the authority to set payment amounts and determine special conditions of eligibility. This enormous power resulted in wide variations in state-to-state program regulations and the amount of aid that each state dispensed. Many states used different regulations to limit participation. Some set demeaning conditions of eligibility. Others established overly restrictive eligibility criteria. Many implemented punitive application procedures. Most had stringent payment levels. Certain states had lien and recovery provisions on personal property or held adult children responsible for the support of their parents.⁵⁷

Studies have shown that SSI participation of the truly needy was seriously limited in states that had such regulations;⁵⁸ eligible people were afraid to apply for SSI, because they did not understand that the new federal program had abolished these stigmatic state restrictions.

The SSI legislation established a federal guarantee of uniform minimum-income levels and a nationwide code of rules, regulations, and eligibility criteria. The new SSI law removed from the states the authority to set payment

levels and establish stigmatic conditions of eligibility. Operation of the SSI was delegated to the Social Security Administration (SSA), which was designated to administer the federal portion of SSI in each state. One rationale for SSA running the SSI program was to obviate any possible stigma that might be attached to SSI if it were administered by a bureaucracy associated with welfare in the public mind.

The individual states were required to supplement the federal SSI payment in cases where the federal SSI amount did not maintain the December 1973 income levels of recipients of the former state programs (who were transferred to the federal SSI program as of 1 January 1974). This mandatory supplement, called grandfathering, differs from the optional state supplementary payments. Whether or not to provide the optional state payment is left to the determination of the individual states. Not only do the states have the choice, but they can establish their own regulations and payment levels for the supplementary amount.

Some states elected to provide the optional supplementary payments but reintroduced eligibility criteria governing the state payment that were known to promote stigma toward the recipients.⁵⁹

SSI was a legislative compromise that emerged when congressional dissent in 1972 killed the Family Assistance Program (FAP)--the welfare reform bill proposed by President Nixon.

The real purpose of the FAP was to reduce the high cost of welfare and the wide variations in state-to-state welfare allotments that allegedly caused people to move to states providing high payments. Congress was unable to reconcile the polarized forces of the political right and left on the issues of FAP. The conservatives could not admit that errors in prior programs were more likely to be the fault of design rather than of recipient behavior. The liberals wanted a guaranteed minimum-income program but one that would provide a higher amount than the money set for the SSI.

The congressional debates over Nixon's FAP plan extended over eighteen months, and legislators "were having difficulty keeping clear that what was under consideration and discussion was a program for the Aged and disabled poor, and not a reform of the total welfare system."⁶⁰

Many complex political factors contributed to the final ruling out of eventual passage of the FAP welfare reform. Among them was stewardship of FAP under Russell Long, Chairman of the Senate Finance Committee, along with the southern and western senators comprising the committee.⁶¹

During the hearings, Senator Long expressed popular beliefs of the nonpoor about welfare and people who claim benefits: "If they can find time to march in the street, picket and sit all day in committee rooms, they can find the time to do some useful work."⁶² Senator Long posted four

objectives he considered necessary to a welfare measure; the two primary ones were aimed at preventing cheating and fraud: "It seems to me that true welfare reform must...prevent cheating and dishonesty, and, when this fails, detect it and deal with it firmly"....

Senator Long also said:

I am preparing legislation to...mount an attack aimed at ending welfare cheating and welfare deceit....In my view, eliminating the ineligibles from the welfare rolls is an essential element of true reform. The taxpayers of America, who are supporting the welfare program with their own hard-earned money, are entitled to a program within which welfare benefits go only to the truly needy.

Heated congressional hearings over FAP resulted in the creation of three rival plans, none of which drew the necessary majority of votes to pass. Neither the Senate nor the House would compromise with the other's welfare reform provisions.

Finally, agreement was reached to federalize the three state-administered adult programs (OAA, AB, and APTD) into the national, uniform SSI program. Accepted by a sixteen to zero roll-call vote, SSI appeared to be a victory for everyone. In reality, the negative philosophical underpinnings of SSI reflect the bias of arch conservatives who opposed liberalization of the welfare program because of their harsh views of the nature of the poor. The political right and left remained polarized.

Senator Long called SSI "a good bill that every Senator can support." Moral backing came from Senator Wilbur Mills, who said, "This bill still contains the most far-reaching provisions of any social security bill since we passed Medicare in 1965." But Senator Abraham Ribicoff and other liberals characterized it as "a mess and a shadow of the original proposal."⁶⁴

Department of Health, Education and Welfare Secretary Casper Weinberger declared:

Several welfare programs including...Supplemental Security Income should be abolished. They should be replaced by a simple cash grant based on income and payable only to those meeting a "strong work requirement."⁶⁵

"The SSI regulations cast the aged poor in the role of potential cheaters...." As a means-tested program, SSI is based on the assumption that people will commit fraud. The means-test questions reflect this assumption and foster bureaucratic behavior that encourages stigmatized responses from the staff hired to serve older persons applying for SSI. Such bureaucratic behavior further encourages self-stigmatization among the SSI applicants.

That Congress "designed, or even ever intended to legislate, a program completely free of traditional stigma, demeaning eligibility criteria and processes...is open to serious debate...."⁶⁶ Many thought SSI would lead to the "production of a clientele which is stigmatized at all levels--among their neighbors, the intake workers with whom

they must deal and most importantly, the level of their own self-image."⁶⁷

Yet a retrospective summary of the SSI bill thirteen years later by the Senate Special Committee on Aging noted that, "Congress intended that Federal financing and administration would..reduce the stigma of welfare by making payments through SSA and thereby associating SSI with social insurance."⁶⁸ In fact, practices governing SSI's administration were required that perpetuate stigma and tend to discourage the aged from applying. SSI had thus inherited the legacy of English Poor Law policies.

The burden placed on society by the poor was at the center of politics in 1978. In his inaugural address, President Nixon spoke to the issue:

Let each of us remember that America was built not by Government, but by people--not on welfare, but by work--not shirking responsibility....In our lives, let each of us ask not what will government do for me, but what can I do for myself.⁶⁹

These remarks reflect the fact that the government's concern was not for the needy poor. Rather, the aim of congressional debate over welfare reform was to design legislation that would control the negative behavior that presumably characterized recipients of government aid.

Improvements have been made in certain stigmatic aspects of poverty legislation that had discouraged people from taking government help, such as lien laws and children's responsibility for parents. Nevertheless, documentation exists that stigmatization is a factor in the disappointing underutilization of SSI among the elderly eligible population (see chapter 6).

NOTES

56. Congress, Senate, The Supplemental Security Income Program, Report of the Staff to the Committee on Finance, 95th Cong., 1st sess. (Washington, D.C.: GPO April 1977), 5.

57. Congress, House Ways and Means Committee, Development of the Supplemental Security Income Program, Hearings before the Subcommittee on Public Assistance, 94th Cong., 1st sess. (Washington, D.C.: GPO 4, 5, 6, 9, 10, 11, 12, 13 June 1975), 211.

58. Ibid.

59. Department of Health, Education & Welfare, Social Security Administration, "Efforts Made to Locate and Enroll Potential Recipients of the Supplemental Security Income Program for the Aged," Report of the U.S. Comptroller General (Washington, D.C.: GPO, 1976), 6.

60. John J. Cabouch and Leonard A. Loscuito, "The Aged Poor: Are They Welfare Chiselers? A Study of Reliability and Validity of the Response in the SSI Redetermination Process," presented at the 29th meeting of the Gerontological Society, (13 October 1976), 6, citing interviews with SSI policy analysts promised anonymity, mimeographed (December 1975-January 1976).

61. Renato Anthony Di Pentima, "The Supplemental Security Income Program: A Study of Implementation" (Ph.D., diss., University of Maryland, 1984), 40.

62. Cabouch and Loscuito, "The Aged Poor: Are They Welfare Chiselers?" Ibid., 3, citing the New York Times, 29 January 1968, 19, col. 1.

63. Cabouch and Loscuito, "The Aged Poor: Are They Welfare Chiselers?" Ibid., 12, citing Congress, Senate Committee on Finance. Social Security Amendments of 1971, Hearings on H.R. 1, 92 Cong., 2nd sess. (January 20, 1972): 735-36.

64. Di Pentima, Ibid., 48, citing Congressional Quarterly Almanac, Volume XXVIII, 92d Cong., 2d sess. (Washington, D.C.: Congressional Quarterly Inc., 1972), 914.

65. Cabouch, Ibid., 18, citing Congressional Quarterly, Executive Branch, 26 July 1975, 1613.

66. Cabouch, Ibid., 21.

67. Ibid., 5-6.

68. Congress, Senate, Special Committee on Aging, Developments in Aging, 1985, vol. 1, 99th Cong., 1st sess. (Washington, D.C.: GPO, 28 February 1985), 128.

69. Cabouch and Loscuito, Ibid., 4, citing the New York Times, 21 January 1973, 1.

CHAPTER 4

SOCIETAL ATTITUDES TOWARD THE POOR

The chapters tracing the roots of stigmatization of the poor through various historical periods in England and America revealed that the values and attitudes of the general public influenced the type of aid rendered to the impoverished.

In America, the course of stigma in historical and social context in the twentieth century was reviewed and discussed along with the landmark Social Security Act, and the Supplemental Security Income (SSI) program. Government assistance programs were compatible with the mores of the time. For example, in the 1930s Depression, it was noted a major softening of attitudes about the poor occurred, because so many in society had become impoverished. Deeply entrenched stigmatic attitudes toward the poor nearly disappeared during the Depression, and many people thought public opinion had changed for good. Most of these favorable attitudes, however, did not last.

The following review of studies of American values that have influenced government policy toward the poor, however, shows that the stigmatic views inherited from the English

Poor Laws returned after the Depression. The proliferation of types of aid to the poor and the attitude toward government aid in America, legitimated by the Depression, were short-lived.

A nationwide study conducted in 1964 (just before the War on Poverty) by the Gallup organization, asked a sample of white Americans about the causes of poverty and their feelings toward the poor. Alston and Dean analyzed the Gallup data and verified the enduring nature of the stigma that people in the economic mainstream direct toward the poor.⁷⁰ Eighty-eight percent of those interviewed who said lack of effort caused poverty also said that "most" or "some" welfare recipients were on relief for dishonest reasons.⁷¹

One of the most punitive conditions of aid of the controversial English Poor Law policies prohibited vagrancy and made public assistance conditional on residence. This need to control and subdue the poor became so deeply entrenched in public opinion that it was institutionalized within federal conditions of public aid until 1969, when the Supreme Court eliminated the state residency requirement for obtaining welfare in the United States.⁷² The persistence of this attitude, however, was still seen in the Gallup data of 1964, which showed that "approximately two-thirds of all respondents favored a sixty-day residence requirement...."⁷³

The Gallup poll also found a high association between blaming poverty on the poor and believing too much money was spent on welfare programs.⁷⁴ Particularly negative in their definition of the poor were "the males, the younger, the well educated, and those who were employed in managerial...clerical, sales and farming occupations."⁷⁵

Feagin, as quoted in a 1983 study by Furnham, asked one thousand Americans to rate seven attitude statements toward welfare: five were anti-welfare and two were pro-welfare.

"Some of these statements were obviously and demonstrably false, nevertheless, very few of the interviewers replied that they were unsure about their answers and only a minority responded correctly. Taken as a whole, 36% of the sample appeared to be strongly against social security payments, while 40% were moderately against them."⁷⁶

Feagin found that those most likely to express anti-social-security views were white Christians, residents of the northeast, the over-fifty age group, and high-income and middle-level income groups. Attitudes toward social security were directly linked to explanations for poverty: those offering individualistic explanations were anti-social security, while those offering societal situational explanations were pro-social security.⁷⁷

Studies demonstrate the effect of negative feelings about poverty by the public toward recipients of government aid as well as the impact of stigmatic attitudes held by the recipients themselves. The majority of the studies are not

specifically concerned with the aged, but with the individuals considered to be the undeserving poor (those who can work but won't).

Furnham asked English working people about their attitudes toward unemployed people on social security benefits (called welfare in United States). Despite the obvious difficulties in comparing attitudes in England with those in America, there is a strong similarity in the negative way people feel about the poor who need financial assistance from the government.

Furnham examined Feagin's hypothesis about Americans that "attitudes toward social security are directly related in similar ways to the variables that differentiate people's explanations for poverty and unemployment in Britain."⁷⁸

The statements with which most respondents agreed concern the shame and stigma experienced by people on social security.⁷⁹ In England, just as in America, working people have more negative feelings toward persons who are unemployed and receive government assistance.⁸⁰

Intimate experiences of lawyers and their poor clients show that:

The poor do not seek the rights others do because they are led to believe they cannot receive them and therefore implicitly are not worthy of them. There is, in a sense, a personality of poverty....the other Americans feel differently than the rest of the nation.⁸¹

The very nature of a bureaucracy is a barrier preventing poor people from obtaining access to government aid. "The lower-class person stands in awe of bureaucratic regulations and frequently is unaware that he has a legal and moral claim to certain rights and privileges."⁸²

Also, in welfare bureaucracies, social workers have struggled to escape from their traditional identifications with the poor...."⁸³ It is likely that this inclination by workers to separate from poor clients is communicated in subtle if not conscious attitudes and gestures. Since individuals are keenly aware of how others feel, even in the absence of overt statements, criticisms of government-worker behavior may be in response to unspoken reactions, if not overtly negative attitudes.

Williamson assessed beliefs about stigma associated with thirteen social welfare programs, interviewing 230 white women in Boston during the spring of 1972. Because Williamson believes there is a lack of precision about measures of the strength of people's attitudes, one of his study objectives was to propose a way to measure intensity of stigma. In his view, "Stigma has been treated as an attribute or feeling that is either present or absent, but little effort has been made to distinguish variations in the degree of intensity of stigma."⁸⁴

Measures of stigma intensity were obtained by asking respondents to "assign a minimal rating for the amount of

stigma, if any, recipients generally feel due to receiving benefits from programs." A simple rating system was established to allow respondents to grade stigmatic responses.⁸⁵

In general, Williamson found there are different levels of acceptance for the various government programs, depending upon who the recipients are.⁸⁶ Many writers fail to distinguish the differences in attitudes among the various public aid programs, and they use the term welfare interchangeably with all other assistance programs: for example, Aid to Families with Dependent Children, home relief, food stamps. Creating specific programs for different groups is an American practice.

In his 1976 study report of the attitudes of welfare recipients, Kerbo was especially interested in the question of why some recipients feel stigma while others do not. His data indicate that "recipients accepting the traditional ideology of blaming the poor for poverty are more likely to feel stigmatized by receiving welfare."⁸⁷

Kerbo's study tested for age differences in the degree of stigma and found evidence that individuals age thirty and older agreed with the statement, "The reason people are poor is mostly due to their own selves."⁸⁸

Respondents to the Kerbo study were asked if they believed in a religious explanation for poverty. Those who believed "their poverty is the plan of heaven feel less

stigma." This response is based on the notion that "when another belief system less critical of welfare is accepted, the stigma is reduced."⁸⁹ Kerbo asked respondents to agree or disagree with two questions that are reminiscent of religious beliefs about the poor and the poverty they must endure:

People are poor because God wants some people in the world to be poor, but God will be more favorable to poor people in the end if they accept their poverty and learn to live with it....The Bible shows that poor people are better than rich people so people should not worry about being poor because they will be rewarded in heaven.⁹⁰

From an historical perspective, in the early 1980s, Spicker analyzed societal attitudes that have determined regulations governing how economic assistance is dispensed to the poor.⁹¹ He examines the concept of stigma from several viewpoints. Of special interest are the stigmatized person, the social relationships of the stigmatized person, and the role of stigma in the context of society and social welfare. Spicker's study traces the societal context from which stigma develops and the types of legislation that define the conditions under which assistance is provided.

Spicker points out other ways that societal stigma functions as a deterrent for poor people. For example, the same people who are the objects of stigma also "judge themselves in much the same way and by much the same standards, as other people do."⁹²

The aged, especially when in their prime working years, were at one time these "others." Shame, mentioned as a reason why the aged do not apply for SSI, seems primarily associated with a fear that friends or neighbors will gossip about the fact that the aged are recipients of SSI. Having low income is not the primary concern, but rather the gossip about it. In fact, it is probable that the people whom they fear will gossip are also poor themselves.

Some segments of contemporary American society advocate genuine improvement in ways of helping the poor. Others hold onto attitudes about the poor that have not changed since the fourteenth century: making humiliation the basis for assistance through punitive administrative practices, forcing compliance with a means test, and subjection to negative opinions of government staff who file the forms.⁹³

Some members of Congress indicate genuine concern that eligible people avail themselves of government benefits. Other members are primarily worried about protecting government from misuse of funds by the poor: they write legislation to prevent cheating, which becomes a major disincentive to the poor in applying for benefits. Such a statutory focus perpetuates feelings of stigma in individuals who need the financial assistance government has made available.

NOTES

70. Jon P. Alston and Imogene K. Dean, "Socioeconomic factors associated with attitudes toward welfare recipients and the causes of poverty," Social Service Review, 46 (March 1972): 13-23.

71. Ibid., 18.

72. Shapiro v. Thompson, 394, U.S. 618, 1969.

73. Alston and Dean, Ibid., 20.

74. Ibid., 21.

75. Ibid. .

76. Adrian Furnham, "Attitudes Toward the Unemployed Receiving Social Security Benefits," Human Relations 36 (2) (1983), 136, citing J. Feagin "Poverty: We still believe that God helps them who help themselves," Psychology Today 6, (1972): 101-129.

77. Adrian Furnham, "Attitudes Toward the Unemployed Receiving Social Security Benefits," Human Relations 36 (2) (1983), Ibid., 136-7.

78. Ibid., 136.

79. Ibid., 147.

80. Ibid.

81. Arthur R Matthews, Jr. and Jonathan Weiss, "What Can Be Done: A Neighborhood Lawyer's Credo," Bureaucracy and the Public: A Reader in Official-Client Relations (eds.) Elihu Katz and Brenda Danet (New York, N.Y.: Basic Books 1973), 442.

82. Gideon Sjoberg, Richard A. Bryner, and Buford Farris, "Bureaucracy and the Lower Class," Bureaucracy and the Public: A Reader in Official Client Relations, Katz and Danet (eds.), 66.

83. Ibid., 63.

84. John B. Williamson, "The Stigma of Public Dependency: A comparison of alternative forms of public aid to the Poor," Social Problems (December 1974): 216.

85. Ibid., 218.

86. Ibid.

87. Harold R. Kerbo, "The Stigma of Welfare and a Passive Poor," Social Service Review 60, (2) (1976), 179.

88. Ibid.

89. Ibid., 181.

90. Ibid., 180.

91. Paul Spicker, The Study of Stigma and Social Welfare, (New York, N.Y.: St. Martin's Press, 1984).

92. Ibid., 140.

93. Ibid., 28.

CHAPTER 5

THE ROLE OF SELF-STIGMATIZATION AMONG THE AGED POOR

The aged, blind, and disabled have been called the deserving poor because they are not expected to be able to work, and they have usually enjoyed public sympathy. Generally, less stigma is attached to programs for the aged than for other poverty programs, because the elderly are deemed deserving poor.

Schlitz found that the Old Age Assistance (OAA) Program [later absorbed into SSI] enjoyed a high degree of public support since the 1930s. In the ten years between 1935 and 1945, public support rose from 70 percent to 95 percent".⁹⁴

Since 1945, a refocussing on the problems of the elderly has been stimulated from many sources, for example:

1963--President John Kennedy, in his message to Congress on 'Elderly Citizens of Our Nation,' recommended a Federal program of assistance to State and local agencies and voluntary organizations for planning and developing services for the elderly, and for research, demonstration, and training projects in Aging.⁹⁵

1975--Hugh Carey, Governor, New York State, Inaugural Address:

I will fight to change a system in which thousands of our older citizens live out their lives in misery. Those who mistreat our elderly for gain will feel the full force of an outraged people. And those institutions built to serve the elderly will be scrutinized and reshaped. With our support we shall defend these citizens.⁹⁶

1975--The New York Times--The Organized Elderly; A New Political Force of Millions Not to be Ignored.⁹⁷

1975--Robert Butler, M.D. (then) Director, National Institute for Aging:

In most instances to be old is to be poor. A lifetime of providence does not matter because a rampaging inflation strips even the comfortable elderly of their resources; most of the elderly poor have become poor after they became old....To be old is to be isolated and lonely. And to be old is to be a victim of a discrimination--ageism--as rampant and cruel as any prejudice for which the barricades have been manned. America has read the elderly out of its lives.⁹⁸

1976--Jimmy Carter, Acceptance Speech, Democratic National Convention:

We should make our major investments in people, not in buildings and weapons. The poor, the weak, the aged, the afflicted must be treated with respect and compassion and with love.⁹⁹

In 1972, Wells investigated factors that "predispose our aged to have feelings of chagrin or simple embarrassment at having to rely upon welfare as a means to support oneself for old age." Embarrassment meant being self-conscious. Self-consciousness, in turn, is defined as "being unduly aware that one is observed by others."¹⁰⁰

Miller described embarrassment as the "sense of despair and isolation between the alternatives of hiding one's need and making it known. His definition centers on an individual's fear of social adequacy "as to whether or not he measures up to some community standard."¹⁰¹ Wells hypothesized that "if one is to avoid being embarrassed by applying for Old Age Assistance (OAA), one must necessarily be able to project oneself as worthy of aid."¹⁰²

Becker hypothesized in 1966 that to an aging person, OAA represents "an escapable confrontation with financial, physical, and emotional evidence of waning capacities."¹⁰³ Therefore, the problem is that taking OAA means losing face with oneself.

For Wells, the core issue is that "Old Age Assistance is both an admission of immediate financial need, and most importantly, a reflection of general, age-related deterioration."¹⁰⁴

Hochschild, in a 1973 report, discusses compensatory attitudes about money adopted by the aged that operate to support a sense of superiority. This is illustrated by the elderly poor in using the phrase "poor dear," when referring to another aged poor person.¹⁰⁵ A similar sentiment is frequently expressed at the Central Information and Referral office (C/I/R) of The New York City Department of Aging, (DFTA), when referring clients to SSI. The elderly often say, "Others need it more than I do." This attempt to justify SSI--but only for less fortunate people--in itself indicates feelings of stigma about public aid.

Hochschild also found that the aged justify their right to benefits by identifying themselves as previous taxpayers or as having children now paying taxes.¹⁰⁶

The widows in Hochschild's study were suspicious of workers in the "old age bureaucracy."¹⁰⁷ Yet staff who were known to them were generally trusted, whether they were

liked or disliked.¹⁰⁸ Hochschild also found that in old age, low-status individuals gain status over others in similar circumstances by attributing economic differences to luck.

Wells developed a stigma index, subsequently used in separate research by Ozawa and Man. Wells "accepted Goffman's concept that embarrassment can be avoided if one is able to assume the worthy or legitimate role."¹⁰⁹ He postulated "that the recipient, in order to be comfortable with his eligibility, must see himself as old, sick, dependent, and ready to retire."¹¹⁰

In the Wells study, two-hour interviews were held with 256 subjects in Sacramento, California. The findings reveal that (1) the embarrassed group gave more reasons for going on aid, (2) men who would have preferred to continue working were the most chagrined, (3) women were significantly more likely to be embarrassed if they still lived with a spouse.¹¹¹

Another SSA study in 1972 that tested SSI information forms found that old age assistance respondents thought enrolling in welfare was a degrading experience. While such responses were shown to be "partially shaped by the elderly individual's personal feelings, the attitudes were also affected by their perceived attitudes of the general public toward welfare programs and welfare recipients."¹¹² This

situation again illustrates the notion that public stigma against aid is contagious to the aged.

The 1975 Hays Birmingham study of the SSI program found that about 2 percent of those with previous awareness of the program were discouraged from applying for benefits due to an attitude of welfare stigma.¹¹³

The Institute for Survey Research/National Analysis study--conducted for SSA in 1973--found that social security beneficiaries with low benefits:

Indicated that potential recipients of SSI exhibit lowered self-esteem (tending to view themselves as stupid or childish), strong guilt feelings, feelings of threat, or vulnerability and powerlessness and extreme passivity.¹¹⁴

There was also evidence that if SSI is perceived as welfare, it is an element in the decision not to apply.

The SSA conducted the Survey of Low Income Aged and Disabled (SLIAD) study to assess the impact of SSI on its target population. Data collected in 1973 and 1974 from interviews with 3,402 aged persons representative of the 15.4 million low-income aged are the definitive reference for assessing the SSI program and its recipients. This is because they used Census Bureau data collected from the SSI target population before and after implementation of SSI and matched these data against three social security financial records.¹¹⁵

SLIAD used the same structured questionnaire and interviewed the same people--first when they were on state

public assistance programs in 1973--and then after they were transferred to the federal SSI program in 1974.

Ozawa, who reported on her examination of the SLIAD study data in 1978, was especially interested in the degree of stigma the aged felt as recipients of OAA in comparison with SSI. It was expected that feelings of stigma felt would "be even lower after they were transferred to SSI."¹¹⁶

Three questions were asked--before and after transfer from state programs to SSI--that measure the degree of stigma respondents might feel:

1. Are you bothered by the fact that you accept help from SSI?
2. Would you feel embarrassed to tell your friends that you are receiving SSI?
3. As far as you can tell, how do people in this community seem to feel about persons who receive SSI? Do they seem to have less respect for a person because he needs and uses this kind of help?¹¹⁷

According to Ozawa's analysis of SLIAD, within one year (1973-1974) of the transfer of recipients from OAA to SSI, the answers to these questions showed a decrease in the recipients' feelings of stigma about SSI. In 1974: 80.3 percent were not bothered by the fact that they were on SSI (an increase of 16.8 percent over 1973); 88.5 percent were not embarrassed at all to tell friends they received SSI (an increase of 16.0 percent over 1973); and 86.8 percent did not think that people in the community have less respect for

a person who needs and uses SSI (an increase of 7.1 percent over 1973).¹¹⁸

Ozawa did not find strong associations with stigma in the national SLIAD study. She speculated that "income testing relating to assistance for the aged and disabled does not result in stigmatization...to the extent the literature implies."¹¹⁹

In 1979, Man reported on his study measuring the feelings of stigma expressed by the aged--comparing the SLIAD data with a local study that consisted of four hundred in-depth personal interviews conducted by the Institute on Aging at Portland State University, Multnomah County, Oregon, between 1975 and 1977. His measurement indicators were the same ones used by Ozawa:

1. Bothered by accepting public aid?
2. Embarrassed to admit welfare aid status?
3. Perceive community hostility for welfare recipients?

Like Ozawa, Man's analysis of SLIAD found that both the OAA and the SSI recipients in the national sample showed a low intensity of stigma feelings: "Less than 28 percent of OAA recipients felt bothered, 22.4 percent felt embarrassed, and slightly over 14 percent perceived community hostility toward welfare recipients."¹²⁰

Man found the proportions even lower for the SSI recipients alone. Less than 14 percent of them felt

bothered; 9.3 percent felt embarrassed; and less than 10 percent perceived community disrespect.¹²¹

However, stigma feelings were higher in Man's 1975 Oregon samples, with over 72 percent of the Oregon interviewees saying they felt uncomfortable about receiving assistance. Still, less than 40 percent of the Oregon recipients said they felt embarrassed or perceived community disapproval.¹²²

Man attributes the significantly higher stigma feelings in the local Oregon sample--compared with the national SLIAD sample--to different background characteristics of the respondents in the two samples, and the fading memory of recipients trying to recollect feelings about participation in OAA ten years after the fact.¹²³

Moen also studied elderly individuals living in rural Oregon and in 1978 reported "a syndrome among Oregon's elderly which includes a striving for independence, hostility toward welfare, and denial of need...."¹²⁴ These findings of locally based stigmatic feelings corroborate Man's Portland, Oregon study, where "over 72 percent of respondents indicated, "they felt bothered in receiving assistance."¹²⁵

Menefee, et al., analyzed the SLIAD data about nonparticipation in SSI. In their 1981 study, stigma was identified as a factor associated with nonparticipation during follow-up interviews conducted to determine

individual eligibility for and actual participation in SSI at the end of the program's first year of operation.¹²⁶

Among eligible nonparticipants, the Menefee team found: "Less than 1 percent had any history of welfare participation and only 6 percent had ever applied for assistance." Their study also states: "The notion of voluntary renunciation reflects a situation in which the benefits offered were not sufficient to compensate for the effort, expense, or stigma of participation."¹²⁷

Urban Systems Research & Engineering (USRE), in a second major study sponsored by SSA, conducted over two thousand personal surveys with low-income elderly persons in some eighteen areas across the country. Participants were drawn from the master file of the SSI program. Nonparticipants were drawn from the Master Beneficiary Record (MBR) tapes, which record the income of all social security recipients and are thus the only source of possible SSI eligibles. Names were screened twice prior to sample selections to identify eligible SSI nonparticipants. Since only the SSA can access these files and tapes, the SSA-conducted SLIAD and USRE studies provided the most reliable targeted data bases of the SSI studies.

Nonparticipants also tend to be less experienced with more and more skeptical of government assistance. Nonparticipants are much less likely to have ever applied for or received "welfare" and, not surprisingly, more likely to be concerned about the stigma of welfare. So in addition to needing less assistance,

nonparticipants are less likely to apply for help even when they need it.¹²⁸

The USRE study also reported:

No stigma seems to exist toward social security. Almost all nonparticipants (98 percent) agreed they would not feel embarrassed if their friends or relatives knew they were receiving social security benefits.¹²⁹

The USRE study also found that:

The attitude of non-participants toward SSI was good, but not as overwhelmingly positive. Nevertheless, two-thirds, 69 percent, said they would not be embarrassed at all if their friends or relatives knew they were receiving SSI benefits, only 19 percent said people were too proud to apply, and 16 percent mentioned embarrassment as a cause of nonparticipation.¹³⁰

In 1982, Zander reported the findings of a large, in-depth survey of elderly New Yorkers who were early participants in SSI transferred from OAA. From 8,406 acceptances to SSI, 953 were sampled.

One quarter of the new SSI's had been eligible for OAA but had not applied. At least one quarter [independently estimated by Zander] were...eligible for OAA benefits....Forty-eight percent of these men and 65 percent of the women said they had not applied because they were too proud, and mentioned the stigma of welfare.¹³¹

Ozawa defines financial anxiety in the elderly as the degree to which worry about their financial condition influences the extent to which they feel deprived. Using indications that measure frequency of worry and extent of ability to cope with daily financial affairs, Ozawa concludes: "In a money-oriented society, the feeling of financial security seems to be the cornerstone of the perception of adjustment to old age."¹³²

Ozawa also looked at how "personal resources facilitate the adjustment of elderly people to old age."¹³³ Her indicators showed that financial anxiety influences the degree to which the elderly feel they are deprived of medical care and social contacts.

Given the role of financial anxiety because of inadequate or insufficient income, the question of why potential SSI eligibles do not apply for SSI remains a vital research concern.

Again in 1981, Ozawa analyzed the SLIAD data. Ozawa explored the issue of stigma experienced the elderly. She found "every indication that SSI is emerging as a nonstigmatizing public income support program."¹³⁴ Further, Ozawa reports "elderly recipients themselves are showing a high rate of acceptance of SSI as a nonstigmatizing program."¹³⁵ Ozawa concludes that nonparticipation in SSI by elderly is more complex than the issue of stigma and that "the stigma question may have been overplayed at least in the case of SSI."¹³⁶

DePentima's study, reported in 1984, found that stigma is one of the disincentives to aged eligibles in applying for SSI, but he finds that "no evidence has been presented to date which firmly substantiates that such large numbers of eligibles exist or are not being located because of any lack of effort on SSA's part."¹³⁷

No studies so far, in fact, show strongly that a consistent attitude prevails among the poor elderly about how they view their poverty and their willingness to accept SSI benefits.

It is this uncertain role of self-stigmatization among SSI eligibles that stimulated the author to explore the possibility that stigmatic attitudes may be an important--and possibly a decisive--factor in the disappointing overall response among those elderly who fail to apply for the SSI benefits they may desperately need.

The next step in developing a SSI outreach campaign that would try to succeed where others had failed in producing significant enrollment increases, was to explore government and private-sector opinions and study findings about why SSI outreach efforts continued to produce disappointing enrollment results.

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CHAPTER 6

DEVELOPMENT AND RESULTS OF SUPPLEMENTAL SECURITY INCOME CAMPAIGNS

As just stated in chapter 5, the hypothesis of this doctoral project is to increase participation in the Supplemental Security Income (SSI) program by means of a newly designed direct-mail outreach campaign that counters resistance to applying for SSI benefits. Since the inception of the SSI program, a general concensus has prevailed that participation in SSI by the elderly have been consistently disappointing:

Despite initial projections that over 7 million Americans would participate in SSI, the total SSI caseload has never exceeded 4.5 million [1984]. Early assumptions that over 90 percent of the eligible population would benefit from SSI were proven too optimistic; in reality, a conservative estimate of the participation rate is closer to 60 percent.¹³⁸

A barrier to the author's decision to design an enrollment-increasing project was the consistent disagreement among, for example, government agencies, Congress, and advocate groups for the aged about why the SSI elderly rolls fell short of predicted totals. The major debate about nonparticipation centered on overestimated

expectations versus inadequacy of outreach campaigns. The controversy was heated--in spite of scant documentation for either side of the argument.

The SSI law was difficult to pass, because of the widely divergent congressional philosophies (split sharply between conservatives and liberals) about how to care for the nation's aging poor. Disputes were often bitter.

Congressional bickering over the program continued long after the SSI act was passed, as large amounts of government money were spent on SSI outreach campaigns that produced discouraging results. Yet more distressing was the lack of any general concensus about why many elderly poor failed to apply for SSI benefits that were clearly due them.

This puzzle is explained, in part, by the small number of evaluation studies done on SSI outreach campaigns. In addition, findings in the few available studies frequently disagree; and analyses are often contradictory. "Few surveys of the attitudes and opinions of the SSI population have been undertaken, and alternative interpretations of the problem have often been based on anecdotal information."¹³⁹

Already convinced that the stigma of poverty explains why many elderly eligibles refuse to apply for SSI, the author moved on to investigate other possible disincentives in the SSI outreach campaigns that might be as detrimental as the stigma factor.

Definitions of Outreach

The increasing intricacy of government and the proliferation of benefits and services it provides to needy citizens are major developments in contemporary American society. The federal government's complexity, however, prevents participation in programs by many people who lack knowledge of the programs or the agencies that operate them.

In response to this problem of nonparticipation, the federal government began funding programs in the early 1970s to seek out those in need and provide them with information, instead of waiting for individuals to discover the sources of possible help for themselves.¹⁴⁰

Outreach is an important element in creating an effective government program for the elderly poor. Outreach as a form of social intervention has been widely discussed in the literature under the label of access, as well as outreach. There is general agreement on the goals of access and outreach, but not on their definitions, and writers tend to confuse use of the two terms.

Kahn says outreach is bringing services and programs to clients who could not themselves seek or achieve access. He suggests that outreach developed in response to experienced needs.¹⁴¹ Kahn and Kammerman identify outreach as the provision of different types of services:

Other forms of provision designed to facilitate access in other services and benefits include various outreach programs. Among these are: telephone services

(visiting and reassurance, information and advice), outreach services (counseling, etc.), and transportation, especially for the elderly and handicapped.¹⁴²

Siporin says the initial task of access is to make contact with people who may need and be eligible for programs but who do not apply for the benefits. He recommends using the mass media to mount publicity campaigns.¹⁴³ Siporin, then, uses the term access to describe publicity efforts that provide information to potential eligibles, while Kahn and Kammerman use the label outreach to identify services.

A study of minority elderly services funded under Title III of the 1965 Older Americans Act (OAA) identifies outreach as a function of providing written materials and publicity such as media spots or displays.¹⁴⁴

The OAA provides the major piece of legislation that contains explicit provisions for mandating outreach for the elderly.¹⁴⁵ The provisions, however, apply only to services and benefits funded under the act.

The OAA refers to "services associated with access to services (transportation, outreach, and information and referral)." The wording is important because it characterizes outreach, along with transportation and information and referral, as a means to the attainment of access.

Sec. 306 (a) 5 (B) seeks to "assure the use of outreach efforts that will identify individuals eligible for assistance under this Act...and inform such individuals of the availability of such assistance;....¹⁴⁶ Its scope of application is clearly intended to be very broad.

Sec. 307 (a) (13) (E) of the OAA is important because it calls for "outreach activities which assure that the maximum number of eligible individuals may have an opportunity to participate."¹⁴⁷ There is no specific mention of a targeted or client-oriented approach, but it implies there is a need for special efforts.

In the early 1970s, the federal government used the term outreach to refer to the campaigns funded to inform potential eligibles about means-tested programs and other services the government made available.

A review of current government reports, academic literature, and professional journals shows a commonly accepted use of the term outreach to mean the activities and techniques that seek out people who should be informed about government benefits.

In this doctoral study, the term outreach is used to describe the effort to communicate with individuals about a benefit for which they may be potentially eligible. Outreach is viewed as a means to an end, not an end in itself. It is a means of ensuring that a population

selected for program benefits is apprised of them and encouraged to apply for them.

The author was particularly interested in the need for targeting outreach to the SSI-eligible population to increase the probability that all the potential eligibles would be informed of the SSI benefits available to them. Such a selective outreach effort would be meaningless of course, should the targeted individual fail to read the mailing because it was stigmatic, confusing--or generally offensive. Thus, a personalized, nonstigmatic message would be as crucial to a successful outreach campaign as its targeting.

Major Outreach Efforts

Prior to 1973, 3.5 million aged, blind, and disabled (1.9 million elderly) were enrolled in three state-administered public assistance programs: Old Age Assistance (OAA), Aid to the Blind (AB), and Aid to the Permanently and Totally Disabled (APTD).¹⁴⁸ In 1973, with the consolidation of these three programs at the federal level under the SSI program, the Social Security Administration (SSA) estimated that an additional 6.7 million (four million of them elderly) would become eligible to apply.¹⁴⁹

One of the earliest SSI outreach campaigns of SSA that produced disappointing enrollment results--in spite of being targeted--was mandated by the 1972 SSA amendments. The

resulting Nationwide MBR Leads Project in 1974-1975 sought to increase enrollment by a targeted direct-mail campaign that would reach SSI-eligible persons.

The social security Master Beneficiary Records (MBR) were screened to identify individuals receiving a social security benefit low enough to make them potentially eligible for SSI payments. The names of 5.2 million persons were drawn from the MBR and forwarded to local social security field offices. Information and a leads form were then mailed to these 5.2 million individuals.¹⁵⁰

This major outreach effort resulted in only 256,000 identifiable claims.¹⁵¹ Only half the leads forms were returned, and an SSA study of two thousand nonrespondents found that six hundred, or 30 percent, of the two thousand did not return the questionnaire because they thought they had income and resources in excess of eligibility standards. Of this group, SSA verified 98 percent of these six hundred persons as correct. Of the nonrespondents, 15 percent were either uninterested or had already filed for SSI. About 7 percent of the recontacted nonrespondents filed for benefits.¹⁵²

To facilitate SSI enrollment between 1973 and 1975, the SSA and the Administration on Aging (AOA) mounted outreach campaigns at a cost of twenty-four million dollars to inform newly eligible persons of the existence of the SSI program, its purpose, and its conditions of eligibility. Local

organizations for the elderly were funded to perform broad-based outreach campaigns by mass news media, mass mailings, poster and leaflet distribution, telephone hotline, door-to-door volunteer canvassing, and appearances by SSI representatives at community meetings.¹⁵³

Despite these costly and vigorous outreach efforts, participation in SSI remained very much below early estimated increases.

In March 1974, Senator Frank Church recommended to the President that "the 3 million new recipients who were not on State public assistance rolls offer a particular problem as they must be sought out systemically on a largely individual basis."¹⁵⁴

By May 1974, only 3.4 million people (of whom 1.3 million were aged) had become recipients of SSI.¹⁵⁵ This low SSI enrollment created an on-going government debate over the question of whether original estimates of SSI eligibles were too large or outreach efforts were inadequate.

By April 1975, total SSI enrollment peaked at 4.4 million.¹⁵⁶ Thereafter, separate federal funds to provide outreach ceased for eight years.

During that eight-year period, from April 1975 to May 1983, the total number of SSI recipients declined to 3.9 million--with the aged, alone, showing a 33 percent decline in enrollment.¹⁵⁷

Renewed concern about a continuing low SSI enrollment, compared to expectations, caused Congress again to mandate a direct-mail SSI outreach campaign in the 1983 social security amendments. Thus, in 1984, a one-time, targeted SSI Alert was mailed to 7.6 million aged social security enrollees whose benefits were deemed low enough to indicate possible SSI eligibility.

SSA evaluation of the 1984 Alert results shows that of the 7.6 million social security enrollees receiving the outreach flyer, 2 percent (about 160,000) contacted SSA field offices, 1 percent (seventy-nine thousand) filed SSI applications, and 0.7 percent (fifty-eight thousand) were awarded SSI benefits.¹⁵⁸

Of the great majority of persons who did not contact a social security office, 38 percent felt their incomes were too high, 28 percent felt they were ineligible because of their resources, and 9 percent simply did not want any help.¹⁵⁹

The 1974-1975 MBR Leads Project and the 1984 Alert--both mandated by Congress--were targeted mailings that produced poor results--though it is not known why, because the campaigns were not analyzed. It is clear, however, from these two targeted outreach programs, as well as numerous others, that the success of outreach mailings depends on more than getting the message to the right person. If the targeted person is turned off by the substance, style, or tone of the mailed message--he won't read it. Thus, the

message must be very appropriate for the individual singled out to receive it.

Debate Over Reasons for Low SSI Enrollment

Despite SSA's optimistic predictions of higher enrollment rates through massive outreach, participation in SSI remained disappointing, and no significant increase occurred. Debate was on-going among government officials, elected representatives, heads of voluntary agencies, and advocates about the discrepancy between SSA's seemingly high estimates and actual SSI participation. Many believed SSA's original estimates of eligibles had been too high. Others thought that outreach efforts had failed to reach the population potentially eligible for the SSI program.

In an effort to resolve the debate, in 1974 SSA conducted a national study using a representative sample of nineteen million aged--the Survey of Low Income Aged and Disabled (SLIAD)--to reassess the accuracy of its estimating techniques as well as to explain the nonparticipation rates.¹⁶⁰ The SLIAD study confirmed SSA's original estimates of SSI enrollment (although there were some minor downward revisions) and found that a significant number of persons who had not been eligible for welfare under the previous state-run programs could be served under SSI. "It seems clear the SSI's failure to acknowledge its program

growth cannot be attributed to initial overestimating of the eligibility population."¹⁶¹

The SLIAD study looked at ten variables that might account for the nonparticipation phenomenon: health, mobility, sociodemographic characteristics, quality of life, county contextural measures (what enrollment procedures were like at that time), economic status, public assistance, stigma, communications and social networks. All ten variables were found to account for restricted participation in the SSI program.

An interesting, if unfortunate, disincentive to participation, cited in the SLIAD study, was a perception by some SSI-eligible elderly that they do not need extra income and therefore have no reason to apply for it. An analysis of the differences in income and assets between SSI participants and nonparticipants showed that nonparticipants' income and resources (although still within the SSI income eligibility guidelines) were higher than those of SSI participants, even though actual dollar amounts between the groups were small.¹⁶²

According to Warlick, reporting in 1980, perhaps the most important reason for nonparticipation in SSI has been

that eligibles receive only small or marginal money amounts. In Warlick's study of enrollment in SSI, she found that "the probability of participation in SSI more than doubles as the amount of the benefit entitlement increases from a mere \$10 per month...to the monthly maximums..."¹⁶³

Others unlikely to take advantage of outreach are the elderly who express a positive attitude about their health. SLIAD found that older persons with a relatively positive self-perception of health and financial status are less likely to apply for SSI, even if eligible.

In June 1975, the House Ways and Means Committee's Subcommittee on Public Assistance held hearings for nine days to determine if SSI was accomplishing its purposes and to consider the need for legislative change.¹⁶⁴ In the course of testimony, the lack of sustained and systematic outreach was criticized by government officials, heads of nonprofit agencies, and professionals working with low-income people.¹⁶⁵

Senator Robert Taft, along with congressmen Thomas Downy and Donald Frazer, recommended legislation to mandate outreach, saying, "Outreach is a continuing task as people age or become disabled or their income status changes."¹⁶⁶ The proposed legislation, however, lacked adequate support for passage.

Criticism of SSA's national outreach projects can be found in the 1975 House Ways and Means Committee hearings,

where it was stated that people didn't understand the outreach information they received. Further, the form used for outreach was "offensive" and people were "put off."¹⁶⁷

Robert Lansdale, representing The Center on Aging, University of Maryland, testified that his center had conducted a study and found that SSA's 1974-1975 MBR Leads Project was "ineffective because the information was both unintelligible and intrusive."¹⁶⁸ It was reported to the House Ways and Means Committee that "the form and instructions sent out by SSA would not be intelligible to under-educated elderly." The instructions were long--occupying two printed pages--and the respondent was required to fill out and return a one-page schedule calling for, among other things, a statement of earnings and other income by the respondent, and separately, by the respondent's wife.¹⁶⁹

A presentation of the other side of this debate about SSI participation rates and the effectiveness of SSA's outreach efforts appears in the 1976 Comptroller General's Report.¹⁷⁰ The question about estimates of participation, however, is not resolved. The report states that "the estimates of Supplemental Security Income eligibles are based on limited information."¹⁷¹ With regard to the efficacy of SSA's outreach, "Certain State Officials, like Social Security, believe that past outreach efforts were

adequate, although they recognized not uniformly effective."¹⁷²

Social security officials believed most people were aware of SSI but that those not aware were the most difficult to reach. These views of SSI participation and outreach adequacy are also found in the 1977 Congressional Report.¹⁷³

In 1977, the Senate Finance Committee stated that SSI outreach was adequate:

No legislative authorization exists for the Social Security Administration to undertake more than the normal public relations responsibilities which any Agency has in connection with programs under its jurisdiction, and there may be some reason to question whether the mandate has already been exceeded....¹⁷⁴

To obtain an overall view of the SSI program, the Senate Finance Committee sent a questionnaire to the governor of each state; forty-eight responded. In answer to the question about population, twenty-six governors agreed that nearly all SSI Aged eligibles who would desire to participate are aware of and have had an opportunity to participate. But sixteen governors indicated that perhaps 10 to 20 percent of SSI eligibles who would desire to participate have either not heard of or not had an opportunity to apply for SSI.¹⁷⁵

Clearly, these studies, reports, and mixed opinions of government officials did not resolve the debate about estimates of potential eligibles and the adequacy of outreach.

In 1979, SSA initiated a research project with Massachusetts-based Urban Systems Research & Engineering (USRE) to reassess the SSA original estimates of the number of potential SSI eligibles and also to examine the reasons for nonparticipation in SSI.¹⁷⁶ This study validated SSA's original estimates of SSI enrollment--as had the earlier 1974 SLIAD study. USRE, in fact, believed it reasonable to conclude that SSI eligibility was actually 10 to 20 percent higher than currently estimated.¹⁷⁷ USRE provided evidence that a significant number of potential eligibles did not participate in SSI.

The important survey finding of the USRE study was "that 40% of nonparticipants have never heard of SSI or any program that would help elderly people with little money."¹⁷⁸ Only half of the eligible nonparticipants seemed to know very much about the program other than its name.¹⁷⁹

Both investigations made on behalf of SSA--the 1974 SLIAD study and the 1979 USRE study--concluded that SSI outreach had been inadequate and that potential eligibles had a need for information about the program.

These findings further strengthened the author's resolve to develop an outreach campaign that would

successfully reach and inform these SSI-eligibles--by carefully mail-targeting them and by addressing them in a personal, simple, nonstigmatic way.

In 1979 Bendick noted that although few assessments of outreach had been done, he thought outreach had been inadequate because public information campaigns--mass media, leaflet and pamphlet distribution, and volunteers who canvass neighborhoods--failed to reach a significant number of potential eligibles.¹⁸⁰ This suggests the need for targeting in outreach campaigns.

Studies had called attention to the fact that outreach was ineffective because the language used in outreach materials did not take into account the special information needs of the target population.¹⁸¹

The Wisconsin School of Mass Communication study found that "the readability of many of the brochures and pamphlets..was in question; most eligible persons found the literature too difficult to read."¹⁸² The study also investigated how people obtain information. The conclusion was that "brochures are not the best way to get information out to eligible people..."¹⁸³

A study conducted in 1972 by SSA to examine the understanding of the message of the SSI program found the materials were only "57 percent comprehensible to Aged respondents."¹⁸⁴

The Institute for Survey Research and National Analysts (ISRNA) examined SSA pamphlets and concluded that the wording needed to be simplified.¹⁸⁵

The study conducted in 1973 by the ISRNA tested documents to be distributed to potential SSI recipients and found the interviewees confused. Some were "unable to differentiate between the Social Security and Supplemental Security Income programs, many felt that SSI simply meant an increase in the social security check." Others believed eligibility required current entitlement to social security benefits. Many were afraid that SSI would negatively affect other benefits.¹⁸⁶

This author's professional experience also indicates that information may actually hinder participation in certain cases. SSI eligibles do not always understand that the benefit amounts increase every year. For some, changed economic circumstances may make a person eligible. Unfortunately, it is unlikely that individuals once determined ineligible will apply again.

In 1985, the Senate Special Committee on Aging reviewed the still low SSI participation rate and concluded:

Typical explanations of low participation rates among the elderly include: (a) the stigma associated with welfare; (b) very small benefit amounts for many who are near the maximum income and resource limits; (c) barriers of literacy, mental and physical handicap, and access to transportation; (d) SSI's administrative complexity, which requires a great deal of effort on the part of participants.¹⁸⁷

Ongoing Outreach Efforts Nationally: Older Americans Act of 1965

The outreach mandates in the Older Americans Act (OAA) referred to services and opportunities funded by the OAA, many of which were designated by the law for implementation across the country by each local Area Agency on Aging (AAA). No separate funds were provided, however, to conduct these mandated outreach activities. Therefore, the willingness of individual AAAs determined whether funds were reallocated from other sources to do outreach. In the future, AAA's will become more active in developing outreach campaigns for means-tested benefit programs as a direct result of the 1987 OAA amendments. The 1987 amendments to the OAA for the first time mandated outreach specifically for SSI, medicare, and food stamps. To carry out the mandate, Congress authorized twenty-five million dollars for fiscal years 1989-1990.

The 1987 OAA amendments direct the AAAs to:
Conduct outreach activities to inform older individuals...of the requirements for eligibility to receive supplemental security benefits under Title XVI of the Social Security Act....Assist older individuals to apply for such assistance and such benefits.¹⁸

Social Security Administration Outreach

SSA has an ongoing responsibility to maintain outreach efforts for the programs it administers, including SSI. Every year, a plan is developed called the National Public Affairs Objectives Program, which establishes certain activities that all local SSA offices are required to perform.

The plan permits local variations in activities that arise from the special needs of different geographical areas. For example, outside of major metropolitan areas such as New York City, people may have to travel hundreds of miles to file an SSI claim at a social security office. In such areas, the SSA sets up local sites and provides travelling claims representatives to accommodate SSI eligibles in scattered areas who want to file claims.

Over the past few years, SSA has focused on improving and expanding its SSI public information activities. SSA has concentrated efforts on establishing liaison with national, state, and local legal and welfare agencies and advocacy groups in order to tell them about the SSI program and enlist their assistance in finding potentially eligible people. SSA's efforts have included:

- o Providing field components with model presentations and a supporting universal slide series so a speech about the SSI program can be tailored to the needs of outside organizations.

- o Providing field components with a monthly public information package containing information about the SSI program. A package includes news releases, scripts for radio and TV, and spot announcements (in Spanish and English) suitable for local media use.
- o Sending to organizations interested in the SSI program a quarterly SSA Information Item Newsletter containing articles for them to publish in their own newsletters and bulletins.
- o Redesigning and revising publications and other printed materials for current and potential recipients to incorporate graphic techniques and to simplify the language.
- o Preparing and distributing posters explaining basic SSI eligibility requirements. These posters were placed in thirty-nine thousand post offices nationwide, as well as in the offices of organizations providing services to low-income aged, blind, and disabled.

SSI Outreach Efforts in New York City

In 1978, the SSA, in cooperation with the New York City Board of Education, provided SSI flyers to students in elementary and high schools to take home to their parents.

This large-scale campaign called, "Operation Find Me," did not generate any noticeable increase in SSI claims.¹⁸⁹

In 1980, a local nonprofit coordinating agency in New York City funded twenty-five nonprofit groups to hire volunteers for fourteen weeks to do door-to-door canvassing in twenty-one neighborhoods.

According to a SSA manager who participated in both initiatives, neither the students supplied with flyers in 1978 nor the door-to-door canvassers in 1980 had any impact on SSI enrollment.¹⁹⁰ Even these broadbased outreach efforts targeted to low income communities were not effective in finding potential SSI-eligibles.

In New York City, SSA's stated policy is that its workers are required to inform eligible individuals about SSI at the time they file a claim for social security benefits. Finally, social security representatives appear wherever they are asked to--at conferences, retirement seminars, senior centers--to inform the public about its programs.¹⁹¹

Also in New York City, SSA has developed multifaceted outreach activities conducted on an ongoing basis. Strong relationships with the media ensure that the general public is apprised of SSI issues. The major newspapers publish special articles. SSA writes for the weekly ethnic newspapers. Since 1980, radio WNYC has had an SSA speaker

on once a month; and a local cable channel also features an SSA speaker weekly.

The New York City SSA targets information to organizations and individuals in certain ways. It distributes a newsletter, Highlights, describing its programs, including SSI, to more than four hundred community organizations and major corporations. Institutions apprise SSA by telephone about individuals who are being discharged and are eligible for benefits. SSA sends claims representatives regularly to the Veteran's Administration Hospital and other institutions to help individuals file claims before they are discharged. (Though SSA may be active in SSI outreach around the country, only New York City SSI outreach activities fall within the purview of this study.)

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CHAPTER 7

FLAWS IN SUPPLEMENTAL SECURITY INCOME OUTREACH: STRATEGY AND GOALS TO REDRESS THEM

Shortcomings of Government Outreach and Strategy to Redress Them

Consideration of all the studies and commentaries about why Supplemental Security Income (SSI) participation remains low--along with the reports in chapter 5 about stigma and the aged--was followed by the author's assessment of her own professional experience.

These evaluations led first to the recognition of many shortcomings other than stigmatization in the government's outreach efforts; second, to the conviction that many of these flaws could be redressed using different strategies in a newly designed direct-mail outreach campaign; and third, to formulation of the study project's major goals.

Some shortcomings in the government's outreach mailings of special interest to the author were:

1. Stigmatic content and wording
2. Impersonal, agency-oriented writing style
3. Failure to provide regular mailings targeted to SSI eligibles who are unaware, confused, or negative about the program.

The author believed that a newly designed campaign could redress these shortcomings by utilizing different strategies than those commonly used in government campaigns. Such strategies would be discovered later in the author's research into commercial marketing and advertising motivations and techniques (see chapters 9, 10, and 11).

Program Design

The program goals were drawn on the basis of the flaws in past SSI outreach campaigns, as well as on the hypothesis of the doctoral program study.

The hypothesis: a consumer-centered outreach campaign will counter resistance to applying for SSI benefits and thus expand program enrollment.

The doctoral study's goals are to:

1. Test a new SSI outreach campaign that motivates the elderly to apply for SSI through use of (a) stigma-countering arguments, (b) simple, personalized appeal;
2. Raise the income of poor SSI-eligible elderly with additional income from the SSI program.

The next step in developing the study was to research those sources considered most likely to provide specific direction in actually designing the outreach mailing materials. Such sources included the author's workplace--The New York City Department for the Aging (DFTA), Central Information and Referral Division (C/I/R); authorities in

commercial marketing and advertising and in the Social Security Administration; the literature in behavioral motivation, marketing, and advertising. A particularly important source was the outreach population itself, which was accessed by market research.

CHAPTER 8

AUTHOR'S WORKPLACE AS A MAJOR RESOURCE

Role of Area Agency on Elderly in New York City

As mentioned in chapter 7, the New York City Department for the Aging (DFTA) was an important source of inspiration for the design of an SSI outreach effort.

DFTA is federally mandated under the Older Americans Act (OAA) as an Area Agency on Aging (AAA) to coordinate and improve access to services for the elderly. The DFTA operates services directly, and through a network of over 300 community-based agencies from home care to legal services, from recreation to congregate meals, from information and referral to outreach.

Since 1975, the author of this study has been director of Central Information and Referral (C/I/R) program of New York City's DFTA, the city's AAA.

C/I/R serves the elderly--many of whom live on the razor's edge of survival in New York City. Over the past twelve years, the C/I/R staff has provided a half million units of direct service by telephone and in person. As Director of C/I/R, the author has learned firsthand from

clients of C/I/R how they feel and what are their needs. The words of the clients tell the staff how they utilize government programs. Many elderly simply do not know about benefits. Their questions indicate the difficulties they have understanding the information they receive in the mail. Knowing this about C/I/R's clients pointed to the need to develop a different format for outreach materials.

As mentioned in chapter 6, operating under the OAA, DFTA is mandated to perform outreach informing their elderly constituencies of the services and opportunities provided under the OAA. In that law's 1973 amendments, information and referral was added, with the intention that it would serve as an implicit mandate for the AAAs to function as "levers to encourage outreach in the SSI program."

During the implementation of SSI, the AAAs received separate funds to contract with other agencies to provide outreach for SSI. By the late 1970s, special SSI funding for outreach was no longer available. It was then up to local Social Security Administration (SSA) offices to disseminate information about SSI. Despite the OAA mandate to promote outreach, in general, local AAAs had limited resources to use for this purpose.

Janet Sainer, commissioner of DFTA, knows that both the elderly and the professionals who serve them need information about government programs. Because few agencies have the resources and the commitment to provide such

informational materials, Commissioner Sainer has authorized use of DFTA resources to get information to the aging network and various city agencies.

C/I/R's special value to this doctoral project is the role it has in conducting outreach for DFTA. The author supervises preparation of the technical information about benefit and entitlement programs. C/I/R developed a manual called "Rights and Benefits for Older New Yorkers" and distributed over forty thousand of them to agencies throughout the city. Supplementing the booklet is an annually revised pamphlet, "10 Benefits," which describes eligibility for government programs (SSI, food stamps, medicaid, etc.). Over 750,000 pamphlets have been distributed since the first issue in 1980. An innovative series of flyers, Benefit Tips, provides information about the most critical eligibility factors for various benefits. All of these publications are distributed broadly to other agencies but not directly to the elderly through the mail.

In 1980, the nature of outreach conducted by AAAs in New York State changed. That year, federal legislation created the Home Energy Assistance Program (HEAP), to enable low-income people to meet high-energy costs. Separate funding was allocated to the AAAs to provide outreach specifically for persons age sixty and over. These monies were used to mount broad-based outreach through media, subway and bus cards, and newsletters.

The following year, New York State's AAAs were authorized by the state's Department of Social Services to certify HEAP applications for persons age sixty and over. This means that DFTA has thousands of these applications for persons, sixty years and over, who apply each year for HEAP. This client data base includes information about age, income, source of income, bank interest, household composition, and various other items that are necessary to determine HEAP eligibility. These applications enabled DFTA to establish a new practice--using direct mail to reach a target population.

HEAP initiated DFTA's direct response mail campaign with a mailing to 85,000 elderly households who had applied for HEAP the previous year. Of the HEAP applications returned in this outreach campaign, a large number were returned in the prepaid, self-addressed envelopes, scribbled over, often illegible, with heartfelt pleas for help in paying bills. Because of the close coordination between the directors of HEAP and C/I/R, these applications were referred to C/I/R staff for follow-up.

Reading these applications revealed that many elderly don't know where to turn for help. Nor do they know what kind of help is available. Further, they do not understand much of the information they receive in the mail. When C/I/R staff telephoned those elderly who asked for financial help and told them about SSI, staff learned that some

elderly hadn't heard about SSI, and that those who had, expressed reluctance about the prospect of applying for "welfare."

The recognition that these needy older people were unaware of SSI or had been unwilling to apply were of considerable concern to the author. Thus, the author's direct involvement with DFTA provided professional experiences that were the groundwork for the doctoral study of SSI outreach. Factors that made the SSI study possible are: (1) the author's professional involvement in developing information about government benefits; (2) accessible client data to target outreach; (3) knowledge that clients do not understand information about government benefits; (4) value of experimenting with a new way of writing about SSI that would encourage rather than discourage enrollment; (5) concern about lack of publicity for SSI, because between 1974 and 1982, SSA had not conducted a targeted outreach campaign.

The doctoral study outreach campaign required the support of DFTA Commissioner, Janet Sainer. Because of a strong commitment to providing outreach, she agreed to permit the doctoral project to be implemented under the auspices of DFTA.

The author carried out research, design, implementation, execution, and evaluation of a targeted three-piece SSI mailing composed of a new flyer and letter--

and the 1984 official SSI flyer used as a control. This was done in the author's official capacity as director of C/I/R, with help from C/I/R staff, who had been briefed. As director of C/I/R, the author was solely responsible for administration of the doctoral project.

CHAPTER 9

INTERVIEWING THE AUTHORITIES

Using a new approach when writing to the poor elderly was a novel idea in the Social Security Administration (SSA) in 1980; for a social-work professional it was far afield. In order to get direction and opinions about the need for a new type of outreach campaign and the most effective ways to design it, the author turned to experts in SSA; private-sector marketing firms and advertising agencies; and the literature in motivational theory, marketing, and advertising. These sources informed the basic approaches and techniques used in designing the doctoral study outreach materials.

Ease of access to professionals from these sources, both in person and on the telephone, was attributed to the sponsorship of The New York City Department for the Aging (DFTA), a well-known and widely respected government agency. DFTA's reputation served to open doors that might otherwise have remained closed to an individual researcher--especially one from the public sector.

A long and close working relationship between DFTA's Central Information and Referral (C/I/R) department and SSA,

made SSA particularly cooperative. In 1980, SSA had singled out C/I/R for a public-service award because of the quality of its outreach materials about SSA programs. The authority of DFTA, along with the author's personal knowledge of key SSA personnel, made it easy to call or visit throughout the SSA bureaucracy.

Social Security Administration Experts

In 1982, the first contacts were made with various social security officials in Baltimore and New York City. Six persons were selected because of their familiarity with the successes and failures of the Supplemental Security Income (SSI) outreach campaigns. It was important to hear their comments on the soundness of the author's proposed project, because many SSA personnel did not think additional outreach was necessary. In fact, between 1973 and 1983 the official SSA position on outreach was that the majority of elderly who were eligible and willing to apply were already recipients and the rest were either ineligible or unwilling to apply.¹⁹²

The six SSA officials interviewed by the author in 1982 disagreed with the official SSA position on outreach, believing there were SSI eligibles who might file applications if they were found and could be convinced to participate. The officials were asked: (1) Do you think there are potential SSI eligibles who have not applied?

(2) Do you think a consumer-oriented targeted effort project is needed? All six interviewees said "Yes" to both questions. They agreed that there were nonparticipating eligibles, probably age seventy-five and over. Some of these eligibles had been lost in the original conversion from welfare to SSI, and others had been getting social security before 1974 and were not found by the SSA's outreach campaigns. Many persons had applied for social security at age sixty-two and were not informed about SSI, because they did not meet the age sixty-five criterion for eligibility. SSA has since been mandated to develop a procedure to close that information gap by mailing SSI information to newly enrolled medicare beneficiaries.

Though all six of the SSA officials interviewed believed that a targeted outreach effort would discover new SSI applicants, they were doubtful that it would produce significant numbers of new applicants. They concurred that the contemporary marketing and advertising approach planned for the author's doctoral project was unprecedented and a good idea.

One of the six SSA representatives thought the problem was to "figure out how to convince the elderly and get them to understand they are eligible." He believes that people need personal attention such as cajoling and handholding to convince them to apply. His experience was that people applied only after having such contacts.¹⁹³

Sylvester Schieber, one of the authors for the SSA study of "Analysis of Nonparticipation in the SSI Program," said the problems with outreach were broadly informational and educational and complicated by involved language barriers.¹⁹⁴

In the opinion of another professional, if the reason for nonparticipation was that the older person felt taking SSI was "unethical" or "stigmatic," additional outreach would not change this attitude.¹⁹⁵

Morris Ordovery, one of the SSA administrators in New York, Region II, said eligibles who knew about SSI and did not apply because of a negative perception of government probably could never be persuaded to apply. "These elderly don't want to be found," he noted. He thought the challenge was reaching the socially isolated eligibles in both rural areas and densely populated cities and estimating that many SSI eligibles over age seventy-five were not enrolled. His advice about the author's project was that a "targeted outreach is worth a try; whoever we get is a needy individual." In writing to this group, he said, the problem is they "can't translate what they need into the benefits that are available."¹⁹⁶

SSA offices in four states around the country (other than New York) were also contacted about their SSI outreach and their response to the proposed doctoral project. Local SSA offices were not actively campaigning to reach out and

had no awareness of any nationwide effort since the 1974-1975 SSI Project Alert campaign. None of the contact people disagreed with an effort to seek a different style of writing about SSI to potential eligibles.

Overall, the consensus of the local SSA authorities was to go ahead with the author's proposed SSI outreach project.

Marketers

A good campaign demands thorough knowledge of a targeted market and the particular vehicles, verbal style, and visual material that will motivate that special market group. To get information and advice about which marketing techniques would impact most favorably on the SSI-eligible target group, several New York City marketing experts were interviewed between 1980 and 1983.

Of particular interest was that the marketers interviewed by the author emphasized the value of developing a writing style different from the agency-oriented, SSA style of communication. They agreed about the challenge of successfully communicating basic SSI information to poor older people who are probably SSI eligible and in serious need of the extra income due them--if they would only apply. A copy of the 1974 SSI Project Alert outreach flyer was the basis for discussion (see appendix 1). On reading the SSA flyer, the marketers reacted immediately to the

psychological distancing created between the agency-oriented writer (SSA) and the reader, due to the impersonal tone of the writing.

One expert commented that the agency perspective established a gap that must be bridged or else "the reader won't believe that the person telling me is someone I can believe." He suggested that instead of this author attempting to create the copy, that "a direct-mail-response copywriter be found to take on the job."¹⁹⁷

A second marketer, Duff Stokes, a consultant to J.C. Penney, recommended a modest research study to "package test" a new concept or product before attempting to develop a strategy.¹⁹⁸ He had a negative response to the "official-sounding tone" of the SSA flyer and offered a few suggestion about how to create a personal tone. First, he recommended that the mail be addressed specifically to the reader, for example, "Dear Mrs. Smith." Second, he advised finding a celebrity, such as Helen Hayes or Eli Wallach, to sign an outreach letter as an endorsement of SSI.

Stokes also recommended using the direct-mail-packaging technique of giving the reader information in different formats--so he can find one compatible to his reading style. Examples are long detailed letters, brochures using visual techniques to organize the material, and a brief statement of purpose. Each enclosure should repeat the basic facts in a different format. A brochure would provide the complete

details. A letter would offer only the main facts in a persuasive tone. A third enclosure, the return response, would also outline the facts and direct the reader about what action to take. Thus, three opportunities are given the reader to understand the purpose of the mail. Stokes shared with the author his company's newest marketing campaign for J. C. Penney, which illustrated the use of three distinctly different enclosures.

He said another important technique in direct-response mail that would get special attention is the closing of a letter. Because everyone reads the signature, many copywriters use the postscript (P.S.) after the signature to focus on special points. One style makes the P.S. prominent by using larger print. Another style uses a handwritten sentence to highlight the message.

Stokes, like marketing expert Mooney, also advised finding a professional copywriter to develop a concept. He suggested agencies that might undertake such a public service project pro bono publico or perhaps assign a staff copywriter to do it at cost. He estimated that one professional could "come up with a good concept in a few days" if given the necessary kind of information about the product and the readers.

Advertisers

Clearly, if advertising professionals were to assist in producing copy for the doctoral project mailers, they needed to know about the purpose of the project, the characteristics of the SSI-eligible readers, and the facts about the SSI program. A package of background materials was prepared to provide advertisers with a brief but comprehensive overview of this information.

Included in each advertiser's package were findings of the author's marketing research on seventeen applicants from the Home Energy Assistance Program (HEAP) 1983-1984 program year (see chapter 10). The findings from these interviews were organized around the issues of the aging population that would be most useful to advertisers: the value and attitudes of many poor elderly; older persons' perceptions about SSI and other government benefits; causes of SSI resistance; and arguments to overcome resistance.

In addition to the interview findings, a chart of nineteen budgets showing the income and expenses of potential SSI eligibles was included in the advertisers' packages. An overview of the eligibility provisions of SSI was prepared, which described the essential SSI facts as well as the program and other details that might be critical material to include in an advertising campaign (see appendix 2).

Also included in the packages were C/I/R publications prepared for untargeted outreach conducted by DFTA that described benefit programs, including SSI. A study about the limitations of reading comprehension levels of persons age sixty-five and over was provided to the advertisers along with studies testing comprehension of government forms--including SSI applications, notices, and informational pamphlets.

Efforts to open the doors of executives in large advertising firms and interest them in the project resulted initially in permission from several agencies to send a cover letter explaining the project (see appendix 3).

Ogilvy & Mather in New York arranged a meeting with DFTA staff and Ogilvy's director of direct response, a vice president of marketing, and a copywriter.¹⁹⁹

The Ogilvy group said that SSI details were important to present in an effective outreach approach. In fact, they believed a four-page--or longer--letter is better than a short one if it keeps up interest.

In spite of reviewing the author's information package, the Ogilvy staff said they were still unfamiliar with the SSI population and doubted they would know how to write copy to reach them. They suggested finding a retired teacher or a talented DFTA client to help write the copy. They agreed to consult with others on their staff and send a letter

about their decision to participate. They later wrote that agency policy did not permit staff to support a doctoral project.

The advertising firm of Wunderman, Ricotta, Kline replied, after having reviewed the information package, that they didn't know enough about SSI and so could not undertake a commitment to write copy for the project.²⁰⁰

Soskin, of the Soskin/Thompson Advertising Agency, offered advice on the telephone. Specifically, he preferred a detailed narrative up to four pages, because it would provide the necessary space to present repetition of important facts that need to be repeated at least twice. He advised against mixing the facts about SSI with an appeal to the consumer.²⁰¹ He generously agreed to review and comment on the final copy.

Literature

Having learned what working experts in SSA, marketing, and advertising thought was important conceptually and practically in developing the proposed project, the author reviewed the literature for confirmation of the experts' views and for any further useful ideas.

The author's literature search concentrated on finding the most appropriate marketing techniques for reaching

potential SSI eligibles, the type of written copy most likely to persuade them to apply for SSI, and the most effective mailing vehicles for communicating the message.

The literature about theories of motivating factors influencing behavior was helpful as background knowledge but was too general to be of direct practical value.

Various authors agreed, for example, that modifying behavior requires knowledge of the motives underlying manifest behaviors, which are usually classified as attitudes and beliefs. To exert influence over an attitude or belief requires a simultaneous appeal to logic and emotions.

Attitudes, a key index to behavior, are acquired and develop throughout life. They are easier to influence than beliefs, since they are a predisposition to external experience and can change when exposed to new stimuli. Allport describes an attitude as "a mental and neutral state of readiness organized through experience, exerting a directive or dynamic influence upon the individual's response to all objects with which it is connected."²⁰² It is a tendency to respond either in a favorable or unfavorable way.

Beliefs pertain to deeply felt values and are less likely to be easily changed. Beliefs are socially determined, depending upon the influence of others. While attitudes and beliefs vary in strength, Marple finds

evidence that "as we grow older and preserve our beliefs, they tend to become stronger, and we are less likely to relinquish them."²⁰³

To exert influence over attitudes and beliefs requires gaining and holding an individual's attention. A basic principle in effective communication, as noted nearly a century ago by James, "What holds attention determines action."²⁰⁴ Factors required to stabilize attention are interest, social suggestion, and persuasion.

Interest can be elicited through familiarity with situations, information, persons, or agencies. People feel secure, for example, when they can interpret a current event in terms of previous experiences--according to James. Communicating such events concretely, rather than abstractly, is particularly important in making technical information less formidable to the reader.

Attention is also heightened by social suggestion. James believes behavior can be influenced by what is pointed out by others, especially those who have prestige in the area where attention is being focussed. Since audiences show strong responses to the emotional connotation of words, impact is stronger if the message-sender is not only a prestigious person but uses words that elicit emotional reactions.

More directly applicable to the problems of creating prose to motivate the SSI-eligible population are some

factors that many different authorities refer to in explaining motivation principles. They are paraphrased below.

Homophily is the similarity of characteristics between sender and receiver. This suggests the importance of avoiding an agency perspective that reinforces the distance between DFTA and the prospective SSI applicant.

Empathy refers to understanding and feeling for the other and his situation. Empathy, communicated by the use of connotative words, should engender a climate of trust in potential eligibles. Linkage is the contact or relationship between persons and groups. In effective linkage with the SSI population, DFTA could represent a facilitating force in persuading people to take action.

Capacity concerns experience or the wisdom of people. Thus, information must be geared to the capacity of the target group's ability to comprehend. Openness is the willingness to listen, receive, give, tell--to give attention to psychological and communication determinants. In practice, adopting a policy of openness would guide DFTA in approaches that reduce resistance toward SSI among SSI eligibles.

Reward, which refers to provision of financial support or security, aims to persuade eligibles to increase their monthly income and secure emergency financial aid.

Finally, energy is the investment of time and effort, persistence, and aggressiveness. Designing the most appealing message should reduce the amount of energy required by SSI eligibles to understand the positive implications of applying for SSI.

To understand how to apply the motivational theory discussed by the experts required a review of literature that offered practical suggestions.

Such studies in the areas of psychological motivations, propaganda, and advertising identify nine techniques that have demonstrated an influence over behavior. The author applied seven of the nine techniques in creating two promotional pieces for the project's outreach campaign (a simple, nonstigmatic flyer and a simple, personalized letter) that would:

1. identify the communicator with his audience
2. present the communicator as trustworthy
3. use positive reinforcement rather than threat
4. suggest that people of prominence and influence agree
5. if objections are likely to arise later, it is more effective to take account of them at once
6. combine logical and emotional appeals
7. use pictures as well as words
8. repeat, reiterate, say it again

9. pretest the coherence and credibility of the communication in draft form before it is put in final form²⁰⁵

In a later description and analysis of the final campaign letter and flyer used in the author's mailing, the application of these techniques is made abundantly clear. Technique 1 for example, is pivotal to the letter approach (see page 158). Combined use of techniques 1, 4, 5, and 6, worked well in the flyer (see pages 151-152).

The practical literature emphasizes that marketing and advertising are highly dependent on direct mail, catalog, and newsletter copywriting. The direct-mail approach of the doctoral project relied not only on marketing and advertising techniques to position the product, target the market, and develop adequate themes, but also to stimulate copywriting that would clearly deliver its message to the reader.

The ideas of Schiller, a direct-mail expert, were especially instructive. Schiller believes that how something is said rivals in importance what is said. Good copywriting is clear, forceful, and simple. One unclear sentence or paragraph is sufficient to lose reader interest and thus destroy the offer being made. The writing must draw attention to the content, without obfuscation or confusion, and by its sheer invisibility transmit a message unadulterated by excessive or overwritten prose.²⁰⁶

Highbrow magazines such as Harper's and the Atlantic Monthly have reverted to an easier-to-read, digest format. Even The Wall Street Journal scaled down its reading level in order to be understood by a person with an eleventh-grade education, without sacrificing the quality of its writing. As Schiller puts it, "A simple, personal style is the cornerstone of good writing."²⁰⁷

The literature also stressed that the essential purpose of direct-mail copywriting is to get people to act on what is written. Schiller gives ten simple steps as guidelines; several are relevant to this project. Know your reader-- which means know the market or target population. Don't write endlessly or aimlessly. Cut unnecessary copy, including long paragraphs, sentences, or words. Simply summarize, compress points, and rewrite till the material is succinct. The bottom line is that a copywriter is looking for practical results as opposed to aesthetic or literary goals. The writing is a vehicle for marketing a product or idea.

In the marketing literature, consistent emphasis was placed on market-testing a product or idea with the target population before designing a campaign. In the words of one expert, this means "defining the principle, commercializable thought-and-action systems that are practiced often enough and importantly enough by people to create a profitable demand base for product or service benefits."²⁰⁸

The general consensus of those authorities interviewed or read by the author was that targeted outreach, based on market research of the target population, and using marketing and advertising techniques to design the outreach campaign mailing materials, could create a positive response from SSI eligibles who had never applied for benefits--for whatever reason.

NOTES

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CHAPTER 10

MARKET RESEARCH

Through many years of working with the Supplemental Security Income (SSI) target population, no Central Information and Referral (C/I/R) staff had actually documented demographic data about the elderly SSI-eligible group or characteristics of their lifestyles, views about SSI, and the language they use to express their sentiments.

To provide such evidence for the author's project, market research was undertaken to examine national and New York City demographic data, C/I/R client case records, Department for the Aging (DFTA) staff experience, and interviews with Home Energy Assistance Program (HEAP) enrollees.

Demographics of the SSI Population: Mid-1980s

Incidence and Payment Distribution

About 4.3 million persons received federally administered SSI payments in 1986. Of this number, 1,473,000 were age sixty-five years or older. The proportion of aged SSI recipients to the total 4.3 million SSI population declined from 61 percent in January 1974 to 47 percent in December 1986.²⁰⁹

The federal SSI payment was \$340 per month for an individual in 1986. Federal payments only, were received by 60 percent; 32 percent received both federal payments and state supplementation; and 8 percent received state supplementation only.²¹⁰

Under the SSI program, the states are required to supplement federal SSI payments in cases where this aid does not maintain the December 1973 income level of recipients who were transferred from the former state public assistance program as of 1 January 1974. Optional state supplementary payments are also provided to help recipients meet those needs not covered by the federal SSI payment. The state determines whether it will make such payments, to whom they will go, and the amounts to be paid.²¹¹

Onerous and stigmatizing regulations were removed from the federal portion of SSI. The supplemental portion could be administered for the state by the Social Security Administration (SSA) for which the state received certain advantages. If the state elected to provide a supplementary benefit, it was free to impose more restrictive conditions of eligibility, which SSI was supposed to have eliminated. The states' variations in determining restrictive conditions has important implications for the development of national outreach efforts.

In 1984, 71 percent of aged SSI recipients received both SSI and social security payments. In 1985, 915 out of

every one thousand aged persons received Old Aged Survivors Insurance (OASI) benefits, but only seventy-one in one thousand received SSI.²¹²

Other sources of income, in order of descending frequency, were support and maintenance in kind; veterans, asset income (rents, interest, and dividends) and employment pensions. One percent of all aged SSI recipients reported earned income.²¹³

One in four of the aged persons receiving an SSI payment in December 1985 had been in the precursory, state-administered, old-age assistance program and were brought under the SSI program in 1974.²¹⁴

Race, Sex, Marital Status

According to SSI data, in December 1985, 55 percent of the SSI recipients were white and 25 percent were black.²¹⁵ More than 5 percent reported themselves as persons of other races. Recipients of Spanish origin comprised about 10.5 percent of the total.²¹⁶

In December 1985, women comprised 65 percent of the total SSI recipient population, of which 57 percent were single.²¹⁷ Only 5 percent of SSI recipient units were married couples in which both spouses received a payment.²¹⁸

Age Distribution

More than half of the adult SSI recipients (52 percent) were age sixty-five or older in December 1985. The

percentage distribution of SSI recipients, by age, in December 1985 was: 12.2 percent age 65 through 69; 13 percent age 70 through 74; 11.6 percent age 75 through 79; 15.6 percent age 80 or older.²¹⁹

Characteristics of Central Information & Referral Clients

Lifestyle and Other Personal Characteristics of Potential SSI Eligible

In addition to demographics, the author's market research also sought information about characteristics of lifestyles, language, perceptions of the world, and prejudices of those aged who would be reading the author's proposed direct-mail outreach material.

C/I/R provided three sources for this market research: (1) staff recollections of client contacts; (2) case records--budgets, correspondence and vignettes; (3) telephone interviews with SSI-eligible HEAP applicants.

Staff Recollections of Low-Income C/I/R Client Contacts

An important source of information about older persons was the DFTA staff recollections of clients they had helped. In spite of their eligibility for SSI, many people--some of whom got so far as appearing at an SSA office to sign up--bring with them strong resistance to the idea of applying for the government benefit. They often leave with the same negativity, whether or not they file for SSI.

The experience of DFTA workers who have talked with low-income elderly about the SSI program suggests that SSI eligibles' resistance falls mainly into six categories: (1) red tape; (2) feeling of self-reliance; (3) stigma; (4) perception of financial needs; (5) ignorance about SSI or their eligibility for it; (6) treatment by government staff. Some of the low-income aged who talked with DFTA staff had actually made attempts to sign up for SSI.

Red Tape--Applicants feel oppressed by "going through the application process," which includes excessive paperwork. They question whether they are going to get the benefits. Even if determined eligible, many people anticipate notices of discontinuance and cutoffs.

Self-reliance--Many express the belief, "I can make it on my own." They know "the country applauds the work ethic, and anything I don't actually earn is welfare." Others say they worked all their lives but haven't earned much money. They think they can still earn a living and can find a job: "So I'm not about to depend on our government and take the SSI."

Stigma--Some of the stigmatic response is also linked to the work ethic that suggests: "Anything people don't work hard for they shouldn't get; something is wrong if you are not working for money, because you are your job." Long-held attitudes and beliefs often link applicants with the idea they'll be viewed just like all "the welfare cheats."

Minorities have additional stigmatic problems. Blacks tend to see the whole concept of welfare as a race issue, which means like other societal benefits, SSI will be denied to them. Hispanics also have the stigma of a language barrier.

Perception of Financial Needs--Applicants often find the benefits too low and say, "It's not worth the hassle." Even though they need the money, many of the above-mentioned factors preclude their accepting it. Common responses are: "Charity I don't want; my son will give me a few dollars." Other eligibles who may be receiving only a two hundred dollar social security benefit insist, "I don't need any more income." Some refuse the SSI benefit because, "Someone else needs it." Applicants seem more accepting of taking money to cover their health expenses. Certain persons hold onto just enough savings to render them ineligible for benefits. "After all," asserted one eligible, "I need money put aside for a decent burial. I don't want to make my children pay."

Ignorance About SSI--Unfamiliarity with the SSI program among potential eligibles, as seen by DFTA workers, is high. A pervasive confusion exists about the distinctions between SSI and social security. Applicants tend to merge all benefit programs under the rubric of welfare, which is a major disincentive to enrollment. But even previous knowledge about SSI rarely means that the person understands the eligibility factors. Many DFTA staffers found that

while some clients were familiar with the SSI program, none knew how much additional money the benefits would provide.

Treatment by Staff--Many applicants tend to feel that government staff treat them as problems, not people, thus depriving them of a sense of dignity and self-respect. "All they do is ask personal questions," is a familiar applicant complaint. Sometimes the applicant is oversensitive to the tone of the interviewer and perceives an impersonal tone as hostility. One applicant felt the interviewer implied she was trying to cheat when asked: "How do you manage on so little income? Do you get extra money from your kids?" Some SSI eligibles who go to a social security office to ask questions "find people at social security are impatient." They equate the impersonal process of applying with inferior treatment. Minority elderly who have language barriers are particularly vulnerable because of the lack of Spanish speaking interviewers.

Case Records: Budgets of Low-income Aged

A review of the case records of C/I/R clients demonstrated the seriousness of the economic struggle of the poor elderly and the essential role of government in helping such needy individuals.

A chart of nineteen C/I/R clients was developed, showing age of client; monthly income; and costs of food, rent, phone and utilities. After expenses were subtracted

from income, the remaining amount was disposable monthly income (see appendix 4).

After deducting expenses, three of the nineteen households spent more than their income covered, twelve households existed on five dollars a day and four had a daily disposable income of over five dollars but under \$7.65. Clearly, those SSI recipients could not afford many of the items taken for granted in a civilized society.

The chart illustrates that aged individuals with low incomes cannot always pay for the most basic needs, such as soap, laundry, cleaning supplies, toilet paper, clothing, transportation, home repairs, pet food, fresh produce, postage, money orders, Xerox copies to recertify for benefits, vitamins, and bank charges.

Further, these elderly cannot reduce their rent, mortgage, or utilities. For some, institutional care might become the only option.

Case Records: Correspondence of Low-Income Elderly

The letters older persons write on their behalf is a rich source of the language customarily used by individuals of a certain age and income status (see appendix 5). Such correspondence came from thousands of distressed elderly people seeking government assistance of all kinds. C/I/R had these letters on file, because they were forwarded to C/I/R for follow-up by the New York City Office of the

Mayor, commissioners of city agencies, and even President Reagan. The elderly write directly to such high-level public officials or their agencies, because to the aged these authorities represent a last resort. Their letters often convey their needs in a childlike manner. Some elderly write expecting to be helped, because they have been good or never took help before.

Other letter writers used intimidating tactics; for example, they might threaten not to vote for New York City Mayor Koch again unless he took certain action. One client wrote:

Use your clout to get Federal funding for Section 8, if you want New York Senior Citizens to pull those levers down at the polls come 1985. Get the ball rolling now. Speeches we don't want; we've swallowed enough.

Others wrote in a personal way about their intimate feelings and terrible hardships:

I am very troubled and reaching out for help or support. I have never had to ask for assistance of any kind since being in residence in New York City since 1926.

Some older people felt the need to justify asking for help:

Is it too much to ask that i can live the last few years that GOD has given me with a little pleasure? I am a Jewish lady-extremely clean and quiet-I pay all my bills immediately so don't owe anyone. I do not meddle to make gossip with my neighbors-i am easy going and good natured and i shall help anyone i can help....

These different approaches have in common a strong faith in an authority that could help them in their dire

straits. This trust in authority influenced the stationery chosen by the author for the final doctoral campaign letter: the DFTA agency letterhead stationery printed with the official New York City Seal and the name of the agency's commissioner, Janet Sainer. A salutation was selected, "Dear Older New Yorker," because of the inference that members of a group--in this situation, the City--enjoy a special status. Endorsement of SSI by a city agency, widely known as a forceful advocate for the elderly, along with expressions of concern by staff members of the agency, were considered strong motivational elements.

Case Records: Vignettes of Low-Income Elderly

The C/I/R files contain cases that illustrate why aged individuals end up with low retirement income and need SSI to supplement their social security (see appendix 6). Some case studies contain vignettes describing working people with careers as varied as physician and actress.

A review of these vignettes disproved the notion that people are poor because they did not make it into the economic mainstream. Many C/I/R clients have held successful jobs and are not poor because of lack of effort. Their experiences were the basis for the stigma-countering arguments used in the author's direct-mail campaign flyer: "Through no fault of their own, a million older people are in this boat." And they need SSI (see chapter 9).

Exemplifying this need is one vignette from the C/I/R case records: Ms. M was an interior decorator for her entire working life. For sixteen years, she worked for a large New York City department store. She also worked with a top interior decorating firm in the city, and, in addition, had many jobs as a private consultant.

Ms. M had 2-1/2 years of college as well as a degree in design from a respected school in Europe. "In my kind of work," she notes, "I made a lot of money for a woman in those days, but it was like the insurance business: There today, gone tomorrow." She wasn't able to save money. When she retired at age sixty-three, she found out her social security was quite low for three reasons: (1) her department store work credits accounted for only six years, and records of ten years of her employment there had been lost; (2) the private firm she worked for did not pay social security (an unfortunate fact for many workers); (3) she did not pay for herself when she was self-employed.

Ms. M struggled desperately until she was age sixty-five and eligible for SSI. She had no negative feelings about applying for SSI because, "I desperately needed it and was just grateful it was there." Her opinion was, "After all there has been a family contribution." Two grandfathers fought in the Civil War in New York State. Her father fought in World War I, and a brother fought in World War II. "I must be owed something when I need it," she asserted,

"though I am the first one in the entire family who ever had need for any help."

Characteristics of SSI-Eligible HEAP Recipients

For the purpose of hearing firsthand how the low-income aged feel about being poor and applying for government help, seventeen in-depth telephone interviews were conducted. The subjects were selected from HEAP applicants to the 1983-1984 program (see appendix 7). These low-income interviewees constituted a target group such as commercial marketers standardly use for developing a campaign.

The subjects' ages ranged from sixty-five to ninety years. The average educational level was sixth grade; one interviewee, however, was a college graduate. Of the seventeen people interviewed, six were home owners and the remaining eleven were renters. The individuals clearly not in receipt of SSI appeared eligible to receive monthly benefits of twenty-five dollars to forty-one dollars.

Staff telephone interviews always began with a friendly introduction and an informal chat, leading to a request for a few minutes of their time to talk about how their lives , were going, what their interests and concerns were and, then, specifically what they thought about SSI.

The following questions served to guide the discussion about the SSI program:

1. Are you able to manage with your social security check?
2. How would you feel about getting help from the government?
3. Do you think the staff are helpful?
4. Have you heard about SSI?
5. Do you think SSI is like welfare?
6. Do you think people cheat to get SSI?
7. What do you do when you get mail you don't understand?

Not planned for discussion in the interviews were several general themes that ran through all the conversations. Health and fear of high medical costs were two of the topics in every discussion. Even if the subject did not want to be interviewed, illness was given as the reason: "I don't feel well," or "I just arrived home from the hospital." HEAP interviewees also frequently complained about poor housing, high rents, and costly energy bills.

All seventeen interviewees insisted they did read their mail. C/I/R staff experience proved otherwise. In fact, many aged are so fearful and intimidated when an unexpected letter arrives that they won't open it by themselves. Instead, they bring it to C/I/R and ask a worker to open, read, and explain it.

About information they don't understand, a subject might say, "I set it [the informational mailing] aside and

plan to get back to it later," or "I show it to a friend or I bring it to a senior center," or "I take it to the place it came from, and ask someone to explain."

In response to the questions asked of the seventeen HEAP recipients, the answers showed considerable consistency in viewpoint. This group of aged expressed hesitation about going to a local social security office. They said negative things about social security staff, such as:

- o Social security workers don't care
- o They ask really personal questions
- o SSI is not worth my bother
- o They ask questions like I'm a cheat

One feisty woman, made to feel by an SSA worker that she was "stealing money," told him, "Go to hell!" and walked out.

Fatalistic responses to a harsh existence were expressed in phrases such as, "This problem will get better"; "Something will come along, it always does"; "God will take care." For certain elderly there was a close association between having SSI and being a dependent person. One individual suffering from an advanced case of neurologic disease said, "I don't need SSI. I'm going to get a job."

Welfare, which is often used interchangeably to mean getting food stamps or any income not earned, was anathema to the HEAP recipients interviewed. They also expressed

jealousy about welfare recipients who get all the benefits. Yet no one said he had friends or relatives who cheat to get a benefit; rather, "It's the others." Many elderly were ashamed to pay the food market clerks with food stamps, saying proudly, "They [the clerks] don't have to know my business."

Unlike food stamps, welfare, and SSI, medicaid does not carry as much stigma as other benefit programs. Older people distinguish between in-kind services--especially medical care, which they perceive as a right--and getting money they haven't earned from welfare. Medicaid is not perceived as "getting something for nothing," such as money they haven't worked for.

Many applicants complained about how low government benefits are. "Mine were reduced," reported one woman, "and so were my food stamps"--for no reason apparent to her. "I now get \$394.75 total: \$350.44 from social security and \$44.21 from SSI--that's it." She added, "Without SSI, though, I'd be in the street. I have to try and just fight every minute: I'm existing, not living."

When interviewees not on SSI were asked, "Why not have extra money and apply for SSI?" they responded, "Why can't they [the government] just increase the social security checks?"

This market research in the demographics, lifestyle characteristics, and attitudes towards government aid was

invaluable in profiling the SSI-eligible population. The general consensus of the authorities interviewed and read supported the author's belief that using proven techniques of marketing and advertising in a targeted outreach campaign could create positive responses from the potentially eligible SSI population.

With this information in hand, the author was ready to create the mailing pieces to be used in the doctoral study outreach campaign.

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CHAPTER 11

DESIGNING THE OUTREACH MATERIALS

Strategies for Reaching the Project Study Goals

Chapter 7 set forth the doctoral study's two major program goals:

1. Test a new SSI outreach campaign that motivates the elderly to apply for SSI through use of (a) stigma-countering arguments, (b) simple, personalized appeal, (c) targeted mailing to potential eligibles who never applied for SSI benefits;

2. Raise the income poor elderly SSI-eligible with the additional income from the SSI program.

To effect these goals, two program strategies were established:

Utilize commercial marketing and advertising techniques to develop:

1. Consumer-oriented information by using (a) stigma-countering arguments and (b) a simple, personalized style;

2. Reach the potentially SSI-eligible elderly population by targeting the mailing.

Product- or Agency-Oriented Versus
Consumer-Oriented Focus

A basic shift in thinking inspired the design of the two new targeted outreach mailers: a consumer-oriented, simple, personalized letter; and a stigma-countering flyer.

Congress made the Social Security Administration (SSA) administrator of the SSI program as a conscious strategy to eliminate the negative images historically associated with state and local welfare agencies.

It was logically assumed that if people applied for SSI at a social security office, the benefit would automatically become associated by the applicant with the universally accepted social security program. Advertisers call this "positioning a product" in order to produce a positive image in the marketplace. A product with an unfavorable consumer image requires advertisers to reposition the product.

Putting the administration of the SSI program under the SSA to avoid the stigma of welfare did not accomplish the intended positive results. The reasons for the disappointing recruitment results are many and complex; however, this author believes that major obstacles to projecting a positive image were the stigmatic focus and complex, impersonal language used by SSA to publicize the SSI benefit. Such SSA literature is typical of the standard agency-oriented model consistently used in most bureaucracies when notifying the public about a program.

SSA has positioned its message to potential SSI eligibles in a framework of dense informational material and technical language that has often alienated the very people targeted for outreach. In paying careful attention to preserving administrative integrity, SSA has adopted what the author calls an agency-oriented approach in its publications and a stigmatic focus on eligibility regulations (see appendix 8).

Early in its flyer message, the SSA addresses the aged, blind, or disabled. It proceeds, with language often technical and complex, to give lengthy descriptions and numerous facts about the SSI program. Certain technical prose used by the SSA, no matter how necessary to protect due process rights and avoid class-action suits, has inevitably confused and blocked even those willing to avail themselves of the SSI government benefit.

The inspiration for the author's project was the firm conviction that a new and carefully crafted outreach campaign could get SSI-eligible people to respond positively. The way to do this was to adopt commercial marketing and advertising techniques in addressing a carefully targeted market. In essence, these techniques depend on positioning the product for maximum appeal to the targeted audience, which requires focussing on the client or consumer--not on the agency or product.

Although marketing and social welfare agencies are guided by a similar purpose--providing consumer information that adds to the welfare and satisfaction of the target population--they have, to date, used different methods to accomplish these goals. The government's message is more about eligibility for a benefit (product) rather than its advantages to the consumer (client). The commercial marketer's message is more about the consumer's needs and concerns. Thus, the obvious shortcomings of the standard agency-oriented approach to outreach was rejected by the author.

Instead, the underlying premise of the SSI-eligible outreach campaign was that the consumer should be convinced, persuaded, and even cajoled in nonstigmatic language to obtain a product he needs (the SSI benefit) and told why it is in his best interest to get it.

Trial Efforts at Writing Outreach Materials

The task of incorporating the advice of the advertising and marketing experts into final copy and the knowledge gained from the market research was by no means automatic and without important modifications and revisions. Before designing the final personalized letter and stigma-countering flyer used in the author's outreach campaign, many trial efforts occurred. Of these, two were tested on clients and Central Information and Referral (C/I/R) staff.

One version of the personalized letter was three pages long and designed and written by a retired advertising copywriter. Another version was seven pages. Both versions were later modified, but elements contained in each were adapted for the final client--or consumer-oriented letter and counter-stigmatic flyer.

The copywriter's three-page letter used facts plus persuasive and stigma-counteracting arguments. These strong points seemed likely to appeal to the SSI-eligible person. The letter had a hard-sell approach, however, that in effect promised benefits to everyone, when in fact certain individuals might not be eligible. Being misleading, then, it raised legal and ethical questions that precluded its use (see appendix 9). However, C/I/R staff and clients found the letter appealing in its strong, clear approach--qualities retained in the author's final version.

A seven-page letter written by this author in collaboration with the C/I/R technical writer used a variety of techniques to engage the reader's attention and provoke interest: officials voicing approval of the benefit; use of language geared to the audience; vignettes dramatizing how recipients benefit from SSI; and stigma-counteracting arguments (see appendix 10). Thus, the seven-page letter was consumer-oriented--written from the perspective of the readers.

The purpose of the seven-page letter was to foster credibility and confidence in the message. The letter stressed eligibility factors and other incentives for being on SSI. Positive testimonials were included to counter arguments readers might raise as obstacles to applying for SSI. Attempts to overcome resistance about going to SSA included comments such as, "Don't be bashful. Ask! Social security expects you to." (See appendix 10.)

Among the positive testimonials used in the author's seven-page letter is a real story used to counter negative feelings about receiving very low income in retirement. It gives one of many reasons why some people, through no fault of their own, do not end up with sufficient income to pay for basic monthly necessities such as rent, food, and utilities. It testifies to the fact that SSI is the only way to recover from a mistake that could not otherwise be corrected.

o

The situation is a true one, though the words have been changed:

When it came to giving the right information to social security, my boss was terrible! I "woke up" when I retired. The amount I had in social security wasn't nearly what I had expected! To pay my bills I even went and asked to have my social security check raised! The man at social security said, "Sorry, it just can't be done." Lucky for me, he also said "Let me tell you about SSI."

Responses from clients and C/I/R staff who were shown the seven-page letter, however, demonstrated that the

readers could not cope with the complexity and length of the copy. Perhaps more important, the letter missed in the attempt to provide a central issue or message to focus the attention of the reader.

The inadequacies of the trial letter had borne out the advice of writing expert Holtz:

In advertising...what is really needed is a main issue. Strategy is built around an issue, and although there may be more than one issue, there ought to be only one main issue.²²⁰

Marketer Schiller's commentary about length was also applicable to the author's draft letter: "Don't write endlessly or aimlessly," he advises. "Cut unnecessary copy, including long paragraphs, sentences, or words. Simply summarize, compress,...and rewrite till the material is succinct."²²¹

The strong recommendation of marketing expert Stokes to communicate a message in a mailing consisting of more than one item also seemed a positive idea. A multi-piece mailing offers more opportunities to reiterate the main issue and eliminates the hazard of saying too much, which often happens when confined to only one mailing piece.²²²

Final Copy and Format

In designing the outreach materials, then, several major decisions were made. Persuading the SSI-eligible target group that the benefit (product) was in their best interests was the main issue.

To achieve this, stigmatizing associations with SSI would be countered by using the most effective commercial marketing and advertising techniques for mailings to the target population. Chief among these would be a flyer using persuasive arguments to counter perceptions of stigma, and a personalized letter from an individual in a position of trusted authority. The copy would also follow the best applicable rules of promotional writing, such as brevity, appeal to the reader's self-interest, colloquial language, and the personal touch.

The best of the language was culled from the copywriter's and author's drafts. Words and phraseology common to the target population was retained in the final campaign copy. Creating the earlier letters, however imperfect, had been successful exercises in learning to incorporate the most appropriate and effective theories, techniques, and information gained from interviewing the experts and conducting the target population market research.

As mentioned, copywriting experts had strongly recommended using reader-familiar words and avoiding elaborate sentences. A study of reading comprehension by elderly subjects reveals that SSI documents contain ten frequently used words unfamiliar to the elderly: spouse(s), application, benefits, information, administration, signature(s), insurance, completed, medicaid, initial(s).²²³

Seven of these ten words were avoided in the author's antistigma flyer; the author's personalized letter had none.

Walmsly conducted a study in 1981 that analyzed the readability of 126 application forms and related federal government documents for seven programs--among them SSI, which had twenty-eight documents to review and was second-highest in the quantity of forms applicants must fill out. Walmsly found that 85.7 percent of the SSI forms were written for reading levels between grades nine and 12.5; 14.3 percent were written for grade levels over 12.5. In contrast: A majority (64.9) of the elderly persons tested had a measured reading ability of eighth grade and less; yet, 98 percent of the documents had readability levels of ninth grade or higher.²²⁴

Walmsly rewrote the documents and found it possible to routinely simplify them to a sixth-grade level. Walmsly points out that "factors other than document readability also account for difficulties experienced by elderly persons." For example, how much clients already know about the service, the degree of anxiety produced by the potential threat to their self-sufficiency...can significantly interfere with comprehension of a document but are not measured by readability formulas."²²⁵

Other words that reinforce stigmatic connotations of being poor were avoided: help, need, assistance, low income, old, and aged. Words requiring precise definitions

that would complicate a sentence were omitted: entitled, individual, contribution, unearned income, earned income.

Consistent advice from experts about effective copywriting focussed on length of sentences, length of paragraphs, headlines, difficulty of words, and use of illustrations--all basically concerned with literacy but also with ease of readability. An effort was made to incorporate as many factors as was practical to increase the recipient's likelihood of reading and reacting positively to the author's flyer and letter (see appendix 11).

An added problem about the elderly that required solution was the visual ease of reading the copy. Many elderly have difficulty reading most government material and won't make the effort to read it unless it concerns a benefit they already receive. Questions the aged ask C/I/R workers verifies that information sent in direct mail from a public agency is usually difficult to read because of dense print or unclear photocopying. This problem applies to a variety of government informational materials that are regularly mailed. The design of the study materials therefore aimed to develop easy-to-read material--especially in deference to the elderly with visual defects.

Marketers and advertisers tend to produce highly visible and readable materials as a matter of course. Therefore, the wisdom of the experts interviewed and studied was reviewed and applied. Most authorities testified to the

critical importance of the following factors to promote visual clarity and impact: type size, percentage of empty space, variety of type faces, italics, color of paper, indentation, texture of paper, color of ink, headline, letterhead, and size of paper.

Reproductions of the author's personalized letter and stigma-countering flyer--along with the latest SSA flyer about SSI.

The SSA 1984 agency-oriented flyer was included in the final outreach mailing to provide a critical control for the campaign experiment--intended to test the standard agency-oriented approach against the new consumer-oriented approach (see 149-150).

Stigma-Countering Flyer

The stigma-countering arguments used in the author's flyer were designed to overcome negative perceptions about getting money from the government that does not come from past wages (pages 151-152). The trick was to divorce the notion of government help from perceptions of being an economic outcast. From the many reasons given--by SSI applicants and other elderly low-income persons--for not getting government help, six were selected as stigmatic notions to counter in the author's flyer:



DEPARTMENT FOR THE AGING
280 BROADWAY New York, N.Y. 10007

***The information in this flyer
was prepared by the
Social Security Administration.***

AGENCY-
ORIENTED
FLYER
1984

***A Special Message About
Supplemental Security Income***

You may be able to get money under the supplemental security income **SSI** program.

SSI is a program that pays monthly checks to aged, blind, or disabled people who do not own much and have little income. SSI is run by the Social Security Administration, but it is not the same as Social Security. Some people can receive money from both SSI and Social Security. The Social Security Administration also runs a State supplementary payment program for your State that makes payments in addition to SSI and Social Security.

Are the things you own (other than your home, car, insurance policies, burial plots and burial funds) worth **\$1700** or less?

Do you get less than **\$427.91** a month in income from all sources? Income means cash and checks you receive such as your Social Security check, earnings, pensions, or annuities. It can also mean items you receive from others, such as food and shelter.

Are you a citizen of the United States or are you a legally admitted alien?

If you can answer yes to these questions, you may be able to get SSI or State supplementary payments in addition to your Social Security check.

Even if you answered no to some questions, you may still be able to get SSI or State supplementary payments.

If you think you might be able to get these payments, or you are not sure, phone or visit any Social Security office right away. Payments can start only with the day you file an application or the day you meet all the requirements, whichever is later. The people at the Social Security office will tell you how to apply. The phone number and address of the Social Security office are listed in your phone book under "Social Security Administration".

U.S. Department of
Health and Human Services
Social Security Administration
SSA Publication No. 05-11071

AGENCY-
ORIENTED
FLYER
1984
(3¼ X 7½)
Inside Spread

benefit tips

RIGHTS 
BENEFITS
at 60

SSI-A Sensible Way To Increase Your Income

Congress gives help to many groups in America. Corporations receive benefits. People who own property receive benefits. People with high income receive benefits. And so do older people.

But some retired people get Social Security checks or pensions that are much less than they expected! Through no fault of their own, a million older people are in this boat:

They worked in the years before Social Security began.

Their work wasn't covered by Social Security.

They stayed at home to raise a family, or take care of parents.

Their employers failed to keep the right records.

They didn't get the pensions they paid for.

Spouses often didn't get pensions.

The people in Congress know that these things happened. And believe that many older people are entitled to get additional money every month.

And so they set up the Supplemental Security Income program, called SSI.

STIGMA COUNTERING
FLYER

Offset on Yellow
Card Stock
(4x9)

Side 1

SSI checks are 'second checks'—sent by the Social Security Administration to add to retirement checks. The money is set aside for you by Congress. Your check won't take away from someone else's checks.

SSI has proved to be good for the country. Like the special breaks the government gives to other groups, your SSI checks can put cash back into the economy.

When you spend them, it means jobs and more business. It helps both the nation and New York City.

You can arrange to get SSI in a private, businesslike way:

Apply at any Social Security office (anywhere in the city).
Have your SSI checks sent straight to your bank account.
Other SSI mail will come in standard Social Security Administration envelopes.

You'll be receiving SSI in the company of many other sensible people—scientists, mechanics, writers, salespeople, doctors, teachers, nurses, electricians....

We hope you also take the chance to increase your income with SSI. Check the requirements with Social Security (listed in the phone book).

THE NEW YORK CITY DEPARTMENT FOR THE AGING
Central Information & Referral
280 Broadway, NY, NY 10007

Edward I. Koch, Mayor
Janet S. Sainer, Commissioner

STIGMA COUNTERING
FLYER

Side 2

1. If you get money from the government, other than your social security or a pension, you consider yourself among the worst off in the country.
2. If you are receiving very low social security checks, you were probably a failure at your work, or you weren't willing to work hard.
3. Friends, relatives, and neighbors don't respect people who take help from the government.
4. Taking money you haven't earned will take it away from others who need it more.
5. When the government gives out additional money to poor people who haven't worked to earn it, the country is hurt.
6. You don't want others to know your business--especially that you get SSI.

The author's copy was designed as a succession of stigma-counteracting arguments ranging from the societal to the personal and challenging negative assumptions about SSI. The copy sought to persuade the elderly reader emotionally by presenting familiar points of view in language used every day.

The headline of the author's flyer embodies the dominant selling point of the message: "SSI--A Sensible Way to Increase Your Income." In addition, it has several other functions: to capture attention; to force readers to

continue reading; and to convince them there is a message of special interest.

Copywriters say a headline may be written as a statement, question, or command. All three were attempted and after much trial and error, the above-cited headline was chosen. It was clearly the right one for the copy, because its understated, soft-sell approach presents an underlying message that counters negative perceptions about SSI. Its wording also reduces the resistance of readers to welfare pamphlets that typically use words and concepts that stigmatize the applicant.

In the first paragraph of the flyer, the readers are told that affluent individuals and corporations receive government benefits. The word help is used only in connection with the rich. Though help is a commonly used word, especially among people in need, it tends to reinforce the psychological distance between rich and poor.

Attention is called to the fact that a great many elderly are in the same situation, through the use of a colloquial phrase similar to one they often use themselves: "A million others are in the same boat."

Six reasons given by the elderly themselves to account for the state of impoverishment of retired workers or their spouses are listed in the flyer. These are offered to show that the writer identifies closely with the readers and

wants to convey the idea that the message is meant especially for them.

To establish the credibility of SSI, the flyer tells the reader that Congress set up the SSI program, because it knows that certain older people end up with social security or pensions lower than expected--through no fault of their own. The statement that Congress believes, "Many older people are entitled to get additional money every month," (see page 151) reinforces a strongly held societal belief that the government should prevent elderly and aged families from experiencing economic catastrophe.

The entire flyer copy was written in a dignified but simple style using a tone of assurance, in an effort to influence the many readers responsive to words of authority. The last line on side one of the flyer mentions the SSI program for the first time. If the reader has read to that point, his interest is probably sufficiently heightened to turn the flyer over and continue reading.

Side two of the flyer copy shifts to a more informal tone, which is accomplished primarily by frequent use of the pronoun you. The information presented on side two addresses concerns experienced by the elderly themselves. It is presented to show that there are positive reasons for elderly people to accept SSI benefits other than their possible need for the income.

The readers are told, for example, that the money is set aside for them by Congress and that their checks will not deprive others of needed money. Many elderly refuse to help themselves, based on the rationale that "others need it more than I do." This mistaken notion is further countered by stating that government benefits are a positive economic force because, "SSI checks can put cash back into the economy," and because spending the checks "means jobs and more business." Nine lines of the flyer are allocated to allaying worries about privacy and confidentiality--concerns frequently expressed by the elderly. It is critical that every one of these stigmatic notions be overcome if this targeted group is to respond favorably to the idea of applying for the SSI benefit.

The next-to-last paragraph of the flyer is key to selling the basic message. By listing examples of respected professions and trades of SSI recipients, it emphasizes that in receiving SSI, the elderly are not in a group of economic outcasts but "in the company of many other sensible people."

Personalized Letter

It was obvious that the author's second mailing piece, the letter, should avoid the tone of bureaucratic sterility typical of most welfare literature. Thus, creating a letter with an appropriately personal touch was an early decision.

Addressing the elderly in the salutation of the letter warranted special consideration. If the salutation lacked the right personal appeal, readers might be averse to reading the letter itself. Older people are offended by many of the labels that others in society frequently use to distinguish their age group. Some even resent the term senior citizen. C/I/R has used different salutations but favors, "Dear Friend," "Dear Fellow New Yorker," or "Dear Older New Yorker." The latter was chosen for the personalized letter (see page 158).

The letter was printed on The City of New York stationery with the imprimatur of the Department for the Aging (DFTA) seal, which is familiar to the elderly and which insures, at least, that the reader will glance at the opening sentences.

The question of how long the letter should be was debatable. Some experts had a strong preference for the one-page letter if it contained the elements of good writing, for example:

A quickly recognized idea, crisp style, emotional appeal, proof of claims, and an ending that's at least slightly dramatic and makes clear what you want the reader to do.²²⁶

If the copy exceeds one page, these and other techniques can capture the attention and maintain the interest of the readers--permitting them to have a quick read and gather enough information to make a decision.



158

DEPARTMENT FOR THE AGING

280 BROADWAY

New York, N.Y. 10007

JANET S. SAINER, *Commissioner*

Dear Older New Yorker,

DO YOU KNOW-

ABOUT EXTRA MONEY YOU CAN GET ALONG WITH
YOUR SOCIAL SECURITY OR PENSION CHECK?

I'm Joyce Stratton, Director of information at your City's Department for the Aging. For 12 years I've been telling older people about this additional money that they can get in a separate check.

I'm writing to make sure that you've heard about this program. And that you know it was set up by Congress especially for older people. The program is called SSI (Supplemental Security Income). The purpose is to add to the income you're getting now. (It won't take any money away.)

I've enclosed material that tells you important facts. I hope you'll take the time to read it. There's a very good chance you can get this extra money.

How to apply? All you do is pick up your phone and call a Social Security office. They're waiting to hear from you at:

212-432-3232 Manhattan
718-387-5700 Brooklyn
212-794-2000 Bronx

718-979-7760 Staten Island
718-526-8600 Queens

I sincerely urge you to apply for this extra money.

Cordially,
Joyce Stratton

According to most of the advertising literature, length is not the critical criterion but rather how well the letter is written. Interviews with advertising and direct-mail experts confirmed the view that length did not matter. In fact, an Ogilvy style sheet says, "Readership falls off rapidly up to 50 words of copy but drops very little between 50 and 500 words."²²⁷ After considerable experimenting, the one-page version was finally chosen by the author.

In a personalized letter, the tone of the message establishes the desired rapport with a reader. Thus, the copy might seem conversational. The Ogilvy style sheet suggests that the writer pretend he's asked a question at a dinner party and write copy as if in answer to the question.²²⁸

In creating a letter that sounds personal and conversational, certain writing techniques help such as short sentences, easily understood words, informal construction, the use of contractions (wasn't, didn't, won't), and a limited number of sentences in a paragraph. These techniques, advocated by the experts, were incorporated into the author's written copy.

Many ideas for direct, forceful, clear sentences came from a random review of letters asking for contributions for political parties, elected officials, and charity organizations. A list of sentences, culled from these letters, which seemed folksy, friendly, and persuasive--

regardless of the product being promoted--was also used. Advertising letters utilizing various selling approaches were carefully screened. With help from some of the experts' best sentences, grammar, syntax, and words were continuously changed to obtain the right tone and meaning of the copy.

The heart of the author's letter expresses strong concern for the economic situation of its low-income readers. Therefore, the letter focuses on extra income that is available along with the regular income that readers receive. The challenge was to find a way to persuade people that the money was an addition to what they were already receiving. Clearly, a large number of potential eligibles are confused about the possible negative effect of this money on their social security checks. The word along was included in the letter's opening sentence--"About Extra Money You Can Get Along With Your Social Security or Pension Check"--because the word along is commonly used and is a strongly positive but uncomplicated way to reinforce the idea that the money is extra income.

It was also necessary to convey the writer's genuine concern about the financial circumstances of these elderly readers. To do this, several trial versions of the letter used phrases such as, "I'm worried," or "I'm concerned." Such comments might convey a sympathetic feeling on the telephone, when the elderly person can respond to a voice.

However, in a letter from a writer whom the reader does not personally know, these phrases sound patronizing or insincere. Thus, they were deleted from the final copy. The following comments were chosen to convey the same intention:

- o I'm writing to make sure you've heard about this program.
- o I hope you'll take time to read it.
- o There's a very good chance you can get the extra money.
- o I sincerely urge you to apply for this extra money.

All the marketing and advertising authorities consulted had pointed out the importance of ending a promotional message by telling people what action they should take. The purpose of the author's letter was to motivate readers to contact a social security office either to secure more information or to file an application for SSI. Although social security is the most people-oriented of government bureaucracies, staff in some local offices are known to intimidate people inquiring about benefits. Therefore, the letter tried to assure the elderly that social security workers have an obligation to give information in a courteous manner to those who have a right to the information.

After careful consideration, a possible sentence for the letter such as, "It's a social security staff's job to

answer questions," was avoided because it seemed to imply that the staff needed to be reminded to do what was right. Instead, a positive view was favored: "How to apply? All you do is pick up your phone and call a Social Security office. They're waiting to hear from you at" (five New York City SSA phone numbers followed).

The question of who would sign the author's letter was difficult to answer. A widely regarded technique is to use a recognized personality, celebrity, or another consumer. The suggestion that New York City Mayor Koch or actress Helen Hayes lend their names was voted down, because the letter was an experiment for a doctoral project.

Having the DFTA commissioner sign the letter was considered because of her credibility as an authority among the New York City elderly population. Although Janet Sainer strongly supports this study, she decided it was more important for the author of the doctoral project to write to this group of elderly. Using the author's name and title and identifying her twelve years of service at the department provided good credibility, she said, conveying to the readers that the letter-writer was mature and knowledgeable about the facts.

With the design of the three mailing pieces completed for the outreach campaign, the author turned to the process of completing the strategy and implementation of the

research model, the mailing, and the follow-up telephone questionnaire that comprise the program design of the doctoral study.

NOTES

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221. Mordecai Schiller, "No Nonsense Copywriting," Target Marketing, October 1984, in The Learning Annex (New York: American School of Publications, June 1985), 2-3.

222. Duff Stokes, Syndications Sales Manager, Meredith Corporation, New York, N.Y., in person interview by the author, 12 January 1983.

223. Peter P. Afflerback, Richard L. Allington, and Sean A. Walmsley, "A Basic Vocabulary of U.S. Federal Social Program Applications and Forms," Journal of Reading (January 1980): 334.

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228. Ibid., 110

CHAPTER 12

PROGRAM DESIGN

Chapter twelve describes the methods used to investigate the outcome of the outreach campaign. As far as the author is aware, this is the first attempt to use self reports to assess the effectiveness of a consumer-oriented outreach campaign targeted to potential SSI-eligibles.

The doctoral study outreach campaign has the three essential elements of an experimental design: (1) randomization of the population; (2) experimental intervention; (3) measurement of outcomes.

The study design is outlined below:

Problem: Many elderly persons eligible for the Supplemental Security Income (SSI) program are not applying for benefits.

Hypothesis: A consumer-centered, direct-mail outreach campaign will counter resistance among the elderly to applying for SSI benefits and thus expand program enrollment.

Goals: (1) Test a new SSI outreach campaign that motivates the elderly to apply for SSI through use of

(a) stigma-counteracting arguments, (b) simple, personalized appeal, (c) targeted mailing to eligibles who are not enrolled in SSI; (2) raise the income of poor elderly who will receive additional income from the SSI program.

Strategy: (1) Utilize commercial marketing and advertising techniques to develop consumer-oriented information by using (a) stigma-counteracting arguments, and (b) simple, personalized style; (2) Reach the potentially eligible elderly population by targeting the mailing.

Research Questions: (1) What effect does stigma-counteracting material have on older persons' motivation to take action? (2) What effect does a personalized appeal have on older persons' motivation to take action? (3) What is the combined effect of stigma-counteracting material and a personalized appeal on the older persons' motivation to take action?

Questionnaire

The answers to the three basic questions--and thus the determination of the project's outcome--were derived from a specially designed questionnaire (see appendix 12). The instrument's thirty-five questions were carefully developed to assess the effectiveness of the three campaign mailing

pieces: one agency-oriented flyer, and two consumer-oriented mailers--a stigma-counteracting flyer and a personalized letter.

The questionnaire was administered over the telephone by Central Information and Referral (C/I/R) interviewers to all elderly SSI eligibles who had been sent the three-piece outreach mailing.

Some of the questionnaire items were drawn from other SSI studies, especially those that deal with attitudes about stigma (see chapter 5, particularly, Ozawa and Man). Other questions came from the author's in-depth interviews of seventeen Home Energy Assistance Program (HEAP) recipients who are representative of the target population (see chapter 10). They provided the basic notions used to write the questions testing attitudes about stigmatization among potential SSI-eligible elderly. C/I/R staff recollections of why SSI-eligible HEAP participants refused to apply for SSI provided another source of questions.

Sample Selection

Though the sample sizes were small (one hundred in each of four study groups), randomization was expected to provide an adequate control for determining the impact of the study. For example, randomization provided approximately similar

characteristics of age, educational level, income, and housing situations for individuals in each of the study's four sample groups.

The study participants were drawn from HEAP applicants for the 1986-1987 program year. The decision to use HEAP applicants as the target population was based on various factors. The most critical was access to client data that provided facts necessary to assess eligibility for SSI. In addition, the HEAP data base offered:

1. Recent information and thus only a few individuals would have moved or died

2. Addresses and phone numbers would be correct

3. HEAP applicants are willing to apply for a means tested program, having already filed for HEAP

4. The New York City Department for the Aging (DFTA) is perceived as an advocate agency for the elderly and is thus nonstigmatized

5. HEAP has been widely publicized by the utility companies, which are not associated with stigma, and thus HEAP is not perceived as a handout or stigmatized benefit

6. HEAP recipients are likely to be familiar with DFTA's other nonstigmatized programs such as reduced fare and Meals on Wheels, which are not associated with welfare

7. Since many individuals have probably had prior contact with DFTA staff, they would be less likely to be put off when telephoned for an interview.

It is important to point out that client data are confidential and available only to the agency that administers the benefit or to other oversight agencies, under special circumstances, which require use of the data for purposes either in the interest of the client or the government. For this doctoral study, Janet Sainer, Commissioner of DFTA--which administers HEAP--gave the author permission to draw a study sample from the HEAP data. Three SSI eligibility criteria determined a HEAP individual's inclusion in the study sample: age, living arrangements, and income.

Age of sixty-five years or older was a basic criterion for this population. Only single persons living alone were included--otherwise a complicated budgeting methodology would be required. In order to identify potential SSI eligibles, gross monthly income must be identified including receipt of all types of income. Individuals receiving benefits from the Home Relief means-tested program are ineligible and are excluded.

Finally, study participants had to have a telephone in order to participate in the telephone survey.

DFTA workers were instructed to review HEAP application items in the following order of priority to determine eligibility:

- o Date of birth: 1918 or before
- o Total gross monthly income: \$425 or less

- o Listing of all members of the household other than yourself
- o Source of income
- o Telephone must be listed

In November 1984, HEAP had mailed eighty-five thousand applications to persons age sixty and over. As the applications were returned, they were reviewed by DFTA certification workers who extracted the names of individuals who met the four criteria for the SSI doctoral study: age, living status, income, and telephone.

It would have been impractical to wait for the end of the program in April 1987 to draw a sample from all of the year's returns. A decision was made to use a sample of four hundred HEAP individuals. These persons were divided into four groups of one hundred each.

The final number of applications screened and forwarded by HEAP brought the number of individuals available for the study to 1,308. The author arranged with the director of HEAP to instruct HEAP certification workers to pull these applications from the files and Xerox them.

The 1,308 applications were then screened for missing information, which reduced the sample to 1,200 applications. These were then randomly assigned into four study groups: A, B, C, and D--with 300 in each group. Every third application was then removed from each of these four groups, leaving 100 in each group, for the desired total of 400

samples for the doctoral study. This number was considered sufficient for two reasons: it represented 40 percent of the target population; and it was economically practical in terms of time, effort, and money.

Remaining applications within each of the four groups were set aside for a back-up mailing in the unanticipated event that a second mailing might be necessary.

Limitations to Sampling

Limitations in identifying a target population of potential SSI eligibles from the HEAP program were:

1. Assets/resources ²²⁹ - This essential factor of SSI eligibility is not available from the HEAP applications, because assets are not a factor of HEAP eligibility.

Some studies report that assets are an important reason for nonparticipation in SSI by otherwise income- and age-eligible individuals. While lack of asset information is a limitation in the targeting of SSI eligibles, there is evidence that people who have low incomes usually have low assets.²³⁰

In one study, "The average combined value of liquid assets among SSI nonparticipant individuals"... was found to be "an average of \$284 in liquid assets."²³¹

In view of the above findings, the lack of information about assets was not expected to be a major factor in the selection of a potential SSI eligible.

2. Exclusion of persons living with others - As mentioned earlier, two categories of potential eligibles-- individuals not living alone and couples--were excluded from the study, because determination of eligibility for either group involves complex budgeting methodologies that must be individually calculated. Such determinations cannot be made on the basis of the information on the HEAP application; and the author did not want to subject these individuals to the rigors of a questionnaire.

3. Exclusion - Individuals who do not read English.

There are large numbers of older New Yorkers who do not read or speak English. In 1982, DFTA's C/I/R program conducted a research project to determine how many different languages are spoken in the senior centers throughout New York City. It was found that twenty-four non-English languages are spoken. The materials prepared for the doctoral outreach study, however, were limited to English, which excludes the non-English reading population from being assessed.

Research Procedures

Study groups B, C, and D were established to assess the effectiveness of the three mailing pieces used in the author's outreach campaign. Group A, the control group, received only the agency-oriented flyer prepared by the SSA

for its 1984 nationwide mandated outreach (see page 150). Groups B, C, and D received the SSA 1984 flyer as well as one or both of the author's consumer-oriented pieces.

Group B received the 1984 SSA flyer and also the author's stigma-counteracting, yellow, two-sided flyer presenting ideas to counter attitudes that stigmatize the SSI benefit, which may inhibit participation in the program by otherwise eligible individuals.

Group C received the 1984 SSA flyer plus the author's signed personalized letter on DFTA's letterhead stationery that was designed to overcome resistance to applying for SSI.

Group D received all three outreach mailing pieces: SSA's 1984 flyer, the author's stigma-counteracting flyer, and the author's personalized letter.

Four hundred individuals received in the mail an envelope that contained one or more of the SSI campaign mailing pieces. Of the four hundred envelopes sent, twelve in all were returned by the post office: eight were labeled incorrect address or party unknown; four were marked deceased. Nineteen interviewers made a total of 1,508 telephone attempts to query the remaining 388 subjects. The number of attempts to make contact ranged between one and fifteen. The average number of calls per subject was 4.0. Of the 388 subjects contacted by telephone, 165

conversations were terminated because the interviewer could not even make an attempt to complete the questionnaire.

Eight reasons were identified for termination of subjects from the study. In all, 165 individuals who were telephoned did not have interviews because:

1. Ten were under 65 years of age or did not live alone.
2. Twenty seven were current SSI recipients--or had previous SSI experience such as termination because social security cost of living adjustment (COLA) increases made their income ineligible, or had money recouped by SSI when assets or income limits exceeded eligibility.
3. Three could not be reached by telephone after ten attempts were made during different time periods: morning, afternoon, evening, and weekend.
4. Thirty-eight had a language barrier. Respondents answered the telephone but were unable to speak and/or read English:

Asian	22
Italian	8
Other	8

5. Twenty-two were unable to read mail because of vision or literacy problems.
6. Twenty-nine refused to answer the questionnaire because of ill health or audio or mental deficits.

7. Six stated that mail was not received and despite two successive mailings at their request, said that the mail was not delivered to them.

8. Thirty refused to be interviewed.

The chapter that follows describes the development of the 35 item questionnaire which was the basis for the assessment of the outreach effectiveness.

NOTES

229. Liquid assets include: checking accounts, savings accounts, cash-on-hand, savings certificates, U.S. Savings Bonds, stocks and bonds.

230. Department of Health, Education, & Welfare, Social Security Administration, Social Security in America's Future, Final Report of the National Commission on Social Security (Washington, D.C.: GPO, March 1981), 249, citing Joseph Friedman and Jane Sjogren, The Assets of the Elderly as They Retire (Cambridge, Mass.: ABT Associates (SSA 600-78-0136) (March 1980), "Very few people whose income is low enough to qualify for SSI payments possess assets of any significant value. A study conducted for the Social Security Administration on the assets of the elderly as they retire reveals that persons at or below median income level for their age group have only small amounts of assets..."

231. Urban Research Systems & Engineering, SSI Aged: A Pilot Study of Eligibility and Participation in the Supplemental Security Income Program, prepared for the Office of Research and Statistics, Social Security Administration, Department of Health and Human Services (HHS 600-77-0125) (Cambridge, Mass.: September 1981), B-118.

CHAPTER 13

QUESTIONNAIRE METHODOLOGY AND INTERVIEWING PROCEDURES

Questionnaire Methodology

The chapter offers a discussion of the construction of the questionnaire, its administration, and the interviewer's comments about its use in a telephone survey.

The outcome of this doctoral outreach campaign was derived from responses to a thirty-five item questionnaire specially designed for the study (see appendix 12). The answers to four basic questions were sought.

1. What effect does stigma-counteracting material have on older persons' motivation to take action?
2. What effect does a personalized appeal have on older persons' motivation to take action?
3. What is the combined effect of stigma-counteracting material and a personalized appeal on older persons' motivation to take action?

In addition, the questionnaire sought specific answers to the following three questions:

1. Did the people who received only the flyer differ in the frequency of applying for SSI from those who

received the material, specially designed for the outreach project?

2. If there was a difference in the frequency of applying for SSI, did it differ in the direction that favored those who received more than the SSA flyers?
3. If it differed in the direction that there was a greater frequency of applying for SSI, could the difference be attributed only to chance?

Other than the demographics questions, the questionnaire was designed to determine the effectiveness of the outreach mailing pieces from three vantages: cognitive, attitudinal, and behavioral.

The Telephone Survey

The telephone survey was the preferred research methodology for this investigation. It gained recognition with marketing and social service researchers because of certain important advantages over the mail questionnaire or in-person interview.²³² The author agrees that the demonstrated advantages of a telephone interview are: low cost factors; relatively high response rates in comparison to mail-back questionnaires; ability to provide close supervision of interviewers; convenience of making flexible scheduling arrangements; no travel costs; reduced time to complete interviews; and tighter control over the

administration of the process. The major advantage of the telephone survey is a guarantee of contact with the prospective respondents, who are highly unlikely to answer a mail questionnaire because of certain characteristics associated with low-income urban elderly, such as low educational status, language barriers (both foreign and English), vision deficits, and limited reading abilities.

Interviewers had to clarify certain questions. Staff at Central Information and Referral (C/I/R) know that vital benefits are terminated (such as medicaid, food stamps, or senior citizen rent increase tax exemption), because recipients cannot complete recertification forms that are more simple than a thirty-five item questionnaire. A telephone survey provides the interviewer with the opportunity to explain a question when the person asks or appears confused.

Some researchers argue against the telephone survey. They doubt that the elderly will give personal and financial information to a stranger over the telephone. But the author's twelve years of practical experience at the New York City Department for the Aging (DFTA) indicated that a majority of the people who have had contact with DFTA welcome a chance to talk about themselves. They gladly discuss their family, the landlord, or their feelings about a world that has changed so much since they were young. Of

course, the caller must present credentials that the elderly trust. Additionally, the interviewers must know how to free people to share their thoughts.

In fact, the author's experience is that other than the in-person interview, the telephone survey provides an important opportunity to record spontaneous answers that may reveal deeply held feelings that cannot be captured without a personal contact.

Writing the Questions

In writing the questions, it was necessary to be realistic about the conceptual limitations of the respondents. The questions had to be simple and stated in the vocabulary of the target population. Selection of the final draft of questions was reviewed by three research professionals, the C/I/R interviewers, and a selected group of C/I/R clients who were at the office and willing to complete the thirty-five questionnaire items.

The wording of most questions kept the focus on the respondent by a repeated use of "you" throughout the questionnaire. "Did you read the mail? Did you understand the information? Had you heard about SSI before the mailing?"

The questions were direct and precise statements that did not involve difficult concepts for a person reasonably familiar with the written English language. With the

exception of a few technical terms, most of the words varied between four and eight characters. The sentences were short, reaching a maximum of ten words (excluding two- and three-letter words such as you, to, the, do).

Keeping the words small and the sentences short limited the type of questions that could be asked to test the subject's comprehension of SSI eligibility facts. The problems of writing were similar to those discussed in chapter 11.

Format of Questionnaire

Over nine hundred questions were collected and sorted into four categories of characteristics--attitudinal, behavioral, cognitive, and demographic. The Urban Systems Research & Engineering (USRE) study had used these four sample categories.²³³

A response system was developed that contained a mix of questions: closed, open-ended, and multiple choice. This response system was chosen so the questionnaire could be precoded for purposes of uniformity and ease of analysis and interpretation. Space for interviewer comments was provided throughout the questionnaire, so that the interviewers did not overlook the opportunity to record those views and feelings that were not precoded.

Questions One Through Fifteen

Questions one through ten were closed-ended (yes or no), asking the subjects about their general impression of the outreach communication and any subsequent action taken as a result.

Questions eleven through fourteen tested the subject's comprehension of the technical SSI eligibility information. Four questions were developed that required the interviewee to know a technical fact in order to answer correctly. For example, question twelve asks, "Can you own a house or a car and still get SSI?" The answer is coded as correct, incorrect, or don't know.

Question fifteen is open-ended: "If you don't want to get SSI, would you tell me why?" Eleven possible precoded answers made it easy to record the responses and provide time for comments.

Stigma Questions: Sixteen Through Twenty-five

Questions sixteen through twenty-five explore five stigmatic attitudes or beliefs that create a disincentive for becoming an SSI recipient. Most of the questions were derived from well-known authorities, as well as from SSI participation notions about stigma drawn from the author's earlier market research interviews of Home Energy Assistance Program (HEAP) participants. The respondent had three possible responses: agree, disagree, or not sure. Hidden

within the ten questions were five concepts (not listed on the questionnaire): fraud, personal failure, social esteem, handout, and self-esteem. Responses to these concepts were discerned by a special analysis of the responses.

Questions Groupings and Transitional Statements

Question Groupings

The questionnaire investigated a new client- or consumer-centered communication approach designed to enhance the motivation to take action. The instrument includes thirty-five questions. They are arranged in a pattern that would not raise a negative response from the interviewee about completing the questionnaire. For example, questions of income or assets were not asked until a majority of items had been answered and, in the course of the interaction, the interviewer had established good rapport with the subject.

Questions one through six look at the subject's behavior in response to the mail. If the subject received the mail, "Did he or she read it?" If yes, four closed-ended (yes or no) questions follow (three through six) that ask the subjects to give their impressions of the material.

Questions seven and eight assess actual behavior. "Had individuals contacted a social security office for information? Had they applied? If not, do they plan to do so?" Most important, the subjects were asked if the information helped them decide to act.

Question nine asks the subject about his prior knowledge of SSI, and question ten asks if the subject learned anything from the mailing. These answers provided information to compare with answers to eleven through fourteen, which are a test. They ask subjects about their knowledge of four basic SSI facts, which are contained in the only piece of information mailed to all four groups in the study: the 1984 SSA flyer.

Question fifteen explores attitudes about not taking advantage of the opportunity to apply for SSI. Eleven reasons are listed in order to precode the question. Of greatest interest were some pertinent remarks made voluntarily by the subject, which were not precoded (see chapter 14).

Questions sixteen through twenty-five, which comprise the independent variable, address the concept of stigma.

Questions twenty-six through thirty four are a series of demographic items including income, age, resources, education, and living arrangements.

Introductory Message

The message to the potential interviewer contained in the questionnaire's introduction was considered a crucial factor in fostering the cooperation of the subject. Answering a thirty-five item questionnaire is a tiring task, especially without any concrete inducements.

The introduction sets the stage for what is to come. The message tells the subject who the caller is and the purpose of the call. The subject must know what he is being asked to do--and who is the caller. These are important because the elderly are vulnerable when they live alone. They are fearful of strangers and particularly frightened of telephone calls from people they don't know. Nor are they likely to talk about themselves to strangers, especially about their financial situations.

The C/I/R interviewers met with less resistance than an unknown research team might expect to, because the study subjects were also HEAP applicants who had previous contacts with DFTA staff. Elderly people are glad to talk to someone they already know and trust. Thus, participants answered the questionnaire.

To increase the likelihood that the subjects would cooperate, the interviewers' introduction on the telephone convinced them that their answers would be useful to others. Subjects were told that their responses would be valuable in helping DFTA prepare better information for other older people, which gave interviewees a sense of contributing to the welfare of others.

Many elderly recipients of government benefits are fearful that something they may say or do will unwittingly create a problem with other benefits they receive. To assuage these fears, which might discourage SSI

participation, a sentence was included assuring interviewees of confidentiality. Nevertheless, the subject's personal response to the tone and approach of the interviewer was the major determinant of whether or not the subject agreed to answer questions.

Transition Statements

The purpose of transition statements is to facilitate the progress of the interviewer from one question to the next. The statements alert the interviewee to expect a shift to a new topic and the interviewer to explain what the subject can anticipate in the next series of questions. Transition statements are particularly important prior to sensitive questions that many subjects do not want to answer.

For example, four questions ask the subjects if they know about SSI eligibility factors. The transitional statement says: "Now I want to be sure you know the most important facts." This seemingly simple statement was developed to avoid any suggestion or impression that the questions were a test--which, in fact, they were. An earlier, rejected version of the statement read: "We'd like to ask a few questions about what you learned from the material you received." This implied that a test of their mental ability was forthcoming.

Question fifteen asks the subject a direct question: "If you don't want to get SSI, would you tell me why?" No transition statement was necessary, because the question is not leading the subject to reveal anything personal.

Questions sixteen through twenty-eight address attitudes and beliefs about being poor and needing help. These are the questions that assess the degree to which stigma is a disincentive to enrollment in SSI. It was essential that the interviewer convey the idea that he would not judge the answer. To do this, the transitional statement says:

Some people have strong feelings about the SSI program. I'm interested in what you think about this government benefit. I'm going to read statements I've heard people say. For each statement tell me if you agree with the statement or disagree with it. There are no right or wrong answers.

The potential range of meanings to the subject in every word was considered. For example, the adjective strong could be an influence in either direction. The idea that there are no right or wrong answers was reinforced in the hope of avoiding polite answers.

Questions twenty-six through thirty-four ask about finances. These personal questions were motivated by concern rather than inquisitiveness. The transitional sentence here also functions as a direct question. It reads: "We are concerned about how older persons like yourself manage on your monthly income?" While there are

four precoded answers that are read to the subject, the question provides an opportunity for the interviewee to discuss his personal views before being asked the income and asset questions. This strategy also intended to show that workers in a public agency are genuinely interested in their clients.

Interviewing Procedures

The Interviewers

Nineteen individuals administered the telephone questionnaires. Of this number, fourteen had been working as C/I/R interviewers, providing information about benefits to persons age sixty and over. At the time of the project, these interviewers had been at C/I/R between one and twelve years and had a thorough knowledge of benefits for the elderly, especially SSI. There was confidence that the trained, experienced interviewers could achieve a high response/cooperation ratio because of the personal qualities they possess that are so important for successful telephone work. They have a reassuring tone of voice; and they produce adequate sounds, speaking clearly and not muffling their words.

The C/I/R interviewers are accustomed to a certain style of interviewing, which is to "start where the client is." In using the doctoral study questionnaire, they were asked to change this approach and not to offer advice or

support until the questionnaire was completed. As advocates, they know that clients experience heightening anxiety if immediate responses are withheld. Even though the interviewers assured that they would offer help at the end of the interview, they felt the elderly would resist answering all thirty-five questions before they had an opportunity to talk about their problems.

Despite these expected difficulties, the author's twelve-year experience indicated that most clients want an opportunity to talk about their problems to sympathetic professionals. Staff expected that their respondents would welcome the callers--if not the reason for the call. (The interviewers may have used subtle pressure to convince the elderly to answer the questionnaire before permitting them to discuss their personal problems.)

Although the traditional research task-oriented interview procedure, no doubt, is the most reliable technique, it requires rigid conformity to the structure of a questionnaire, which has been demonstrated as impractical, especially with elderly subjects during a telephone survey.

Staff Orientation to the Telephone Survey

Over the year, C/I/R staff receives in-service training about benefits and interviewing techniques. Therefore, intensive orientation in these areas was not necessary for the telephone interviewers. The primary concern was to familiarize staff with the thirty-five item questionnaire.

Four sessions were held with all staff who participated in the project: clerks, interviewers, and receptionists. One session provided all staff with an overview of the project. Staff had been aware for several years that the director of C/I/R was going to conduct a study. While they had been willing to cooperate fully, it was important for every one of them to understand the importance of each of their tasks.

The receptionists had to be aware that interviewees might call back and that these calls were to be handled differently from routine calls. Some staff expressed concerns about different items on the questionnaire. Others felt it would be difficult to adhere to the wording of certain questions that seemed awkward to them. Several staff were confused by certain questions. Therefore, a separate instruction list was prepared to reduce interviewers' leeway in interpreting the questions and guiding the respondents through the questionnaire.

For example, to deal with interruptions by the respondent, interviewers were instructed to say: "I am

supposed to ask you these questions. As soon as I finish, I will be pleased to give you all the information you want."

The author was not prepared for the time-consuming tasks of controlling the mailing materials for the outreach. Also, supervision of the survey involved more separate operations than had been planned. Since it was not practical for the author or a C/I/R staff person to supervise the project, a volunteer was recruited, who spent approximately four hours a day for six weeks in order to complete the survey.

Oversight of the mailing procedures was relatively easy. The more difficult function was to keep accurate records of the process and to support the interviewers who were also handling the regular C/I/R client case load. Carrying out research in an action setting where regular work must be maintained was perhaps the most difficult problem of the entire study. Yet, this problem was controlled, for example, by reallocating the case loads and assigning overtime work to the author. For the survey phase, the volunteer supervisor assumed total control of all procedures.

The supervisor performed tasks such as: supervising mailouts; checking the returns; scheduling the interviews; consulting with interviewers; consulting with the author; revising instructions to interviewers in order to ensure

uniform procedures; rescheduling interviews when the regular worker case load did not permit a call within two days; and interviewing the clients.

Administration of the Survey

Before mailing all the applications that had been divided into the four mailing groups, each envelope was labelled according to its respective group: A, B, C, or D. A system was established that assigned a number to each application.

A master sheet was developed that contained the following headings: Subject's Name, Telephone, Interviewer, Moved, Interviewed, Refused, Deceased, and Code Number. Each group of applications within the sample was alphabetized and numbered in sequence.

Mailing envelopes listed the sample group from which the name was drawn (A, B, C, or D). Special attention was paid to identifying undelivered envelopes.

Four hundred envelopes were prestuffed with the designated outreach information and batched alphabetically within the four groups.

The first one hundred envelopes--twenty-five from each sample--were mailed 22 October 1986. To make sure the mail arrived before the interviewers telephoned the respondents, one envelope was mailed to five C/I/R staff members, who

lived in each of the five boroughs of New York City. The telephone calls were initiated the day these envelopes were received by the C/I/R staff.

A problem with the telephone survey was that a large number of subjects were not at home to answer the phone. As a result, the interviewing process went slowly. This was largely remedied by moving up the dates of the mailings.

It was quickly discovered that certain respondents did not remember whether they had received the material; others were sure they hadn't. A few recollected reading something about a benefit but had not paid attention.

In these instances, it seemed a better strategy to keep the possibly cooperative subject rather than to mail to a new subject who might not be able or willing to complete the questionnaire. So, if a respondent had received the mail but had not read it, and the interviewer felt some interest was expressed, the interviewer was instructed to ask: "Do you want a chance to read it, and would you mind if we call back?" Some offered to read the mail or give it to another person to read to them and be called back.

A few people claimed the mail was not received even after subsequent mailings. In fact, six individuals asked for a third mailing. If the subject sounded alert and interested, a third mailing was sent. For some reason, however, the six people who had been sent three mailings still claimed they were never received. These individuals

were dropped from the sample. The interviewer may have misjudged the subject's mental competence to respond; or the mailbox wasn't locked and the mailing was stolen.

Interviewer Comments

The respondents persisted in interrupting the questioning. The interviewers repeatedly had to ask them to hold their questions, which the respondents were able to do only briefly before interrupting again.

The reports from the interviewers verified the problems they had anticipated, such as not being able to adhere to the sequence of the questions.

Interviewers also felt it necessary to change certain words. For example, the introduction reads as follows:

Recently we sent you mail about Supplemental Security Income, better known as SSI. I'm calling you because I'd like to ask you some questions about it. Your answers will help us prepare better information that we'll send to other older people in the future. Of course, all your answers will be kept strictly confidential and will be used only for research purposes. Now I'd like to begin.

The interviewers used other phrases to make the contact more personal such as: "We're calling you because we are really trying to learn how we can help other older people," or, "We really care what you think about our information."

A few interviewers thought that confidentially was more intimidating than reassuring. Some preferred the statement: "You're not to worry, we'll never use your name."

In the following chapter are the respondents answers to the questionnaire, a discussion of the findings, and analysis of the measures of effectiveness.

NOTES

232. Previously the telephone survey was merely a support to other methods such as arranging for interviews, rescheduling interviews, or mail follow-up. James H. Frey, Survey Research By Telephone (Beverly Hills, Ca.: Sage Publications, 1983), 23.

233. Urban Systems Research and Engineering, SSI Aged: A Pilot Study of Eligibility and Participation in the Supplemental Security Income Program, prepared for the Office of Research and Statistics, Social Security Administration, Department of Health and Human Services (HHS 600-77-0125) (Cambridge, Mass.: September 1981), appendices 1-59.

CHAPTER 14

FINDINGS

Follow-up telephone interviews were attempted with the 388 individuals for whom an envelope was not returned. Of this number 165 subjects were excluded (see page 174-175). Analysis of the responses to all 35 questionnaire items revealed that 54 did not have answers to certain required questions. These are excluded from the following discussion. The final number of satisfactorily completed questionnaires was 169.

Seventeen Percent Response to Outreach Campaign

Prior to a final screening for discrepancies, the author had 181 respondents out of the original four hundred sample who received the three-piece mailing and answered the telephone questionnaire. The names and social security numbers of these 181 respondents were matched against the computer records at the New York City Social Security Administration (SSA). The computer revealed that thirty-one of these 181 respondents--or 17.1%--had applied for Supplemental Security Income (SSI) benefits after completion of the author's outreach project (see appendix 13).

This 17.1% finding is a high positive response rate for targeted direct-mail projects. Marketing experts informally report that direct mail ordinarily does not exceed a 2 percent response. No estimates are available for direct-mail plus telephone follow-up, which presumably increases the response rate because the message is given twice and, also, personal contact is made with the mailing recipient. It was shown that the 17.1 percent increase in the enrollment resulted from outreach techniques designed for this project. It must also be noted that all the participants in this study have applied for HEAP, also a means tested program.

The reader is reminded that after the SSA computer survey, the author rejected twelve of the 181 respondents, because the twelve had failed to complete certain questions deemed essential to analysis of the questionnaires. This brought the author's final respondent total to 169.

Appreciating that a small margin of error is involved in the twelve-respondent difference between SSA's 181 total and the author's 169 total, the 17.1% increase for the 181 total was assumed to apply to the 169 total as well. This assumption would reduce the SSA's number of thirty-one persons (out of 181) who applied and were accepted for SSI benefits to twenty-nine, or 17.1% of 169.

Of further interest is to compare the 17.1% of respondents who actually enrolled in SSI, with the

percentage that the respondents themselves reported about their behavior following the outreach campaign (see table 9). Of the total who answered the question about whether they did or did not apply for SSI, 57.6% said they did. The large difference between that high percentage and the 17.1% verified by SSA has several possible explanations.

Respondents may have been giving what they thought to be socially acceptable answers to the interviewers; they may have been planning to apply but hadn't as yet; many said to the interviewers that questions 7, 7a and 8, 8a seemed similar and confused them. Framing the questions that investigate the actions the participants take requires a sharper distinction in the wording.

Other Major Findings

Demographics

Table 1 shows four demographic characteristics of the respondents. The findings about income, age, and education are significant because the overall similarities of characteristics within each group show the randomization of the sampling. Tables 2, 3, and 4 provide more specific information on these three demographic groups.

Of additional importance is the fourth finding that 85 percent of the people are not on food stamps. Since the

TABLE 1. DEMOGRAPHICS OF THE POTENTIALLY
SSI-ELIGIBLE TARGET POPULATION

MONTHLY

INCOME: N = 166

\$350 & under	88	(53.0%)
\$351-\$425	78	(47.0%)
	166	(100.0%)

AGE: N = 154

65-74	83	(53.9%)
75 & over	71	(46.0%)
	154	(100.0%)

EDUCATION: N = 133

Less than h.s.	71	(53.4%)
Some h.s.	62	(46.6%)
	133	(100.0%)

FOOD STAMPS*: N = 112

Yes	17	(15.2%)
No	95	(84.8%)
	112	(100.0%)

* Data taken directly from HEAP applications

food stamp program has one of the most stigmatic associations of any entitlement program, the fact that 85% of the respondents had not signed up for food stamps suggests that stigma is a factor, too, in respondents' perception of SSI.

A few typical negative views expressed by respondents are: "If I got food stamps, I'd be ashamed to go into the store"; and, "I've seen food stamps being sold to people outside of stores by people in fancy cars."

Specific Information About Income, Age, and Education
(Questions 28, 32, and 33)

Tables 2, 3 and 4 confirm the randomization of respondent sampling by showing income, age, and education characteristics in more detail. As all three tables show, the similarities among respondent characteristic totals are adequately similar for purposes of randomization.

On income (table 2), the demarcation of \$350 per month was designated, because with the \$20 disregard, it was \$55 less than the \$425 per month SSI maximum benefit amount given the year the sampling was done (1986). It is the author's experience that \$55 is enough extra money to attract applicants; under \$55 people think it's not worth the effort of applying--that they "can get along with what they have."

It is unlikely that individuals who live alone in New York City can pay rent, food, and other essential monthly

TABLE 2. MONTHLY INCOME BY MODE OF COMMUNICATION RECEIVED
(N=166)

Group	COMMUNICATION MODES									
	A		B		C		D		Total	
	SSA flyer only (N=38)		Anti-Stigma ltr & SSA flyer (N=43)		Personal ltr & SSA flyer (N=43)		All three (N=42)		(N=166)	
<u>Income</u>	N	%	N	%	N	%	N	%	N	%
Under \$350	17	(44.7)	30	(69.8)	20	(46.5)	21	(50.0)	88	(53.0)
\$350 or more	21	(55.3)	13	(30.2)	23	(53.5)	21	(50.0)	78	(47.0)

bills on less income. The probability is that there is other income, or the rent is subsidized or frozen.

Overall, table 2 shows that no group is likely to be in greater economic need--with the possible exception of the 69.8 percent under-\$350 subgroup. In this group, as with all three tables, further analysis would be required to determine what, if any, significance the demographic characteristic breakouts have for each of groups A, B, C, and D.

On age (table 3), the similarity among the sample population suggests that the entire group would have comparable health-status issues, common life experiences, and similar life-styles.

Education (table 4) reveals nothing of note except the similarity between those with no high school versus those with some high school--as reflected in the totals.

Positive Response to Quality of Mailing Modes Received
(Questions 3 through 6)

Among the total of all four sample groups (A, B, C, and D), the positive response to all four characteristics of the mailings received was very high--consistently in the 80 percentages.

As table 5 shows, the overall positive reaction was lowest in control group A (agency-oriented SSA flyer only)

TABLE 3. AGE BY MODE OF COMMUNICATION RECEIVED

Group	COMMUNICATION MODES									
	A		B		C		D		Total	
	SSA flyer only (N=35)		Anti-Stigma ltr & SSA flyer (N=37)		Personal ltr & SSA flyer (N=42)		All three (N=40)		(N=154)	
<u>Age</u>	N	%	N	%	N	%	N	%	N	%
65-74	16	(45.7)	20	(54.1)	24	(57.1)	23	(57.5)	83	(53.9)
75-plus	19	(54.3)	17	(45.9)	18	(42.9)	17	(42.5)	71	(46.0)

TABLE 4. EDUCATION BY MODE OF COMMUNICATION RECEIVED

Group	COMMUNICATION MODES									
	A		B		C		D		Total	
	SSA flyer only (N=34)		Anti-Stigma ltr & SSA flyer (N=32)		Personal ltr & SSA flyer (N=37)		All three (N=30)		(N=133)	
	<u>N</u>	<u>%</u>	<u>N</u>	<u>%</u>	<u>N</u>	<u>%</u>	<u>N</u>	<u>%</u>	<u>N</u>	<u>%</u>
No H.S.	19	(55.9)	19	(59.4)	21	(56.8)	12	(40.0)	71	(53.4)
Some H.S.	15	(44.1)	13	(40.6)	16	(43.2)	18	(60.0)	62	(46.6)

TABLE 5. POSITIVE RESPONSE TO QUALITY OF
COMMUNICATION MODES RECEIVED

Group	COMMUNICATION MODES											
	A		B		C		D					
	<u>Agency-Oriented</u>		<u>Consumer-Oriented</u>									
	SSA flyer only		Anti-Stigma flyer & SSA flyer		Personal letter & SSA flyer		All three		Total positive responses		Total and % of positive & negative responses	
<u>Positive Response</u>	N	%	N	%	N	%	N	%	N	%	N	%
Useful	28	(22.8)	30	(24.4)	31	(25.2)	34	(27.6)	123	(100.)	150	(82.0)
Clearly Written	22	(17.7)	29	(23.4)	35	(28.2)	38	(30.7)	124	(100.)	142	(87.3)
Under-standable	26	(20.3)	31	(24.2)	34	(26.5)	37	(28.9)	128	(100.)	152	(84.2)
Feeling of Concern	18	(15.1)	27	(22.7)	37	(31.1)	37	(31.1)	119	(100.)	143	(83.2)

to all four characteristics of the mailing: useful, clearly written, understandable, and feeling of concern.

Each of these four characteristics registered incremental increases in positive responses from group A through group D (anti-stigma flyer, personal letter, and SSA flyer). Group D was significantly higher in positive response to all characteristics than group A. This suggests that in addition to liking the anti-stigmatic, personalized literature, the respondents also liked receiving three pieces of literature. (Marketing authorities had noted that multiple mailing pieces increase the reader's interest by giving him a choice.)

The personalized letter (group C) had an even more positive impact on the population than the anti-stigma flyer (group B). The lowest of the positive responses was found in control group A (SSA flyer only) where "feeling of concern" registered only 15.1 percent of respondents answering that query. Feeling of concern also showed the highest positive responses for all characteristics, with group C (personal letter and SSA flyer) and group D (all three mailing modes), both registering 31.1 percent. Clearly table 5 shows respondent preference for consumer-oriented versus agency-oriented literature.

Interviewees offered gratuitous comments about the mailing. For example, one respondent said, "It [mailing] was the most useful thing I ever read about SSI." Another

person commented, "The letter was to the point." Speaking to the comprehensibility factor, a respondent noted that "until you explained, I thought SSI was welfare." And one motivated respondent said, "I called social security right away, because the letter made me feel someone really wanted me to."

General Knowledge About SSI
(Questions 9 and 10)

As table 6 reveals, 75 percent of the respondents knew about SSI before receiving the mailing, and 55.6 percent of these learned more about the program as a result of the mailing. Of the 25 percent who knew nothing about SSI before the mailing, only 44.4 percent said the literature received gave them more information.

This latter percentage is low because the remaining 55.6 percent of the sample probably did not read the literature or read it and forgot it.

Knowledge of Specific Facts About SSI
(Questions 11 through 14)

Table 7 shows that nearly 46 percent of the respondents either did not know the right answers to four questions about SSI or were incorrect in their answers about them. That nearly half the total sampled were so uninformed about a program that has been in existence since 1974 indicates that SSA has not been getting its message out and needs to do more outreach to the SSI-eligible population.

TABLE 6. GENERAL KNOWLEDGE ABOUT SSI

<u>Question</u>	Yes		No		Total
	<u>N</u>	<u>%</u>	<u>N</u>	<u>%</u>	<u>N</u>
Had you heard about SSI before the mailing?	123	(75.0)	41	(25.0)	164
Did you learn anything about the SSI program?	84	(55.6)	67	(44.4)	151

TABLE 7. KNOWLEDGE OF SPECIFIC FACTS ABOUT SSI

<u>Fact</u>	Correct		Incorrect		Don't know		Incorrect & don't know		Total
	N	%	N	%	N	%	N	%	N
You apply for SSI at an SSA office	115	(71.4)	7	(4.3)	39	(24.2)	46	(28.5)	161
You can get SSI & still get social security & pensions	81	(50.3)	16	(9.9)	64	(39.8)	80	(49.7)	161
You can own a home & a car & still get SSI	64	(40.3)	19	(11.9)	76	(47.8)	95	(59.7)	159
You can't get SSI if you have over X amount of money	89	(55.3)	13	(8.1)	59	(36.6)	72	(44.7)	161
Totals	349	(54.4)	55	(8.5)	238	(37.1)	293	(45.6)	642

The best known information was that application for SSI is made at an SSA office. The least known fact was that applicants can own a home and car and still get SSI.

Why Respondents Don't Want to Get SSI
(Question 15)

This question sought reasons for why respondents said they did not want to receive SSI. The negative attitudes they expressed in response to this question are not presented here, because their reasons are the same as those expressed in interviewee comments presented for questions 16 through 25, whose answers are reflected on table 8.

Self-Perceptions About Stigma

To determine as specifically as possible if respondents perceived any stigma about the SSI program, the author developed ten questions likely to elicit expressions of stigmatic feelings about poverty and seeking government aid. The responses that indicated stigmatic feelings were programmed--regardless of the response choice: agree, disagree, or not sure.

This ten-question section has five hidden stigmatic concepts (not identified on the questionnaire): fraud, personal failure, social esteem, handout, and self-esteem. Five questions--one for each concept--were affirmative and nonstigmatic. Each had a counterpart in one of the remaining five sentences, which addressed the same concept

but was negative and stigmatic. The purpose of this pro/con questioning was to see if a respondent was consistent in answering the same question when it was expressed positively and then negatively.

Questions 16 through 20 are positively expressed, resulting in an orderly presentation of the five stigmatic concepts: fraud, personal failure, social esteem, handout, and self-esteem. Questions 21 through 25 were negatively expressed, keeping the five concepts in the same order of sequence. This design attempts to tease out unacknowledged stigmatic feelings on the part of the respondent.

For example, the social esteem variable (question 19) is measured by the query, "Most people would be embarrassed if their friends and neighbors found out they were getting SSI?" When reversed (question 24), it reads, "Most people won't think any less of you if they know you're getting SSI?" If the subject agrees with the former question, then he is expected to disagree with the latter--or vice-versa. A discrepancy reveals a hidden stigmatic feeling--and is so recorded.

This is a complex format for both the interviewer to present and for the subject to understand. Other question formats were tried, but despite the apparent redundancy of the agree/disagree format, it seemed the most practical and rapid technique for a telephone survey where the interviewee's fatigue factor was likely to be a problem.

As table 8 shows, the overall stigmatic response among interviewees was low, with three exceptions. To the question, "Lots of people cheat to get SSI?" 53.8% of the total sample indicated prejudice in their answers. "Embarrassed if others know?" registered a 36.4% stigmatic level; and "People don't lose self-respect if they get SSI?" showed a 32.1% stigmatic response.

These three questions, or ones similar, are commonly asked in studies (see Ozawa and Man, chapter 5), because they are such good barometers of prejudicial feelings among the elderly poor towards entitlement programs. Paraphrasing Ozawa and Man, their three questions were: (1) Bothered by accepting public aid? (2) Embarrassed to admit welfare aid status? (3) Perceive community hostility for welfare?

The author's experience, along with that of some authorities, indicates that the more personal the question is, the more likely the interviewee is both to experience feelings of stigma and then to be willing to acknowledge the feelings. When asked more objective questions pertaining to societal attitudes, respondents tend to take a broader view that exempts them from direct stigmatic feelings.

This, at least in part, explains the low stigmatic responses for many of the ten questions in this section. For example, the lowest stigmatic response was 2.4%--to the question, "Lived useful lives and can still need SSI?" The depersonalization of this query distances the interviewee

TABLE 8. PERCEPTIONS OF STIGMA INDICATED BY RESPONDENTS

Total		Total % indicating Stigma	
<u>Question</u>	<u>N</u>	<u>%</u>	<u>N</u>
Lived useful lives and can still need SSI?	3	(2.4)	126
People who accept SSI need it?	12	(9.2)	131
Older people have earned right to SSI	14	(10.5)	133
Embarrassed if others know?	48	(36.4)	132
People don't lose self-respect if get SSI?	42	(32.1)	131
Getting SSI is a sign of failure?	14	(10.6)	132
SSI is getting something not earned?	21	(16.0)	131
Getting SSI is a blow to pride?	22	(16.5)	133
Most people won't think less if know you're getting SSI?	30	(24.0)	125
Lots of people cheat to get SSI?	56	(53.8)	104

enough that he tends to give the socially acceptable answer (i.e., he agrees), because the query focuses on fairness, which is nonstigmatic. This significantly reduces the respondent's personal associations with the stigma-associated connotations of applying for SSI himself.

Many of the gratuitous comments offered by the interviewees reveal specific feelings they have toward receiving public aid:

- * "I went to apply for SSI. When I got out of there I swore I'd starve before I'd ever go back."
- * "People will say you're trying to steal."
- * "Any help outside the family is charity."
- * "Family should take care of the elderly."
- * "If they would create work, people would work."
- * "I get along on what I have."
- * "Felt like I was begging when I applied for burial money, then they told me my children should support me."
- * "Made me feel like a criminal, the way they asked questions."
- * "The questions they asked me; you'd think they were going to give me a million dollars instead of the twelve dollars they said I'd get."
- * "Don't really need it; getting along on social security."

* "It's better than going hungry; you can't eat pride."

Action Taken by Mode of Communication Received
(Question 7)

Table 9 shows whether the respondents said they applied for SSI or did not apply--by sample groups A, B, C, and D--as a result of the outreach mailing received. Including all four sample groups, a total of 57.6 percent said they applied for SSI. It was not possible to compare this 57.6 percent response claimed by the respondents with the actual 17.1 percent verified by the SSA computer, due to the complexities of such an analysis as reported by SSA. Further, SSA could not identify those persons who called for information or applied and were ineligible. Thus the SSA's verified 17.1 percent of respondents who were enrolled in SSI following the outreach campaign is the only record of the number of individuals who were motivated to take on action. Obviously, however, X number of the 57.6 percent of interviewees who said they applied either did not apply or applied and were ineligible.

The highest number of respondents who said they applied from each of the four sample groups was 71.1% of group B (the anti-stigma flyer)--indicating that the stigma-countering communication mode was the single most successful

TABLE 9. ACTION TAKEN BY MODE OF COMMUNICATION RECEIVED
(N=144)

Group	COMMUNICATION MODES									
	A		B		C		D		Total	
	SSA flyer only (N=28)		Anti-Stigma ltr & SSA flyer (N=38)		Personal ltr & SSA flyer (N=38)		All three (N=40)		(N=144)	
<u>Action</u>	N	%	N	%	N	%	N	%	N	%
Applied for SSI	11	(39.3)	27	(71.1)	21	(55.3)	24	(60.0)	83	(57.6)
Didn't apply	17	(60.7)	11	(28.9)	17	(44.7)	16	(40.0)	61	(42.3)

respondent motivator. The three-piece mailing, group D, followed with 60 percent who claimed they applied for SSI; group C (the personal letter) was lowest with 55.3 percent

The SSA flyer group (control group A) had a low 39.3 percent who said they applied for SSI--and 60.7% who said they did not. Clearly, the SSA 1984 flyer, the agency-oriented mailer, was the least motivating communication mode of all.

Table 5 had shown that among positive responses to the four mailing modes, the personal letter (group C) was slightly more popular than the anti-stigma flyer (group B), while table 9 shows the anti-stigma flyer as a much better action motivator than the personal letter.

Further studies, in depth, might explain this apparent discrepancy. Meanwhile, it appears that both the anti-stigma flyer (group B) and the personal letter (group C) were both well received, though in different question contexts--indicating a respondent preference for the consumer-oriented literature. One can only conjecture whether the deletion of the SSA agency-oriented flyer from mailings B and C would have produced even more favorable responses.

How Respondents are Managing
(Question 26)

Some of the spontaneous remarks made by interviewees in responding to queries about how they are getting along give

a sense of how they think they are managing. Although some comments indicated the people were getting by, the majority of comments expressed problems with managing on present incomes. It appears that many elderly poor fear upsetting their current status--though they don't express this directly. The most recurrent themes were the inadequacy of incomes, the dependence on families for financial help, and the expense of medical care.

- * "If I didn't hit the numbers once in a while, I'd have no money."
- * "Medical costs are getting too much."
- * "I manage on what I have."
- * "Come the holidays, my family give me a coat or shoes, or I couldn't get by."
- * "Friends help each other out; we loan one another a little money to make the rent."
- * "Medical bills are high; medicare doesn't cover enough."
- * "I have to draw money from my savings."
- * "Manage only with help from children."
- * "Can't buy clothes, shoes, or anything special--can't go anywhere."
- * "Medication is too expensive."
- * "Satisfied with what I'm getting."
- * "Medical bills are my main problem."
- * "Thank heaven for my children."

* "If I had a little more money. I'd buy more meat and fresh vegetables, and fish."

* "Son and daughter have to help."

Summary of Findings

Emphasis in this study, as previously mentioned, is on the contrast in respondent results to agency-oriented versus consumer-oriented outreach mailings. Since no similar study has been done on the elderly poor, this study must stand primarily on its own merits. What can be said is that a 17.1 percent positive response to a campaign of direct-mail with telephone follow-up is, by all authoritative accounts, high.

As mentioned early in this chapter, no firm statistics are available on the average response rate from commercial direct-mail campaigns, though experts generally agree that 2 percent is on the high side of average. This percentage is based on campaigns that do not include telephone follow-up. The New York-based national Direct Marketing Association points out that response rates vary from campaign to campaign; however, that association has no specific data on straight direct-mail campaign responses.

The only additional information available on results from SSI outreach campaigns is from SSA's 1984 targeted mailing to 7.6 million social security recipients--screened in advance for SSI income and age eligibility. SSA sent

only the 1984 flyer, which was used for control group A as the agency-oriented communication mode in this doctoral study. The SSA 1984 campaign results: out of 7.6 million mailing recipients, 58,000, or 0.7 percent ended up being enrolled in SSI following the campaign. SSA did no follow-up by mail or telephone.

The study design in this doctoral study (see next page) shows four research questions, to which the author of this project required answers in order to focus and assess the findings of the doctoral study. The following discussion provides the four questions and the author's answers to them--based on the interviewees' responses to the telephone questionnaire used to follow up on the outreach mailings.

1. What effect does stigma-counteracting material have on older persons' decisions to take action?

To reiterate, the agency-oriented SSA 1984 flyer (control group A) consistently had the poorest showing on all questions that compared it to the consumer-oriented mailing modes (groups B, C, and D--or the combination of them).

Comparison of action taken (i.e., applying for SSI) between group B (the stigma-counteracting flyer) and agency-oriented control group A, on table 9, shows that 31.8 percent more people in group B said they took action than in

group A. This reveals a significantly higher action-motivating power in the consumer-oriented, anti-stigma flyer than in the agency-oriented SSA flyer.

In addition, the group B anti-stigma flyer, with a 71.1 percent motivating response, did significantly better than did the other consumer-oriented mailing modes: group C (personal letter, at 55.3 percent); and group D (all three consumer-oriented communication modes, at 60 percent).

Thus, the author's study shows that the effect of stigma-countering material on older persons' decision to take action is very positive.

2. How does a personalized appeal affect elderly peoples' motivation to act?

It should be noted that the personal letter (group C), is indirectly a stigma-countering communication mode, because it avoids the formal, distancing, and technical expressions of the agency-oriented mode (group A). Thus, its anti-stigmatic implicitness does not carry the force of the explicitness of the stigma-countering flyer (group B).

The personal letter (group C), as illustrated on table 9, motivated 55.3 percent of its recipients to take action (i.e., to apply for SSI), which was 16 percent more than the 39.3 percent of control group A (agency-oriented flyer) that took action.

Thus, a personalized appeal affects elderly peoples' motivation to act very positively.

3. What is the combined effect of stigma-countering material and a personalized appeal on the aged's decision to act?

According to table 9, the combined effect of group D (stigma-countering flyer, personalized letter, plus SSA flyer), with a 60 percent action-taking response, is only 4.7 percent more effective than group C (personal letter plus SSA flyer); and is 11.1 percent less effective than group B (anti-stigma flyer plus SSA flyer), which registered a 71.1 percent action-taking response.

Thus, it appears that the anti-stigma flyer (group B) is the strongest motivator among the consumer-oriented communication modes. Therefore, the combined effect of stigma-countering material plus a personalized appeal on the aged's decision to act is not as good as the effect of a stigma-countering mailer.

CHAPTER 15

IMPLICATIONS

Based on the experiences of researching outreach and of developing a successful campaign, the author believes that the best ways to increase Supplemental Security Income (SSI) enrollment are: (1) provide a yearly nationwide targeted outreach; (2) adopt the best features of this consumer-oriented anti-stigmatic outreach study; (3) make SSI outreach a nationally run coalition effort that includes the Social Security Administration (SSA), which administers SSI, the Administration on Aging (which administers the Area Agencies on Aging (AAAs)), and a national marketing and advertising firm. This coalition of agencies should be staffed by representatives with the authority to approve of the innovation developed to improve outreach.

Congress has shown a continuing concern about SSI underutilization. This concern has been expressed legislatively. In 1984, SSA was mandated to conduct a nationwide targeted outreach. In 1987, the Older Americans Act mandate to perform outreach for services provided under its provisions was expanded to include outreach for means-tested programs--SSI, medicaid and food stamps. Congress

also authorized 25 million dollars for "demonstration projects" for 1989 and 1990. However, this money is not available until appropriate legislation is passed. The SSA did not wait for Congress to act and has notified local SSA offices that the SSA made an agreement with the Administration on Aging (AOA) to "cooperate with AAAs in a new outreach effort."²³⁴ By using the phrase "demonstration projects," the intent of the legislation can be interpreted as requiring innovative efforts for outreach planning rather than merely following established practices--most of which have been criticized in the past.

In 1988, two influential Congressmen expressed similar concerns about low-income elderly who do not participate in SSI because they want to preserve their pride and dignity. The perception endures that stigma discourages people who need government assistance from applying.²³⁵

To overcome the stigma barrier, and to communicate the eligibility facts effectively are the overriding outreach goals. The former ought to be done while the latter is required to be done. The requirements, set down in laws and regulations, mandate the SSA to provide the informational materials about SSI. What ought to be done to overcome the stigma barrier, is to protect and preserve the dignity and pride of people who need to apply for SSI.

To develop an outreach project with the characteristics discussed throughout this study requires collaborative

planning between the public sector and the private sector. The private sector, with its marketers and advertisers, know how to motivate people to act and how to change certain attitudes people hold. While the public sector brings to the task, a comprehensive knowledge of the rules and regulations that an uninformed public needs.

Some administrators in the public sector may doubt the value of marketing the SSI benefit, there are others who have shown interest in using marketing techniques to advance the interests of the welfare establishment. Several interesting issues are discussed in the Public Welfare Journal:

Marketing concepts can and should be applied to public welfare services. The successful use of such techniques is not only consistent with the policy of beginning where the client is, but it also enhances public perception that public welfare administrators are using sound business practices in the management of the agencies, thereby improving their agency's image and credibility...

To be sure, the particular environment in which public welfare agencies operate creates special dilemmas for using the marketing approaches found to be so successful in profit-oriented businesses. Nevertheless, as with other good business practices, marketing can and should be modified to fit the peculiarities of the public non-profit arena.²³⁶

The plan is for the administrators of both SSA and AOA (which supervises the AAAs) and could coordinate planning efforts for outreach with consultation from a national marketing firm.

Under a nationally run outreach coalition, the SSA's primary responsibilities would be: (1) preparing and disseminating SSI informational materials; (2) identifying the target population from its MBR computer bank of SSA recipients. A major implication of the doctoral study is the high priority the SSA must give to producing outreach information that these targeted readers will understand. The doctoral study questionnaire showed that 45.6 percent of the respondents gave incorrect answers or said they did not know the answers to four basic questions about the SSI program. The SSA clearly has a continuing task to educate the public about SSI.

The AAAs, under the supervision of AOA, would contribute to the national outreach coalition effort: (1) identify target population of potential SSI eligibles from data sources of AAA funded services; (2) provide information about local demographic and other regional characteristics of life-style, attitudes, and language (including translations of SSI information into Spanish, Chinese, or other foreign languages commonly used by groups of citizens in their areas); (3) provide information about local successes, problems, and foreign translations of effective publicity.

Working from the top down, the AOA can also control local responsiveness of the AAAs and insure efficient and effective implementation of outreach campaigns. In this

network, mechanisms are in place at different levels to insure there is a feedback loop for information from across the country to the individuals who are responsible for coordination.

A national marketing and advertising firm could contribute to the nationally run outreach coalition:

- (1) general advice about the preparation and dissemination of effective communications;
- (2) generic examples of outreach campaign literature;
- (3) consultation to AAAs about special communications and marketing issues in their particular locales.

A campaign underwritten by the SSA and the AAAs would guarantee that large numbers of people will be affected by the outreach. This strong national coalition would provide the assurance of widespread impact necessary to attract a large commercial marketing and advertising firm that could create a campaign to market the SSI program. Through this network of agencies the outreach could be done on a scheduled basis and be uniform in its antistigmatic, personalized approach--with appropriate variations to accommodate diverse geographic areas.

A national coalition of agencies committed to increasing SSI enrollment could be very effective in providing uniformly high-quality outreach materials to properly targeted populations on a regular basis. When the monies are available, the AOA, which is funded directly by

Congress, could allocate separate funds for operating local SSI outreach campaigns.

Within the context of this study, it was not possible to determine what effect the targeting of the campaign had on increasing the applications for SSI. However, it is plain common sense that to have an effective campaign, it is necessary to screen, as precisely as possible, the population one wants to reach, so that the mailing designed for that group can be targeted in the direct-mail campaign.

For this doctor study, the names of potential SSI eligibles were obtained from the Home Energy Assistance Program (HEAP), a federal program which is administered by local AAAs in New York State. Across the country, there are 637 local AAAs, of which a large number will have access to the names of the elderly who receive services from programs they administer. Many of the elderly receiving AAA services are also enrolled for other means-tested programs. This means they are familiar with application procedures and will probably not be as resistant to applying for a program which has a means test. It can be assumed that outreach to them will have a greater success rate than to elderly having no previous experiences with government assistance. Another reason that the AAA data base should produce a greater number of potential eligibles is that it will include the names of veterans and people with private pensions who are not readily accessible from other data sources. These

listings of poor elderly provide a cost-efficient and effective way to target to potential eligibles.

SSI Outreach to HEAP Applicants: Post-Study Mailing

Janet S. Sainer, Commissioner of the New York City Department for the Aging, expressed the wish that once this doctoral study was completed, an outreach effort be made to all other HEAP potential SSI-eligibles. To do this, HEAP staff continued screening the applications for eligible individuals until the end of the program year. Thus, SSI potential eligibles who applied for HEAP were sent the three SSI mailers.

The SSI eligibility flyer was rewritten in an effort to clarify the essential facts, and to inform readers about certain advantages (see appendix 14). The wording of the personalized letter was revised so that both the director of HEAP and the director of Central Information & Referral (the author of this study) were writing about their concern for eligible elderly who did not have SSI (see appendix 15).

This letter created an even more personal tone than the one prepared for the study. Unexpectedly, it had a strong enough effect that many recipients of the mailing wrote back telling of their appreciation for this concern. Their responses are testimony to the consumer-oriented approach and the importance of a message that shows a genuine concern.

Several of the letters clearly identify the issue of stigma as a factor in their lives. In this doctoral study the findings do not reflect the view that stigma is a fading issue. In this study it was documented that the behavior of the subjects in taking the action to enroll in SSI was higher for those receiving the stigma-counteracting materials than those who did not. Interestingly, attitudes about stigma did not seem to be effected by the content of the material. It is suggested that there is still a need for research that investigates the depth of stigma and how in practice it effects both behavior and attitudes. Original versions of the letters that illustrate the responses are attached (see appendix 16). Some examples of these letters follow:

Dear Nancy Bright and Joyce Stratton

Forgive me I don't know how to address you Miss, Mrs. or Ms. Whatever way I address you it is with peace of mind and a lighter heart. When I received your letter and information on SSI, I was thinking of taking a long walk on a short pier. I never thought I would outlive my savings....The reason for this letter is not to tell you my tale of woe, but to say thank you both for the push your letter gave me. You can be sure I will remember you both in my prayers.

Thank you again and God bless.

Gratefully,

Dear Mrs. Stratton:

I seemed like welfare. The way you tell me dispels the welfare aspect. If cash is sent by social security, I wondered if they couldn't just add the money to my social security check. We worked for it.

I paid in many years. The way you said money set aside by Congress, it takes off charity or welfare aspect. It's not other people that stopped me. My foolish pride I guess. You're very kind. I appreciate your letter.

Sincerely,

Dear Joyce: Hello -

How Are you, yours, your Great Staff....All the Very Best, the Very Greatest to all your Great Work and Plans helping all the Senior Citizens....

Sincerely,

Gentlemen: Att. Nancy Bright

Thank you for your letter regarding information that I can get ssi.

I get \$412 ss., pay \$450 rent and my children help me out.

I called the ss office and was informed that my account must be very little. I have a few dollars for my burial therefore are not eligible for ssi.

Thank You for being so kind at the time I needed You. My husband died and now it is double hard to do it on my own.

Thank you again.

Yours truly,

Can use the help but not eligible.

Dear Nancy, and Joyce:

I am so very grateful to you for the letter of June 22, 1987 - Declaring to me of the various increases in benefits through SSI....

May I say again, with God's blessings to you Nancy and Joyce for your wonderful message sent to me.

Sincerely,

With love

NOTES

234. U.S. Department of Health and Human Services, Social Security Administration, SSA Program Circular 1458, Public Information (September 1988).

235. "Older Americans really don't want to become identified with welfare," Mr. Melchar said. [Senator John Melcher, Democate of Montana and Chairman of the Senate Select Committee on Aging] "It's a question of pride and dignity." Martin Tolchin, "Federal Aid for Destitute Reaching Just Half of Those Eligible," New York Times (10 May 1988), A21. See also U.S. Congress, House, Edward R. Roybal, Chairman, Select Committee on Aging, "Elimination of Poverty Among Minority Elderly: Supplemental Security Income Reform," NEWS (September 16, 1988).

236. John A. Yankey, Christine Lutz, and Nancy Koury, "Marketing Welfare Services," Public Welfare (Winter 1986): 46.

LIST OF APPENDICES

<u>APPENDIX</u>	<u>PAGE</u>
1	1974 SSA Flyer 236
2	Important Facts About SSI 238
3	Correspondence to Marketing Agency . . . 243
4	Monthly Benefits for 19 Households . . . 245
5	Client Correspondence 249
6	Reasons Why SSA Recipients Need SSI: Case Stories 253
7	Excerpts from Eight HEAP Recipient Interviews - 1984 255
8	1984 SSA Flyer 264
9	Copywriter Approach 265
10	Combination of Technical Emotional Appeal 269
11	Copywriting Ideas 278
12	Questionnaire 282
13	Verification by the Social Security Increase in Enrollment 289
14	Revised SSI Flyer 290
15	Revised Personalized SSI Letter 292
16	Client Responses to Outreach 293

APPENDIX 1

SUPPLEMENTAL SECURITY INCOME FOR THE AGED, BLIND, AND DISABLED

SUPPLEMENTAL SECURITY INCOME

This leaflet tells about supplemental security income, a new U.S. Government program that started January 1, 1974. This program makes monthly cash payments to people 65 and older, or blind, or disabled, who have little income and not much in savings or other assets (things you own).

We are contacting you about the new program because social security records show you may be eligible for some supplemental security income.

If you don't have much money coming in other than your social security, you may be able to get supplemental security income payments in addition to your social security. Of course, other income you have might exclude you.

Read the rest of this leaflet to find out more about who can get supplemental security income checks. Then, if you think you may be eligible for supplemental security income, answer *all* of the questions on page 3 and send the leaflet back to us.

If you check the block on page 3 saying you want more information, a social security representative or a member of one of the volunteer agencies helping us in this effort will get in touch with you.

WHO CAN QUALIFY?

The supplemental security income program makes payments, when they are needed, so everybody who is 65 or older, or blind, or disabled will have a basic cash income.

For people with no other income, supplemental security income payments can be as much as \$146 a month for one person and \$219 a month for a married couple starting in July 1974. This doesn't mean every eligible person gets that much from the U.S. Government every month. The amount depends on how much other income you have. Also, if you live in someone else's household—your son's or daughter's home, for example—your monthly payment may be reduced.

Some States add to the U.S. Government payments. Monthly checks in those States can be more than the amounts shown.

THINGS YOU OWN

If you are a single person (or married but separated from your husband or wife for at least 6 months), you can have assets—things you own—worth up to \$1,500 and still get supplemental security income payments. A couple can have assets worth up to \$2,250. Not everything you own counts as an asset. For example, a home usually doesn't count (other real estate you own may count; the social security office can tell you the special rules on this). Personal things or household items also do not count as assets in most cases. Insurance policies or a car may not count either, but this depends on their value. Such things as cash in the bank, stocks, and bonds *do* count as assets.

INCOME YOU HAVE

You can have some money coming in and still get supplemental security income. The first \$20 of income in a month usually is not counted at all in figuring out how much income you have.

You also may get supplemental security income payments even though you work. The first \$65 you earn in a month is not counted in figuring supplemental security income payments. Only half of the rest of your earnings counts.

For income other than earnings, money you get after the first \$20 a month usually will reduce the amount of the supplemental security income payment. In addition to your social security check, this includes veterans payments, workmen's compensation, pensions, annuities, gifts, and other income you might have.

ARE YOU ELIGIBLE?

If you are interested in finding out whether you are eligible for supplemental security income, answer *all* the questions on the next page. Don't forget to sign

(2)

your name and put the date at the bottom. Then fold the leaflet so our office address shows on the outside, and drop it in the mail. No stamp is needed. We will be back in touch with you soon. If you just want more information, check that block on the form, fill in your name, phone number, and address, and return the form. Someone will get in touch with you.

Even if you are *not* interested, it would help us if you would fill in your name and address at the top of the form and send it back. That way, we'll know that you received this leaflet and are not interested at this time.

We would also like you to return the form even if you already have applied for supplemental security income or if you already are getting the gold-colored checks. Please follow the instructions on the form.

Remember, supplemental security income is different from social security even though the Social Security Administration runs the new program, too. You can get *both* social security and some supplemental security income if you are eligible under both programs.

Form Approved
OMB No. 0945-0045

Supplemental security income

Name	Social security number
Address	Phone number

If you need more information about supplemental security income, check here ☐ and you will be called.

1 Do you or your spouse receive gold-colored supplemental security income checks? ☐ YES ☐ NO

If you said YES, do not complete the rest of this form. Just fold the form so our office address is on the outside and drop it in the mail.

If you said NO, please complete the rest of this form. Your answers will help us tell if you or your spouse may be eligible for payments.

2 Have you or your spouse filed an application with social security to get supplemental security income checks? ☐ YES ☐ NO

3 Are you age 65 or older? ☐ YES ☐ NO	If you are married, answer these questions.
Are you disabled? ☐ YES ☐ NO	
Are you blind? ☐ YES ☐ NO	

Is your spouse age 65 or older? ☐ YES ☐ NO

Is your spouse disabled? ☐ YES ☐ NO

Is your spouse blind? ☐ YES ☐ NO

4 Are you a U.S. citizen? ☐ YES ☐ NO	Is your spouse a U.S. citizen? ☐ YES ☐ NO
If NO, are you a lawfully admitted alien? ☐ YES ☐ NO	

If NO, is your spouse a lawfully admitted alien? ☐ YES ☐ NO

5 Did you work last month? ☐ YES ☐ NO	Did your spouse work last month? ☐ YES ☐ NO
If YES: How much did you earn for the whole month (before taking out taxes and other things)?	

\$ _____

If YES: How much did your spouse earn for the whole month (before taking out taxes and other things)?

\$ _____

6 What amount did you receive last month from social security, other pensions, or other kinds of payments?	What amount did your spouse receive last month from social security, other pensions, or other kinds of payments?

\$ _____

\$ _____

I understand that this form will protect my rights to any supplemental security income payments which may be due me from the Social Security Administration.

Your Signature	Date

NOTE: Make sure you answered all the questions and signed your name. Fold the form so our office address is on the outside, and drop it in the mail. Or mail the form in your own envelope if you want to. A social security representative or a volunteer will get in touch with you soon.

APPENDIX 2

EXPLANATIONS OF SELECTED SSI FACTS

Note (These facts accurate as of January 1, 1984)

1. EXEMPT ASSETS may be retained up to a certain limit.

You may have a home, a car, your own belongings, or property that gives you income, some life insurance, and a burial fund -- and also have SSI.

There is a limit to the assets an SSI beneficiary may have. The value of certain assets counts toward this limit. Certain other assets are not countable:

Countable assets include the following:
Cash; bank accounts; investments; valuables; certain life insurance (if face value of life insurance is greater than \$1,500, cash value is countable as an asset); real property if it is not a home or a source of rental income; vehicles valued at more than \$4,500 unless required for transportation to employment or medical facilities.

Non-countable assets include the following:
A home; life insurance with a face value of less than \$1,500; vehicles valued at less than \$4,500 or vehicles needed for transportation to employment or to medical facilities; rental property; expensive tools and equipment that provide income; ordinary household and personal property (to approximate value of \$2,000); essential appliances, etc., including television.

THE LIMIT TO THE ABOVE ASSETS for an individual is \$1,500 (\$2,250 a couple)

2. SEPARATE BURIAL FUND up to a limit can be kept as an additional asset.

A burial fund is allowed in addition to the \$1,500 exemption of assets. The limit of the burial fund is \$1,500 also.

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The burial fund must be established as a "separate fund for burial purposes only." (This can be a simple bank procedure.) If a person has life insurance, the following considerations apply:

If the face value of the life insurance is under \$1,500, the entire face value amount must be counted in calculating the value of the burial fund. But if the face value of the life insurance is more than \$1,500, the value of life insurance is not included as part of the value of the burial fund. Remember that cash value of life insurance above a face value of \$1,500 is a countable asset when the person's regular asset limit is calculated. (See above.)

3. INCOME ELIGIBILITY LEVEL

You can have unearned income (like social security and a pension), and still have SSI. And you can keep on earning money -- and still have SSI.

In determining eligibility, income that an applicant may have from other sources is calculated by SSI against its preestablished limits. Countable gross unearned income (regardless of whether it is cash or in-kind) and countable gross earned income which may also be cash or in-kind) are calculated separately (in-kind income counts if it consists of goods or services e.g. groceries, reduced rent, shelter or clothing).

The rule for counting other income against eligibility are:

\$20 of any kind of unearned income (including Social Security, pensions, etc.) is disregarded before SSI eligibility begins to be affected.

\$65 if earned income and half of the rent is also disregarded before SSI eligibility begins to be affected.

(3)

It is important to note that these rules apply whether this income is earned in cash or in-kind, e.g., the earnings disregard rule applies whether an SSI person works for a landlord and earns in-kind (e.g. has a reduction in rent), or, for providing child care or adult care and receives goods (e.g. food).

4. SSI AND SOCIAL SECURITY

If you get both social security and SSI, the money from SSI will not reduce your social security benefits or vice versa.

As the name "Supplemental Security Income" indicates, SSI adds to such benefits as social security (or pensions) in recognition of the fact that some individuals have less social security (or pensions) than what the government has determined is the basic minimum a person should have.

The person receiving a regular monthly check from social security or a pension and is also eligible for SSI receives a dual benefit, which is sent in a separate check. SSI raises its eligibility limit each year to allow for beneficiaries to keep the annual cost of living increase (COLA). To do otherwise would defeat the basic purpose of SSI.

5. EMERGENCY ASSISTANCE FUNDS

In emergencies, there is cash available to you quickly so that you can meet certain crises without having to spend your savings.

Persons who get SSI are automatically entitled to receive cash to pay for certain emergencies. SSI persons do not have to repay this money, nor do SSI persons have to spend their savings (which have been declared exempt by SSI) to meet these emergencies.

Approved emergencies for which cash funds are available include:

(4)

repairs to property; moving expenses (which may include security deposits and brokers' fees); the purchase of basic furniture when a move is made from a furnished to an unfurnished dwelling; the payment of rent arrears to prevent eviction; the payment of utility arrears to prevent shut-off; reinstating utility services; the payment during a hospital stay of 30 days or more; the replacement of cash or checks that are lost, misplaced or stolen; damages due to flood, fire, burglary, or vandalism.

6. MEDICARE PART B PREMIUMS

Your Part B premium, which you now pay out of your monthly social security check will be paid instead by New York State if you're getting SSI.

Persons who receive SSI in addition to social security are covered by two kinds of medical insurance: Medicare Part B -- a federally financed program that pays first, and Medicaid -- a partially state-subsidized program that pays many costs that Medicare does not pay.

Medicare Part B is an optional program, whose premiums of \$14.60 a month are deducted from social security benefit checks. When social security persons begin to get SSI, the state government pays these Part B premiums.

Thus, persons on social security who become entitled to SSI no longer have money deducted from their social security checks to pay Part B premiums. This amounts to a net increase of their income of \$14.60 a month (\$175 a year).

7. RECEIVING SSI CAN BE CONFIDENTIAL

You can apply for and get SSI without anyone knowing about it.

Persons wishing to apply for SSI without their friends, neighbors, or relatives discovering it, can go to a social security office in another

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neighborhood to apply; or they may apply by phone; or by mail by sending in the required documents; or they may request a home visit if they are homebound; or they may have a person whom they are willing to delegate as a representative go and apply for them.

SSI persons who don't want others to see that they are receiving the gold color SSI check -- different from social security's green -- can arrange to have SSI checks directly deposited into the bank.

APPENDIX 3



DEPARTMENT FOR THE AGING

280 BROADWAY

New York, N. Y. 10007-1892

JANET S. SAINER, Commissioner

Central Information & Referral

Room 210

April 16, 1984

Ms. Tena Hess
Personnel Administrator
Ogilvy Mather
2 East 48th Street
New York, N.Y. 10017

Dear Ms. Hess:

It has been suggested that you may be among the agencies that give professional advice to non-profit undertakings in the public interest. The 'product' or idea that we need to sell is the desirability of a government benefit—Supplemental Security Income—available to many older people who desperately need it but won't apply for it.

We are developing a pamphlet—to be copy tested with the cooperation of the Social Security Administration—which we hope will do a better job in communicating the benefits of SSI than traditional government materials have done. Realizing the skills your staff brings to motivating special groups, I am writing to ask if your staff can comment on the work we have done so far.

It is generally felt in the field of aging that methods of giving information to older people need to be overhauled. My staff and I talk daily with hundreds of older New Yorkers; and can say that a major reason many avoid applying for needed benefits is that they don't believe, or are offended by, or just don't understand what is written to them in government materials. And with reason! Official benefit pamphlets and flyers have a relentlessly impersonal tone; overly-technical yet uninformative, overstating barriers and understating advantages. And they condescend!

When our pamphlet is ready, test mailings will be made (under the auspices of the Graduate Faculty of the Hunter School of Social Work, the New York City Department for the Aging, and the Social Security Administration) to two randomly selected target groups of older people. The test will compare the pulling power of our innovativeness as against

(2)

the traditional approach of a typical SSI pamphlet.

In developing our material, we have included pro-benefit arguments that have not been used before and concepts that we feel will make our words more acceptable.

We're now at the point in our work where we feel in need of advice. Our hope is to meet with your staff—to present our thinking about the older people we know: What we have heard them say, what they have written to us. And to discuss our efforts to convey that

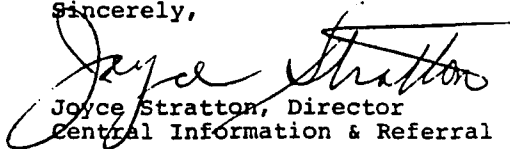
We are writing to individuals not to a stereotyped class.

We have detailed knowledge of and care how it is to be old, with too little income.

The SSI income is there for them, they've earned it; SSI is not 'something for nothing', there is every reason for them to 'go to the government'.

Thank you for considering our request. We would be very appreciative of your advice. May I call toward the end of next week to learn of your decision.

Sincerely,

A handwritten signature in cursive script, appearing to read "Joyce Stratton".

Joyce Stratton, Director
Central Information & Referral

JS:as

APPENDIX 4
BUDGETS FOR 19 HOUSEHOLDS

CLIENT	INCOME	RECURRING MONTHLY EXPENSES	DAILY INCOME AVAILABLE FOR ALL OTHER EXPENSES	
Male Age 68	SSA: \$202.00 SSI: 192.91 Fd. Stamps: 10.00 <u>\$404.91</u>	Rent: \$99.00 Phone: 25.00 Medical: 10.00 Food: 150.00 <u>\$284.00</u>	\$4.03	PERSONAL HYGIENE: soap, toothpaste, toothbrush, razor blades, shampoo, haircuts, laundry
Female Age 70	SSA: \$504.90	Rent: 74.32 G&E: 50.00 Phone: 25.00 Medical: 14.60 Food: 200.00 <u>\$363.92</u>	4.70	HOME CARE: homemaker home attendant HOUSEHOLD ITEMS: toilet paper, cleaning supplies, linens, light bulbs, fans, locks, mattresses, eating and cooking utensils, blankets, pillows
Female Age 84	SSA: \$345.00 SSI: 49.91 Fd. Stamps: 14.00 <u>\$408.91</u>	Rent: \$ 88.00 Phone: 25.00 Food: 135.00 <u>\$248.00</u>	5.36	CLOTHING: undergarments, rainwear, winter coat, shoes TRANSPORTATION: to agencies, medical appointments, family
Male Age 76	SSA: \$365.00 Pension: 136.00 <u>\$501.00</u>	G&E: \$348.00 Phone: 32.00 Water & Sew: 18.00 Taxes: 13.50 Medical: 30.00 Food: 60.00 <u>\$501.50</u>	- .02	MISCELLANEOUS: Money orders, bank charges, photocopying for documentation and verification for government benefits, postage, moving expenses, newspapers, care of pets (food and veterinary), life insurance premiums, vitamins, eyeglasses, rent security deposits, charges for delivery services to homebound
Female Age 73	SSA: \$253.00 SSI: 141.91 Fd. Stamps: 25.00 <u>\$419.91</u>	Rent: \$115.00 G&E: 56.72 Phone: 12.00 Food: 125.00 <u>\$308.72</u>	3.71	HOME OWNERS: Repair or replace- ment of boilers, windows, appliances, water heaters, roofs

245

<u>CLIENT</u>	<u>INCOME</u>		<u>RECURRING MONTHLY EXPENSES</u>	<u>DAILY INCOME AVAILABLE FOR ALL OTHER EXPENSES</u>
Female Age 67	SSA:	\$437.00	Mortg: \$260.00 G&E: 270.00 Phone: 30.00 Medical: 50.00 Food: 75.00 \$685.00	-8.27
Male Age 70	SSA:	510.00	Rent: \$245.00 G&E: 68.00 Phone: 22.00 Medical: 25.00 Food: 140.00 \$500.00	.33
Female Age 72	SSI: Fd. Stamps:	\$354.00 23.00 \$377.00	Rent: \$ 70.00 G&E: 25.00 Phone: 35.00 Food: 100.00 \$230.00	4.90
Couple Age Fem. 67 Male 71	SSA (H): SSA (W):	\$457.00 310.00 \$767.00	Rent: 145.00 Phone: 45.00 Medical: 239.00 Food: 225.00 \$654.00	3.77
Couple Age Fem. 85 Male 79	SSA (H): SSA (W): Pension:	\$320.00 160.00 265.00 \$745.00	Rent: \$475.59 G&E: 7.00 Phone: 35.00 Medical: 46.86 Food: 125.00 \$689.45	1.85

246

<u>CLIENT</u>	<u>INCOME</u>	<u>RECURRING MONTHLY EXPENSES</u>	<u>DAILY INCOME AVAILABLE FOR ALL OTHER EXPENSES</u>
Female Age 64	SSA: \$429.00 Fd. Stamps: 38.00 <u>\$467.00</u>	Rent: \$ 92.00 Phone: 35.00 Medical: 214.60 Food: 150.00 <u>\$491.60</u>	.82
Female Age 78	SSA: \$189.00 SSI: 205.91 Fd. Stamps: 10.00 <u>\$404.91</u>	Rent: \$ 89.00 Phone: 20.00 Medical: 20.00 Food: 150.00 <u>\$279.00</u>	4.20
Male Age 59	VA Pension: \$564.00	Rent: \$132.10 G&E: 35.00 Phone: 25.00 Medical: 140.00 Food: 120.00 <u>\$452.10</u>	3.73
Female Age 82	SSA: \$213.00 SSI: 106.91 VA Pension: 75.00 Fd. Stamps: 23.00 <u>\$417.91</u>	Rent: \$ 93.00 G&E: 50.00 Phone: 17.00 Food: 100.00 <u>\$260.00</u>	5.26
Female Age 83	SSI: \$374.91 Fd. Stamps: 46.00 <u>\$420.91</u>	Rent: \$160.00 G&E: 28.00 Food: 100.00 <u>\$288.00</u>	4.43

<u>CLIENT</u>	<u>INCOME</u>	<u>RECURRING MONTHLY EXPENSES</u>	<u>DAILY INCOME AVAILABLE FOR ALL OTHER EXPENSES</u>
Male Age 72	SSA: \$336.60 VA Pension: 61.00 Pension: 52.67 Fd. Stamps: 10.00 <u>\$460.27</u>	Rent: \$142.93 G&E: 25.00 Phone: 15.00 Medical: 14.60 Food: 120.00 <u>\$317.53</u>	4.76
Male Age 84	SSA: \$498.00	Rent: \$124.00 G&E: 15.00 Phone: 15.00 Medical: 14.60 Food: 100.00 <u>\$268.60</u>	7.65
Couple Fem. 82 Male 83	SSA (H): \$507.00 SSA (W): 242.00 Pension: 93.00 <u>\$842.00</u>	Rent: \$239.88 G&E: 60.00 Phone: 25.00 Medical: 119.20 Food: 200.00 <u>\$644.08</u>	6.60
Female Age 76	SSA: \$309.00 Pension: 190.00 <u>\$499.00</u>	Rent: \$264.63 G&E: 30.00 Phone: 25.00 Medical: 42.60 Food: 120.00 <u>\$482.23</u>	.56

248

APPENDIX 5

CLIENT CORRESPONDENCE

(Janet Sainer, Commissioner, Department for the Aging)

September 20, 1983

I am an elderly person, living alone as my husband is in a "Nursing Home" suffering with "Parkinson and Alzheimer Diseases."

I am desperately in need of help, not so much financial help. but emotional support as I feel terribly alone and alienated. I have children who are married and have their own families and their own problems and I cannot turn to them for any kind of moral support.

Life has become a burden to me, I need someone to help me find myself and an incentive or goal to carry on, the situation I am in is having a very bad effect on my health. I am reaching out for someone to show me some light at the end of the tunnel as now there is absolute darkness for me.

Thank you and please, please try to give me some courage to find myself.

(Miss D'Avino, Mental Health Consultant, C/I/R)

October 13, 1983

I work 3 days a week, though I find it hard, but is the lesser of two evils.

It takes me from 1-1/2 to 2 hours each way and I am very tired when I get home, but I am trying so hard to hold on.

(Department for the Aging)

October 6, 1983

I am very troubled and reaching out for help or support. Thank you most kindly and awaiting your reply, either by telephone or letter.

(Janet Sainer, Commissioner, Department for the Aging)

The Aged who worked years before, Congress enacted Social Security in 1937, I paid into it, thereafter and now they vary in age to 70-75 and some 80 years old. They these Aged, received a Pittance, once a month S.S. check, "no other source of income."

Since Reagan became President. Their S.S. check is getting smaller, than their rents. You know the Aged Panic, and many suicidal when their roofs over their heads, are threatened. (Malnutrition and Medical aid.) have set in, -it's Pathetic when Government, like "Reagan & His Clan," have shocked, the Truly Needy Aged, Not on Welfare, with a Meager once a month check, and they aren't even living from hand to mouth. This is Survival? This is the Dignity, they suffer from the Reaganism Regime. He has made the True Needy Aged, a Disadvantaged, his Economic Scapegoats. We desperately & crucially need to restore "Federal Moneys" four our Aged, to Section Housing 8.

(Department for the Aging)

April 4, 1983

Being on crutches and my wife is unable to communicate because of her stroke, we just sit, day in and out, looking at each other. If it is humanly possible, since we are not able to travel, to get someone to come and give therapy to the wife, since we are housebound.

I have never had to ask to assistance of any kind, since being in residence in New York City since 1926.

I would certainly appreciate any suggestions or assistance that you might be able to give me. After receiving your card, it made me feel as if someone does care. Being in a city of this size, there are always many problems, but I can never give up, with hopes of something coming my way. One never knows what might happen during a span of life and I happen to be one of the unforginates.

(Department for the Aging)

(3)

December 19, 1984

I have been helping and trying to get help a human contact for an elderly woman who has severe arthritis but none of the agencies I've called have even contacted her. She is too proud & suffering too much to admit that she is retired, severely handicapped, & need help.

She can slowly shuffle along, but she cannot actually walk. She gets most of her food from the garbage - but don't tell her you know that because that about all she goes out for & has to do in life. She's intelligent, well-read & mentally very alert but her hands & feet are severely arthritic & often painful. She so lonely & needy that it is difficult for me to visit her. She needs so much more human contact & help than I alone can give.

(Janet Sainer, Commissioner, Department For the Aging)

March 11, 1985

We are husband and wife 83 yrs old - 81 yrs old -
Both completely disabled & bedridden -

I am 81 - mute deaf wear 3 hearing aids 2 in ears, one on head - blind in one eye - leukagenic condition (blood) - cannot walk at all both knees must be operated but doctors wont touch me (bad risk) my husband Cardiac severe heart trouble 25 years - has not worked at all

I have written to every dept. pleading for food stamps but get nowhere - Can you help us -

Our income very small a little better than \$500 a month for both of us which includes every thing - I rarely buy meat & am always short due to Medication transportation to Drs. etc. Please can you help us.

(Janet Sainer, Commissioner for the Department of Aging)

August 16, 1985

If Justice is for all - then why are some of excluded --
please enlighten me.

June 20, 1983

I do get so depressed and discouraged. I had such dreams
of what a good life I'd have when I retired and could
sketch and paint all I please. Nobody knows what a hassel
it is just to exist.

APPENDIX 6

REASONS WHY SSA RECIPIENTS NEED SSI:
CASE STORIES

I never had to work during my 10-year marriage. My husband didn't want me to. And I wasn't trained to do much. I had a shock when my husband suddenly committed suicide. He worked hard as a teacher at a non-profit school and had accumulated savings, but they did not put money into social security for him. I've been living on the savings he left me. It's been a few years since he died, and now I'm 66 and all the money is gone.

I was a Broadway actress in the 1920s and 1930s. I played many lead roles in those days. In the late thirties I got a degree from the Mellon Institute that gave me the right to have a job as a librarian which is what I did for many years. When I retired and went to apply for social security, I found my check was small from the credits I had earned when I worked as a librarian. But that still won't be enough to pay my rent and bills.

When I was young, I was a famous orchestra leader here and abroad. I'm now in my late seventies. My social security is very low because I was earning money before there was a social security. By then it was too late to get the years of work credits I'm told I needed. At social security I heard I can get extra money because my check from social security is only \$320, and they'll let you have up to \$394 on some other check. The problem is I have too much in savings. I'm \$100 over what they say I can have. I'm just too afraid to spend the \$100. What if they stop giving out the other money and I've already spent the little money I have left over?

(2)

I became a doctor in Europe. When I came to America I got a license to practice here. But I was in my fifties and past the best age for building a private practice. Instead, I worked for eight years in hospitals in the West, South, and East. I was so busy I didn't stop to think about tomorrow and to learn how social security benefits are figured. I just thought I would have enough income when I retired.

Last year I was 65 and my health was bad and I had to stop work. When I went to SSA, I was shocked to discover that social security had records for only four years of my work in hospitals and that I couldn't get any social security.

APPENDIX 7

EXCERPTS FROM EIGHT
HEAP RECIPIENT INTERVIEWS - 1984

1. female, Age 88
Income \$302

I - Have you heard about SSI?

R - I always knew there was SSI. Didn't know how to get it. I thought I'm supposed to have a will. I heard about SSI but never troubled to do anything. I wasn't interested before.

I - Is there anything special that you worry about?

R - I don't want to speed my death. I want to do everything right so I'll have the least difficulty. Man in the funeral parlor told me I sound very young. I had a nice life. I foraged for myself; now I need people to help. I kept putting the thought of it out of my mind. I don't want to think about death.

I - What kind of work did you do?

R - My social security is low because I was self-employed. I worked since I was 15 but didn't get covered until 1957. I was a hairdresser and retired at 76. I have been living on what I had saved but now I need money. It is worthwhile going to a little trouble now.

I - Do you go out to visit or shop?

R - The only place I go is to the supermarket and I have to bring back small amounts of food at a time because I can't carry much and can't afford a delivery boy.

I - Is there anything special you would like to have?

R - I wish I had money to get a small portable typewriter. I like to write stories. I wrote one about the effect hats have on your life. I got \$15 for it.

I - Is there anything else you want to tell me?

R - I lived in Puerto Rico for 14 years. My father took me there when I was two years old. I was not educated here. My father was in the Spanish American War, because he was a builder in Puerto Rico and he applied to Teddy Roosevelt's Rough Riders to transform the ships for the war.

(2)

2. Client - Female
Age 76
Income - \$388 S.S.A.
\$110 pension

I - Do you read your mail?

R - I open mail right away.

I - Do you think you understand the mail HEAP sends?

R - "So far I've been understanding it."

I - How is your health?

R - My arthritis is so bad I can't get around. I've had five operations and need another one. Doctors don't want to do it. I may not make it with my arthritis, enlarged heart, high blood pressure, and a tumor.

I - Who helps you?

R - All relatives are dead. One senile aunt lives in the South. I have friends paying the bills, who shop and visit.

I - What do you worry about?

R - I worry about getting around. I struggle to go out. More afraid because of the addicts in the neighborhood. I use a cane and worry they'll knock me down. Never carry a pocketbook. I worry about being alone. I have nobody now. I had a dog and he died. I should go out a little more.

I - Is there anything you would like to do?

R - Once in a while I go to the center (neighborhood). I don't like it much. I could go to my union (1199). They have a center and everything---dances, parties. You get good food. When I go we talk about the past and everybody is glad to see me.

(3)

3. Female
Age 70

I - Do you understand the mail HEAP sends?

R - The HEAP application is easy to read and fill out. It's clear enough. I know all about applications because I worked as a caseworker for welfare. I retired at 65 when Beame made many city employees retire. I haven't been back to work since then.

I - Are you able to manage on your income?

R - I am 70 now and I had enough work even though it is tough to manage on my fixed income. I don't have a pension from the city because I didn't work long enough. I'm in a hurry, do you have any more questions?

I - Is the size of the print on the HEAP flyer large enough?

R - It's O.K. Look, I don't want to answer any more questions. I still don't know why you're calling even though you say it's to find out what you're doing wrong. (A man's voice in the background asked why she was answering questions - told her to hang up.)

4. Female
Age 72
\$331 SSA

I - Do you always read your mail?

R - If it is about something. I read all the letters I get in the mail. If it is the IRS, I am concerned. But I don't get anxious about mail. But, if the print is very small, I don't bother reading it.

I - Do you have relatives?

R - I live alone. I'm widowed. Then my son was killed in Vietnam, fighting for the politicians. I didn't see why the boys had to go to Lebanon. Things are really all cut and dried. I don't trust or believe anybody.

(4)

I - Do you go to a senior center?

R - I joined a few centers and belong to the AARP. I was a secretary some years ago but I retired in '48 when I gave birth to my son. In 1970 after my son was killed in Vietnam I went back to work, and all I did was cry. When I worked, it helped. I worked in the neighborhood and when the business moved, I stopped working.

I - Have you had trouble managing on your SSA check?

R - You can say that again. I do without things I used to have. I am trying to save a little out of each check.

I - How is your health?

R - My doctor takes assignment but I hate to go anyway. Thank God I don't have high blood pressure. I have asthma.

I - Do you have medicaid or food stamps?

R - I don't have medicaid. The reason I don't bother is that they make you answer all their questions and they make you feel as if you are stealing. I don't have food stamps because I see them (food stamps recipients shopping) dressed better than I am. I don't want them unless I really have to.

I - How do you think people feel when they have to apply for a government benefit?

R - When you go and apply they make you feel like you're stealing something. I would like to say to them you wouldn't be there if I hadn't paid my taxes, because that is what is paying your salary.

I - Did you ever try to apply for SSI?

R - I never bothered trying.

I - You have rights; you don't have to feel ashamed or abused if you're eligible for a benefit.

R - I never thought of it that way. You've given me an incentive so maybe I can know how to cope with interviewers. Maybe I should apply and I can fix up my housing a little bit. It needs carpentry.

5. Female
Age 76

June 11, 1984

I - Who do you think needs SSI?

R - Most of them are lonely old people. But see how you can't trust the government. Why don't they just tell you what it's all about. They said something about money for burial. I don't want to take money for my burial. I don't want to live that long. I'm gonna get cremated. Everybody is dead.

I - How do you stretch your money?

R - I don't have to live like a Rockefeller but I can afford food in my house, my bills are paid up. I have nothing to spend money on. My kids buy me clothes, but they can't afford too much. They have three young ones.

I - How did you feel about applying for SSI?

R - No one enjoys applying for anything. I don't like to do anything I feel scared about. Some people are worse off than me. I'm getting SSI. I could use a little more. A couple hundred dollars would help but I won't make an issue.

I - What do you do when you get mail from social security you can't understand?

R - When I need to know more about social security I go there. They send you booklets and I don't understand them. I can find out because when I go there and hear it I understand it.

I - Can you manage on your budget?

R - I already went to SS for more money because of the increase in my rent. When I pay it, I can't pay for the food I need. I'm on a special diet the doctor said is a must. If I pay the increase in rent I can't eat right. So I went for SSI.

I - How did you think the workers treated you?

R - I didn't let those people stop me. I don't live with them. They asked so many questions. I felt bad and I just got angry but I got what I'm supposed to. If I have to go back I'll just get someone to go with me.

6. Female
Age 65
\$337 SSA

I - Do you understand the mail you receive from different government agencies?

R - I have no problem reading and understanding most of the mail I receive.

I - Do you understand the eligibility for HEAP?

R - I didn't read it through. Anyway, if information is difficult, I look over it a little bit, put it aside, and I mean to get back to it.

I - Do you have relatives?

R - I'm widowed since 1961. My husband was a seaman, a chef's cook on a ship. I am used to being alone because he had no days off except vacation once a year. I was married eight years. I get his social security. He didn't have a pension. I have friends who visit but I get restless and am satisfied "being alone." I have a big family. My mother, 82, is still alive, and I have six sisters, one daughter, nieces, and aunts. If I need help, my friends help me and I help them.

I - What kind of work did you do?

R - I worked as a waitress and a barmaid. I can't work any more, because I am 65 and I can't put up with people.

I - Do you go to a senior center?

R - It makes me nervous to go out because of the crime. Neighbors get beaten up. I had a burglary and they stole a radio, linen, and my record player. I didn't have to go to a center. I had a boyfriend who gave me a lot of things and fixed up my apartment. He died last year. I thought of going to a senior center, but I don't like to be with a lot of people.

(7)

I - Do you think people are honest?

R - People are not trustworthy any more. They take advantage. For example, a new neighbor kept borrowing my vacuum and using my phone. It is best not to start making new friends. If I have to start giving a lot and friends don't help, I won't be there long. If someone is short, I don't mind sharing.

I - Have you heard about SSI?

R - I just filed for SSI. I learned about it from friends. I went for extra money because the increase in my rent would take money from me that I needed for food.

I - How did you feel about asking for help?

R - You can't stop getting help for yourself because someone acts funny. Lots of people make you feel like you are committing a sin when you go for welfare. People I know went to get help and people at the desk made them feel like bums.

I - I'm interested that hearing from your friends about unfriendly workers didn't stop you from applying for SSI.

R - I don't have a problem with that, because I feel that if you want help, get it. Don't let someone stop you. You don't live with those people. If people let anyone put them off, it's just an excuse. You have to speak up for yourself if you have a right and not get so shook up about how somebody treats them. I just get angry at the time and go ahead and get what I am supposed to.

7. Female
Age 68

I - How do you feel about getting help from the government?

T - I shouldn't have had to come to this point. I am not this poor because of anything I did or didn't do. I invested in someone else's career and this is what happened. I was co-owner with my husband of an advertising agency. Then he was drinking and we lost everything.

I - How do you feel when talking of workers?

R - The people here are pleasant. It is just as if I am opening a bank account. But I find the workers at social security are churlish. The seniors are made fools of; they have no voice. I think they are made to feel guilty if they go to take government help. You know if you are a solid good American you shouldn't go down and apply. It is bad enough to be poor but I don't want to run around telling people about it. I do need help, though, if only to take the threat off my back.

8. Female
Age 81

I - How do you feel about getting help from the government?

R - I don't wear poverty on my sleeve. You get tagged all around. Everyone points a finger when you are poor.

I - Who tags you?

R - It goes back to all the budget cuts. If my name is Kennedy, I would have no problems. I am a good citizen. I got awards. I have done social work all my life. I tell people about the IT-214 and HEAP checks.

I - Why is it all right to get HEAP and IT-214 and not to get SSI?

R - The SSI check is yellow. Everybody knows the color. The HEAP check is a different color. I don't like fingers pointed at me. People are not too well informed. It is amazing how many people don't know about IT-214 and HEAP. I am going to get a job. I am 81. It's just too much of a mess this way. I'll apply for a part-time job. It is a nothing job but I can do comparison shopping. I can't really do it physically, but I know how to do it. I save \$300 a year on comparison shopping.

I - How do you stretch your money?

R - Well, I have a sinus condition, and I buy the lowest facial tissue. I only buy toilet tissue when it is on sale. A few years ago I used to have a medical team visiting me when I had my heart operation. But now I don't want anybody in the house. I used to buy all things at the flea markets, but when I was at a senior camp one summer they took all my furniture and all my clothes and I can never make up for that.

I - Who do you think points the finger at you?

R - The mailman who brings the check, the bank. The SSI check is hard to cash. You have to show an ID, of course. You have to prove everything.

I - In general, do you think people cheat to get SSI?

R - I have been thinking a long time. There are a few cheats, but look at the cheats in government. You know why they cheat. Sure, it is a matter of survival. I was at welfare once. They had a TV crew there and there was a son applying for his mother and they asked him to come back a second day because it was too late. He said he couldn't afford to stay home from work another day. If the government helped properly and enough it would be a stronger nation. These people can't get off welfare. They say if you can't afford meat, eat beans.

I - Do you have food stamps?

R - There is a scheme there also. That's also pointing the finger. In top stores few people use food stamps. I have someone else use the food stamps for me. I don't have to keep up with the Joneses.

I - What do you think I could say to people to encourage them to apply for SSI?

R - Everybody has a right for freedom and it is foolish for people to be embarrassed.

I - Why do people think it is welfare?

R - Well you know when you are 65, you go from welfare to SSI.

**A Special Message About
Supplemental Security Income**

You may be able to get money under the supplemental security income **SSI** program.

SSI is a program that pays monthly checks to aged, blind, or disabled people who do not own much and have little income. SSI is run by the Social Security Administration, but it is not the same as Social Security. Some people can receive money from both SSI and Social Security. The Social Security Administration also runs a State supplementary payment program for your State that makes payments in addition to SSI and Social Security.

Are the things you own (other than your home, car, insurance policies, burial plots and burial funds) worth **\$1700** or less?

Do you get less than **\$427.91** a month in income from all sources? Income means cash and checks you receive such as your Social Security check, earnings, pensions, or annuities. It can also mean items you receive from others, such as food and shelter.

Are you a citizen of the United States or are you a legally admitted alien?

If you can answer yes to these questions, you may be able to get SSI or State supplementary payments in addition to your Social Security check.

Even if you answered no to some questions, you may still be able to get SSI or State supplementary payments.

If you think you might be able to get these payments, or you are not sure, phone or visit any Social Security office right away. Payments can start only with the day you file an application or the day you meet all the requirements, whichever is later. The people at the Social Security office will tell you how to apply. The phone number and address of the Social Security office are listed in your phone book under "Social Security Administration".

APPENDIX 8

264

AGENCY-
ORIENTED
FLYER

1984

(3½ X 7½)

Inside Spread

U.S. Department of
Health and Human Services
Social Security Administration
SSA Publication No. 05-11071

APPENDIX 9

Copywriter Approach

Dear Friend,

IS THERE MONEY COMING TO YOU THAT YOU DON'T KNOW ABOUT?

You may be entitled to extra benefits, even if you're collecting social security. And in many emergencies, you can get cash immediately that you don't have to pay back.

SOCIAL SECURITY WANTS YOU TO GET ALL THE HELP YOU'RE ENTITLED TO. IT'S YOURS BY LAW.

Congress agrees that for many people, social security alone is simply not enough.

People who took time from work to raise children, or people who worked in low-pay jobs, or maybe in jobs that weren't covered by social security. If you're one of those people, either you're not getting any benefits or not enough to get by on. Social security has been ordered by Congress to pay someone like you extra money. It's called Supplemental Security Income, or SSI for short. And it's yours just for the asking---under the law.

You may think "Nothing is free. If I get extra money it will probably come out of my regular social security."

But you're wrong. If you qualify for SSI, you can collect it without affecting your regular social security in any way. One has nothing to do with the other.

YOU CAN ALSO COLLECT IMMEDIATE CASH TO HELP YOU IN AN EMERGENCY.

One thing everybody worries about is an unexpected emergency. Suppose you get behind in your rent, and they want to evict you, or your telephone, gas or electric service is going to be shut off, or suppose you lose some cash or checks, or your apartment is robbed or vandalized.

(2)

What are you going to do? You'd have to use your savings. If you have some, or try and find some place to borrow money, or sell something. Any way you look at it, you'd be in for a rough time. If anything like that happens, SSI is ready to help you out. We can give you emergency cash in a hurry so you won't have to borrow or dip into your savings.

SSI IS NOT "CHARITY." IT'S NOTHING TO BE ASHAMED OF--
YOUR'RE IN VERY GOOD COMPANY.

No matter what anyone says, collecting SSI benefits is not "getting away with" something. Most people who collect need help through no fault of their own. Maybe they worked for churches or other non-profit organizations. Or, they were raising their children during their top earning years, or they were in fields where the work wasn't steady--like actors, musicians, scientists. And many of them who had money put away were hit by unexpected illness or some other family crisis. You'll see people like these at your social security office. Like you, they've all contributed their best when they were working. And like you, they're entitled to help now.

THERE'S NO REASON TO AVOID GOING TO YOUR SOCIAL SECURITY
OFFICE FOR HELP. THAT'S WHAT WE'RE HERE FOR.

Some people who receive social security or SSI (or both) feel that the workers there looked down at them.

If that's true, it's completely wrong. People who work for social security are required to be considerate and helpful, it's part of their job. The main reason they're there is to help you with your applications and any problems that come up (if they don't do their job, they could find themselves behind you on line).

And, you don't have to put up with long waiting lines. If your nearest social security office is crowded, you can go to any other one and get the same service. If you prefer, or you can't get out, you can send someone in your place.

(3)

DON'T PUT OFF APPLYING FOR SSI BENEFITS.

The sooner you apply for your SSI benefits, the sooner you'll have the money. If you apply as soon as possible, you can probably get money for the same month.

We'll be happy to tell you if you're eligible, and we'll give you all the help you need. But, we can't help you if you don't come, or call, or write us.

If you don't know where the nearest social security office is, we're listed in your phone book.

SSI IS YOURS BY LAW. YOU DON'T HAVE TO PAY IT BACK--EVER.

The money you get through SSI is not a loan. You don't have to pay it back, or touch money you've put aside for things like burial, or even borrow money somewhere else. Even if you own a home or a car you can still collect SSI. You can keep your personal belongings. You can go on collecting money from property you own--and still be eligible for SSI. In fact, you can even earn something--either in cash or in food, or reduced rent or some service you get for babysitting or taking care of a shut-in. And you're still eligible for your extra SSI benefit.

The important thing to remember is--you're getting this extra benefit because you're entitled to it. You've worked and paid your taxes and tried to be a good citizen. Your government, in return, thinks this extra help is yours by right.

YOU CAN GET SSI WITHOUT ANYONE KNOWING ABOUT IT.

If you apply for SSI, your relatives, neighbors and friends don't have to know anything about it. You can apply at a social security office that isn't in your neighborhood, or you can apply by mail or on the phone. If you can't get out, someone will come to your home.

(4)

To prevent anybody from seeing your checks, you can have your monthly SSI benefit deposited directly into your bank account.

So you don't have to be concerned about what anybody else thinks of your getting SSI money. It's nobody's business but yours.

IF YOU'RE EXPECTING MONEY OR A JOB SOON, YOU CAN STILL COLLECT SSI UNTIL THEN.

You may be hoping to find a job, but still find yourself short right now. No problem---you can go ahead and apply for SSI. Your check will come as long as you need it. When you do start working, just let us know and we'll stop your benefits.

APPENDIX 10

Dear Friend:

There's extra money you may be able to have every month.

And I'm worried that you won't be getting it.

Who am I? I'm Joyce Stratton, your Director of Information at New York City's Department for the Aging. I'm close to being an older New Yorker myself.

I'm sure that many of you haven't heard about this extra money. Or perhaps the facts you have heard are wrong.

So let me tell you more ...

The 'extra money' that I'm talking about is really extra. It's more than you're getting now! It's another check that the Social Security Administration may be able to send you -- every month -- to add to the money you now get in your social security or pension checks. (And it won't do anything to make your social security or your pensions smaller.)

This extra cash comes to you from SSI -- which is run by the Social Security Administration -- the same people who send your social security checks.

(2)

"Every month when I get that SSI check I tell people about it. You'd be surprised how good it feels to get the extra cash, especially when your social security check is like mine -- a lot less than you thought it'd be!"

Now that's an important point.

A lot of you have less money in your social security or pensions than you expected!

I'm thinking of people I've met -- retired and semi-retired. Some of them are clergy, carpenters, government workers, actors, widows and widowers, and business people, mechanics, scientists, housewives, teachers -- people like you -- people who worked hard.

Why do so many people get low social security and pensions? Think back a bit -- there are lots of good reasons:

You may have worked at some time in a government or non-profit job that didn't pay into social security.

Or worked for yourself for a while without enough cash to put into your retirement.

And how about the years many of you 'took time out' to raise your kids. Or to care for your mothers or fathers. That meant time you weren't able to contribute to Social Security.

(3)

Some of you may even have earned your highest money before Social Security began!

And all too many lost pension rights (before pensions were protected).

Or were divorced or widowed and not allowed to share their spouse's pension.

And then we come to all of you who found out, too late, that your pension or social security records were sent in wrong! Or lost altogether.

"When it came to getting the right information to social security, my boss was terrible! I 'woke up' when I retired. The amount I had in social security wasn't what I expected! To pay my bills I even went and asked to have my social security check raised! The man at Social Security said 'Sorry. It just can't be done!' Lucky for me, he also said 'let me tell you about SSI.'"

When people hear about SSI, their first question is "how much is my SSI check going to be?"

If the total amount of money you get now, each month, is less than \$405 you will probably be eligible as to income.

And your SSI check could be several hundred dollars. Or it could be less depending on the income you have now.

It's good to have the extra check. It's money you don't have now.

(4)

But SSI is more than just getting a monthly check! A lot more! With your SSI, you'll get a Medicaid card -- mailed to you every month -- without going anywhere else to apply for it.

A Medicaid card does a lot for you!

Let me remind you that Medicaid pays for the important kinds of care that your Medicare doesn't ... drugs, eyeglasses, dental costs, foot care, home care and more.

"I got SSI and my Medicaid card came just in time to pay the \$400 that Medicare would have charged me just to get into the hospital! It paid all the doctors' bills.

And because I had SSI, I got emergency cash -- \$330 -- to keep my rent paid up till I got home."

That's another important fact about SSI. You can get emergency cash right away. (This is money you don't have to pay back.) It's extra cash to use --

When a check or money doesn't come in the mail, or is stolen or gets lost.

When you have to move and pay money costs; a broker's fee; the first month's rent; a security deposit.

(5)

When your gas and electricity might be shut off, or you need to keep up with your rent during an emergency!

When there are damages by vandals, burglars, a fire or flood ...

*"That night I heard them shout FIRE!
I thought this will cost me all my
savings. But instead, I got cash
right away to pay a month's rent on
a new place, the security and the
movers! And I still had my savings."*

Another question people ask when they hear about SSI is
what about savings and property?

An SSI person can have:

A home (no matter what it's worth).
A car that's needed.
Some property and some life insurance.
Up to \$1600 in savings.
And extra money in a separate burial fund.

To be able to have the separate burial fund is important news! Not many people know about it yet. It means that if you have extra savings, a certain amount of these savings can be put aside for burial. (If you do this, the money isn't counted as part of your savings!)

(6)

"I had \$3,000 and thought, 'It's too much. I'll have to give up \$1400 to get SSI and I want that money for my funeral. Funerals matter to me!' Social Security said, 'You don't have to give up the \$1400. Put it in a separate burial fund. And you'll still have the \$1600 in savings.'"

As you can see, people can have different kinds of income and savings and still be eligible. So don't count yourself out too quickly!

Talk to Social Security. Ask them whether you can have SSI. And if you find your only problem is you have too much savings, you may still have choices!

You can put some money in that separate burial fund I told you about.

Or you can think about 'spending down' your extra savings to buy some things that will make your life easier, and then get SSI. Just be sure you talk with Social Security first. Show them this letter. Make sure you'll be able to get checks if you 'spend down.'

"I went to Social Security. They said I could get \$120 a month in SSI -- except that I had \$500 too much in my savings account. Since I knew I'd be able to have the extra SSI every month, I went ahead and bought some things I needed. Now,

(7)

*I have an air conditioner, a new mattress,
my dining room table fixed, and the extra
SSI money!"*

I'm glad you're reading this letter. So many people don't get around to finding out these facts about SSI. Others have the wrong facts.

The main question is -- could you use the extra cash income, and the automatic Medicaid card, and cash for emergencies?

Even after reading these new facts, some of you may still be saying, 'But ...' Here are our answers to some of the 'buts.'

When you say, "*But my neighbors would know,*" I say to you no one will know if you don't want them to. You can apply by phone or mail with only one short visit to a Social Security office anywhere in the city. Your SSI mail will come in Social Security envelopes. And your SSI checks can go by direct deposit right to your bank the way your social security checks can.

Perhaps you say, "*But, it's a hassle to answer questions.*" Well, I say, haven't you been answering questions all your life? If you're like me you have. You've been

(8)

asked for information about yourself when you applied for jobs, or housing, or insurance, or loans. SSI questions are another useful nuisance -- one that gets you extra income for months to come!

And there's another 'but' that I'm always glad to answer:

"But I don't want to take money from the government!"

My answer is "Your government has decided over the years, that both corporations and individual people should have money breaks. Some get large money deductions from their taxes. Your money break is SSI. It was set up for a reason -- to protect your income in your retirement years. And remember, the money's already there for you. Your getting it won't mean less for anyone else."

Have I given you some new ideas to think about? And do something about?

I imaging you'll want to check the facts again. I'm putting in a flyer that I wrote for people who get social security. Please check all the points.

Do you have more questions? Social Security is ready to answer all your questions. You'll get answers from people who really want you to have the extra money.

!

(9)

*"I just went and asked. That's how I
got SSI. Don't be bashful. Social
Security expects you to ask."*

Remember, you can go to any Social Security office in
the whole city.

I do hope you will apply.

If you take this letter with you, it'll be a good
introduction.

Best wishes,

APPENDIX 11

COPYWRITING IDEAS

Copywriting Language

Paragraphs

It's the American way after working hard to have a life that is more than just worry and struggle.

Who said you had to be independent in all aspects of your life all the time, forever? You did your bit. Just by living and doing your bit you have become eligible for what America offers.

Our aim in writing is not to convince you to take SSI but to persuade you to ask more about it.

Apply! It's your opportunity as a valuable member of American society.

Many people in your government care about you and how you are getting along.

SSI is fairly easy to get. It is easy, only if you're not too bashful to go to a social security office and first, ask about it.

SSI includes people all over this country, good solid Americans, who worked -- and some who are still working -- but didn't end up with enough money in their social security or pension checks to get by. The money has been set aside for them by their elected officials who know how life is.

By getting SSI, people are helping the economy, they're not hurting the government, and you won't either.

Because SSI helps you keep up with your bills, it helps New York City. It keeps you part of life. Keeping your spirits and strength up. The Mayor doesn't want people in New York City to have to fall behind in paying the rent, utilities, and everything else. He doesn't want you going without the food you need to keep healthy. This destroys both your health and the city's.

(2)

Paragraphs (continued)

We often hear people say, "I won't take SSI because others need it more than I do." Mistake: You don't help them by not taking SSI. The SSI fund is there regardless of who draws from it; you hurt all of us by not taking it.

Please think now about going to the social security office where you can apply. Every day you don't go is money you don't have for food, drugs, vitamins that Medicare or even Medicaid doesn't pay for, money to pay rent, and repairs and utilities.

We are writing you this letter because we want you to get what you need and should have. If you worry about how to pay your bills you might get sick.

Don't give up all hope of things coming your way. Things are tough for many these days. Now it's time for you to get help. Do go and apply for SSI!

I am writing you because it concerns me that you haven't turned to your government to ease the stress you may feel when you need more money to pay for things you need and should have.

I'm Janet Sainer. As one older New Yorker to another, I am writing to say that it worries me that you haven't turned to your government for money that may be due you.

I'm Janet Sainer. I'm the Commissioner of New York City's Department for the Aging and I believe you may be able to get extra income your government has set aside for you. I urge you to read on. Don't stop now!

Getting SSI means that you end up with enough money to meet today's high costs.

People can't predict their futures. Most of us plan as well as we can with what we know at the time.

(3)

Paragraphs (continued)

SSI is a good program. Maybe it could be better, but so could everything else. SSI can make it a little easier for you to meet your bills, if you apply, and, if you qualify.

We're not promising it's going to give you all you need to enjoy life, but SSI will take away many of your daily money hassles.

Even if your other income makes your SSI check small, you can buy some things you deserve. Maybe you can buy a flowering plant, invite a neighbor in for coffee, travel for the weekend to visit your grandchild, buy a warm coat for the winter.

Don't decide not to go because you think you won't get it anyway! It's not true. Many people are getting SSI every month.

Do you have many demands on your health? And with those demands you have to wonder, "Is it really worth my effort to apply? Can I truly get more income?"

Some say there isn't a thing that can be done about getting more income, but fortunately there is something. You can do it now. Apply for SSI.

Although it's hard to believe in this day and age that many of you Americans are actually afraid to apply. So it requires more than media messages and pamphlets to convince you to act. It requires personal attention, reassurance, and better details.

My name is Joyce Stratton. I work as Director of Information at your city's Department for the Aging. It's my job to tell you when there is money like this -- money that's yours to use.

From where I sit, talking on the phone, writing letters like this, I can see that a lot of people haven't heard of this money. Or you don't have the right facts!

(4)

Paragraphs (continued)

Do you know that this extra money is just like having your Social Security raised?

Hit with sharply rising costs? Do you have the option of not turning to SSI for support you never had to ask for before?

It is up to you. Don't let the opportunity slip by ...

Suggested Endings to Activate the Reader to Act

I sincerely hope you apply for SSI.

I tell people: "Don't be too bashful to go to a social security office and ask your questions. They expect you to."

You don't have to be sure. Just go down and apply. If you're even close to the rules, it's worth your time to go to a social security office and find out.

When you talk to social security, you're welcome to use this letter as an introduction. I urge you to apply. You'll find the people at social security helpful. (They're in the phone book under U.S. Government.) Please call them, then go ...

We hope you'll decide to apply -- just talk to social security to find out more. They'd be glad to hear from you.

Don't make up your mind before you talk to social security. The choice is yours!

Do apply! Even if you really don't think you'd be able to get the extra check. Let social security help you decide.

APPENDIX 12

Group Number _____ Interviewer _____

Introduction

Hello, my name is _____ I work for the _____ 1-3
 Department for the Aging. Recently we sent you mail about
 Supplemental Security Income, better known as SSI. I'm call-
 ing you because I'd like to ask you some questions about it.
 Your answers will help us prepare better information that we'll
 send to other older people in the future. Of course all your
 answers will be kept strictly confidential and will be used
 only for research purposes. Now I'd like to begin.

1 2 3
 Yes No Unsure

1. Would you tell me if you received the
 mail from the Department for the Aging
 about the SSI program? _____ 4

IF NO, TERMINATE INTERVIEW.
IF UNSURE, JOG THEIR MEMORY.
IF STILL UNSURE, TERMINATE INTERVIEW.

2. Did you read the mail?

1. Yes _____

2. No _____ *IF NO, what was the reason?* 5
TERMINATE INTERVIEW AFTER LISTING
REASONS.

REASONS _____

1 2
 Yes No

3. Did you find the material useful? _____ 6
 4. Did you find the information clearly
 written? _____ 7
 5. Did you understand the information? _____ 8
 6. Did the material give you the feeling
 the writer was concerned about you? _____ 9

Comments _____

(2)

7. Since you received the SSI material, have you asked at Social Security for more information about SSI?

___ 1. Yes

___ 2. No (IF NO): 7a . Do you plan to do so in the next few months: 10

___ 1. Yes

___ 2. No 11

IF CLIENT ANSWERED "YES" TO 7 OR 7a, ASK 7b.

- 7b. Did the material we sent help you decide to do this?

___ 1. Yes

___ 2. No 12

8. Since you received the SSI material, have you applied for SSI?

___ 1. Yes

___ 2. No IF NO: 8a. Do you plan to do so in the next few months? 13

___ 1. Yes

___ 2. No 14

IF CLIENT ANSWERED "YES" TO 8 OR 8a, ASK 8b.

- 8b. Did the material we sent help you decide to do this?

___ 1. Yes

___ 2. No 15

(3)

	1 Yes	2 No	
9. Had you heard about SSI before the mailing?	___	___	16
10. Did you learn any new facts about the SSI program that you hadn't known before?	___	___	17

Now I want to be sure you know the most important facts about SSI?

THE CORRECT ANSWER IS UNDER EACH QUESTION (11-14). IF THE RESPONDENT GIVES THE PROPER ANSWER, MAKE A CHECK IN COLUMN LABELED "CORRECT." IF ANSWER IS WRONG, MAKE A CHECK IN COLUMN LABELED "INCORRECT." IF RESPONDENT CAN'T ANSWER AND SAYS "DON'T KNOW" MAKE A CHECK IN COLUMN 3.

	1 <u>CORRECT</u>	2 <u>INCORRECT</u>	3 <u>DON'T KNOW</u>	
11. First, what government agency do you go to when you apply for SSI?				
<i>ANS. SOCIAL SECURITY ADMINISTRATION</i>	___	___	___	18
12. Can you get a separate check for SSI if you're also getting a social security or a pension check?				
<i>ANS. YES</i>	___	___	___	19
13. Can you own a house or a car and still get SSI?				
<i>ANS. YES</i>	___	___	___	20
14. Is there a limit to how much money you can have and still get SSI?				
<i>ANS. YES</i>	___	___	___	21

(4)

15. If you don't want to get SSI, would you tell me why?
DO NOT READ ANSWERS. CHECK ALL THAT RESPONDENT MENTIONS.

	<u>Mentioned</u>	
a. Not worth the bother	_____	22
b. Others need it more than I do	_____	23
c. Too much pride	_____	24
d. Don't want something for nothing	_____	25
e. Don't want Welfare or I've never been on Welfare	_____	26
f. Don't want to tell workers my personal business	_____	27
g. Afraid SSI will affect the SSA check	_____	28
h. Afraid the SSI will hurt other benefits	_____	29
i. Ashamed friends, relatives and neighbors will find out	_____	30
j. Children don't want me to	_____	31
k. The benefit is too low	_____	32
l. Other, give client comments _____		33

(5)

Some people have strong feelings about the SSI program. I'm interested in what you think about this government benefit. I'm going to read statements I've heard people say. For each statement tell me if you agree with it or disagree with the statement. There are no right or wrong answers.

DON'T OFFER "NOT SURE" AS AN OPTION. IF CLIENT CAN'T ANSWER, AND SAYS THEY'RE NOT SURE, PUT CHECK IN COL. 3.

	<u>1</u> <u>Agree</u>	<u>2</u> <u>Disagree</u>	<u>3</u> <u>Not sure</u>	
16. Many people who have lived useful lives still find they need SSI.	___	___	___	34
17. Most people who accept SSI are really in need of the help.	___	___	___	35
18. Older people have earned the right to get SSI.	___	___	___	36
19. Most people would be embarrassed if their friends or neighbors found out they were getting SSI.	___	___	___	37
20. People don't lose their self respect because they get SSI.	___	___	___	38
21. Getting SSI is a sign of failure	___	___	___	39
22. Taking SSI is like getting something you haven't earned.	___	___	___	40
23. Getting SSI is really a blow to a person's pride.	___	___	___	41
24. Most people won't think any less of you if they know you are getting SSI.	___	___	___	42
25. Lots of people who apply for SSI, cheat in order to get it.	___	___	___	43

We are concerned about how older persons like yourself manage on their monthly income. I'd like to ask you a few questions. Of course, your answers will be kept strictly confidential.

26. First, I'm going to read four statements about how you might be getting along. After I've read them once, I'll read each one again. Stop me when I come to the one that best applies to you. *CHECK THE ONE STATEMENT THAT APPLIES.*

- ☐ a. I can't make ends meet.
- ☐ b. I just manage to get by.
- ☐ c. I have enough to get by on and sometimes a little extra.
- ☐ d. I always have money left over.

44

Client Comments _____

1. 2.
Yes No

27. Did you work for an employer last month? ☐ ☐

45

If Yes, 27a. was it

- ☐ 1. full time
- ☐ 2. part time

46

27b. (Last month) how much were your wages?

\$.00 IF DIDN'T RECEIVE ANY, PUT IN 0'S 47-50

28. Now I'm going to mention three income types, for each income type, could you tell me if you received it last month and how much money you received. *READ ALL TYPES. WRITE AMOUNT NEXT TO COLUMN THAT APPLIES. IF DIDN'T RECEIVE ANY, PUT IN 0'S.*

a. social security	\$ <u> </u> .00	51-54
b. Veterans' pension or compensation	\$ <u> </u> .00	55-58
c. private pension	\$ <u> </u> .00	59-62
d. other	\$ <u> </u> .00	63-66

(7)

29. Do you own a life insurance policy with a face value of more than \$1500?
1. Yes ☐
2. No ☐ 67
30. Do you own burial insurance or a burial contract worth more than \$1500?
1. Yes ☐
2. No ☐ 68
31. Now I'm going to ask about your assets which may include bank accounts, cash, bonds, stocks and the like. I'll read you three categories of amounts. Tell me which category you fall into. *CHECK THE CATEGORY THAT APPLIES.*
- ☐ 1. Under \$1,750
- ☐ 2. \$1,751 - \$3,200
- ☐ 3. \$3,201 - \$5,000
- ☐ 4. Refused to answer 69
32. Would you tell me what was the highest grade you completed? Count Technical and Vocational School Years.
- ☐
- 70-71
33. Would you mind telling me how old you are?
- ☐
- 72-73
34. Does anyone live with you?
1. Yes ☐
2. No ☐ 74
35. Thank you. You've been a great help. Before I say goodbye would you like me to call you in a few days to talk more about your eligibility for SSI and other benefits?
1. Yes ☐
2. No ☐ 75

Date of Interview



DEPARTMENT OF HEALTH & HUMAN SERVICES

Social Security Administration

Refer to:

APPENDIX 13

Room 31-120
26 Federal Plaza
PO Box 1826
Church Street Station
New York NY 10008
Hours: 8:00 AM - 5:00 PM

January 11, 1988

Ms. Joyce Stratton
Director, I&R
New York City Department for
The Aging
280 Broadway - 2nd Floor
New York, NY 10007

Dear Joyce,

I have reviewed the list consisting of one-hundred and eighty-one (181) names and Social Security numbers in order to determine if any of them had filed to become entitled to Supplementary Security Income (SSI) benefits.

Our records revealed that of the 181 people, thirty-one (31) had filed applications and are currently receiving SSI benefits. That is a total of 17.1 percent are entitled. Many others apparently filed but were ineligible due to either excess income or resources.

Congratulations on a successful project!

Sincerely,

Jefferson W. Woodcox
District Manager

JW:ow

APPENDIX 14

NEW YORK CITY
DEPARTMENT FOR THE AGING
280 Broadway
New York, N.Y. 10007
JANET S. SAINER Commissioner

June 22, 1987

FOR INDIVIDUALS
WHO LIVE ALONE, AND
HAVE APPLIED FOR HEAP

Answers to questions you often ask about SSI:

**IS IT POSSIBLE FOR ME TO GET EXTRA MONEY FROM THE
SOCIAL SECURITY ADMINISTRATION?**

Yes! Social Security sends thousands of extra checks every month to people who are age 65 and older. The money comes from a program run by Social Security, called SSI.

Adding these extra SSI checks can bring the money you have coming in up to about \$431.91 a month. (More if you have earnings.)

I HEARD THAT IF I HAVE SSI, I'LL GET MORE THAN CASH!

Much more! You'll get Medicaid. Without having to go anywhere else to apply for it. (Medicaid pays for all kinds of health costs that Medicare doesn't pay.)

And you can have Food Stamps if you wish.

You can also get emergency cash if you have a fire, a burglary, a move, or some other crisis. The emergency cash comes from a special fund; you don't have to pay it back or use up savings.

WILL GETTING SSI MAKE MY SOCIAL SECURITY CHECKS GO DOWN?

Not a penny! Your Social Security checks will stay the same.

And your total income will go up!

(over)

IN FIGURING MY ELIGIBILITY FOR SSI, DOES SSI COUNT ALL MY SAVINGS AND PROPERTY?

Not all. SSI does not count the home you live in, your life insurance under \$1500, ordinary furniture and belongings, and usually not your car. And SSI generally does not count money (up to \$1500) that you've set aside for burial purposes.

SSI does count your cash, bank accounts, investments and valuables.

If the value of all the items that SSI counts (not including your 'separate' burial fund) is more than \$1800, you probably cannot have SSI. Note that it may be possible to spend (not transfer) your assets down to this amount and become eligible. Keep good records if you do this.

DOES SSI COUNT THE MONEY I HAVE COMING IN EVERY MONTH?

Yes. SSI counts most of your Social Security, pensions, interest and other such income, (as well as the value of housing, utilities, clothing or food bills that someone else pays regularly). Not all earnings count; ask how SSI figures this.

If your entire unearned income is not more than about \$430 a month, chances are you are eligible for SSI.

IF I'M ELIGIBLE, HOW MUCH WILL MY SSI CHECK BE?

To know your exact SSI amount, you must apply. But to give you a general idea, suppose -

your unearned income is around \$320 a month: your monthly SSI check will be about \$112 (about \$1344 a year in extra cash). Or if your unearned monthly income is about \$200: your SSI will be about \$232 a month (or about \$2784 extra a year). Or if your unearned income is about \$380 a month: your SSI check will be about \$51 a month (about \$612 a year).

Large or small, SSI checks give you access to all SSI's advantages: Extra money, Medicaid, Food Stamps, and emergency cash.

WHERE CAN I FIND OUT MORE ABOUT SSI?

Call Social Security and ask your questions without obligation. If you decide to apply, you can complete most of your application by phone:

Manhattan 212-432-3232; Bronx 212-794-2000; Queens 718-526-8600; Brooklyn 718-387-5700; S.I. 718-979-7760.

Or visit one of the city's Social Security offices in person (make an appointment to save time), send a representative, or request a home visit.

APPLY AND SEE. These notes are only a guide. You may be eligible when you think you're not. To be sure, apply!

APPENDIX 15



DEPARTMENT FOR THE AGING

280 BROADWAY

New York, N. Y. 10007-1892

JANET S. SAINER, *Commissioner*

June 22, 1987

Dear HEAP applicant,

I'm Nancy Bright, Director of HEAP.

And I'm Joyce Stratton, Director of Information at your city's Department for the Aging.

In this letter, we're not talking to you about HEAP as we often do, This is about a different cash benefit that you may be able to get called Supplemental Security Income, or SSI.

SSI is a second check that would come to you in the mail, every month. It's extra cash that is sent by Social Security to add to whatever money you have coming in now.

We've put a page of important facts about SSI with our letter, hoping you'll find time to read it.

This is money we don't want you to miss!

How do you apply? All you have to do is pick up your phone, call Social Security, ask your questions or make an appointment.

At any office:

212-432-3232 Manhattan

718-979-7760 Staten Island

718-387-5700 Brooklyn

718-526-8600 Queens

212-794-2000 Bronx

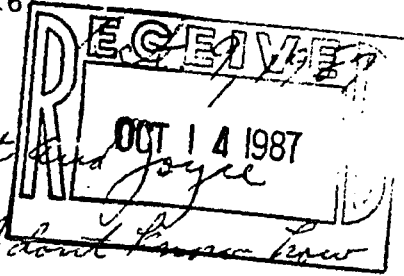
We sincerely urge you to read our facts and apply for this extra money.

Best wishes,

Nancy Bright

Joyce Stratton

APPENDIX 16



Dear, Nancy Bright and
 Stratton. Forgive me I don't know how
 to address you, Miss, Mrs, or Ms. whatever
 way I do address you it is with peace
 of mind and a lighter heart. When I
 received your letter and information on
 S. S. I. I was thinking of taking a
 long walk on a short pier. I never
 thought I would out live my savings.
 The good book says 3 score and 10 so
 I gave another 2 years if I was lucky, but
 7 years past what I thought or planned
 on my savings to last thru the thought
 of the short pier. I am used to earning
 my keep but I am no longer able to do so.
 I have read the information you sent
 me over and over again, altho I still
 think nothing is coming to me it
 has to be earned, I realized there are

people out there who care, and take the⁽²⁾
 time to let you know how to help yourself
 I applied and I am now receiving SSI
 plus food stamps.

The reason for this letter is not to tell
 you my tale of woe, but to say
 thank you both for the push your
 letter gave me. You can be sure
 I will remember you both in my
 prayers. Thank you again and
 God bless.
 Gratefully

My Dear Miss Knight.

It was so kind of you two
Send me all these papers

Two Help me.

I will look into them.

I did have something for a
while this two year the took
it away it was small but
it did help me.

As my Social Security is
cut I am and everything
you life, only my Father has
helped me I would like to be
able two survive

I am now just coming a little
strong I was in a Hospital
5 months had cut a operation
Perhaps still my prayers will
be answered.

I will go two 75 St Social
Office and talk two them.
Good Bless you now and always

Queens Village, New York 11428

(4)

Aug 17- 1987
 Dept for the Aging
 280 Broadway
 N.Y.C. 10007

Gentlemen: Att: Nancy Bright
 Thank You for your letter re-
 garding information that I can get
 Psi.

I get 412 ps. pay \$450 rent and
 my children help me out.

I called the Psi office and was
 informed that my account must
 be very little. I have a few dollars
 for my burial therefore am not
 eligible for Psi.

Thank You for being so kind
 at the time I needed You. My
 husband died and now it is so
 double hard to do it on my
 own. Thank You Again Yours truly

Can use the help but
 not eligible

(5)

Aug. 17, 1987
 Dear Nancy and Joyce:
 I am so very grateful to you for the letter of
 June 22, 1987 - Declaring to me of the various
 increases in benefits through S.S.I. -
 In 1954 since my husband passed away, I
 don't recall, ever complaining about my in-
 come from the Social Security. And the God who
 gave me Life; declared to me through Psalm
 "The Lord is thy Shepherd: (23:1)

I Am the True Vine, John 15: 1, -
 "Am I a God at hand? Saith the Lord:
 And not a God, afar off; Can any hide
 himself in secret places that I shall not
 see him? Saith the Lord: Do not I fill heaven
 and earth? Saith the Lord: "Jeremiah 23: 1,
 I trust all things will work out
 well with the ⁴⁷ Prince of Peace" (23: 1, 2, 3, 4)

as it is recorded in Isaiah 9: 6
 May I pay again, with God's blessings to you
 Nancy and Joyce. for your wonderful message.
 was sent to me.

Sincerely
 with love

Kindest regards

BRONX, NY 10469
GOOD MORNING

(6)

Best-Good
Wishes

Dear Joyce: Hello-

How Are you, Yours, your
 Great Staff.--- All the Very
 Best, the Very Greatest to all your
 Great Work and Plans
 helping ^{all} the Senior Citizens
 I have a Better-Greater Word,
 call my Name- "SUPERIOR CITIZENS"
 we are all working hard, All our
 Lives, Raising our Families, ^{children} All the
 Sacrifice-Struggle to make it,
 especially during the Year of 1929,
 also 1933 Social Security came out! →

(7)

August 14, 1987

Dear Mr. J. Stratton

It was very nice of you to send me the letter regarding added income for the elderly (S.S.I.).

Three months ago I went to the social security office and while I was there I was informed of the extra cash that is sent to those who are entitled to it.

I am one of the fortunate people. That extra cash makes a great deal of difference. So I'm grateful, and I had to let you know that I am getting that extra check. I did not know of that program, little else of that money.

Thank you.

Dear Mr. Stratton

Regarding your recent
inquiries, I believe the SST
Program for senior citizens is
something I would like to
participate in. I believe I meet
the requirements to qualify.

Please call me at
and let me know how to apply
and if I can apply by phone. If
not please let me know where
the best SS office is.
(over)

(9)

my grandson
is writing this note for me
and would be happy to assist
me. Please call him at
212- (work) if you think
I'll need his help to apply.
Thanks for your help. I'll
look forward to hearing from you
in the future.
Regards

Brooklyn NY. 11223

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