

Any person or family can experience problems. A worker may lose a job and not have enough money to pay the mortgage. An aging person who lives alone may no longer be able to take care of things at home without assistance. When personal resources are inadequate or problems are too overwhelming, people turn to outside sources for help. That help can come from family members, friends, religious institutions, local organizations, city, state, tribal, or federal governments, or a combination of these sources.

The collection of programs, resources, and services available to help people is referred to as the **social welfare system**. Social welfare addresses the well-being of people in society, and in order to enhance people's well-being, services are often developed. Social welfare services are created through public laws and policies established by federal and state legislatures, local municipalities, and courts. These laws and public policies are developed in response to large-scale social needs (Segal, 2016). For example, because some people cannot afford to buy enough food to feed their families, public policies have created food assistance programs such as the Supplemental Nutrition Assistance Program (SNAP, commonly referred to as food stamps), which is discussed in more detail later in this chapter and in Chapter 3.

The term **welfare** is often perceived in a negative way as referring to something given by the government to people who may need help but may also take advantage of the system while receiving it. In this view, welfare consists of programs that provide assistance to poor people; it does not involve the many other social welfare services that are more broadly available, such as Social Security. The negative perception of welfare does a disservice to all the programs and resources that help people in need.

As you read this book, you will gain greater understanding of and insight into the array of social welfare programs that exist in our society and the complex journey of values and assumptions that are part of those programs. You will then be able to form your own opinions about the importance of and need for each social welfare program and whether each organized public service is appropriately designed to enhance the social well-being of members of our society.

The history of the social work profession is intertwined with the history of social welfare policy in the United States. Social workers recognize that social welfare policy affects service delivery. Therefore, we actively engage in analyzing, formulating, and advocating for social policies and services that advance social well-being.

We can do this effectively only if we understand the history of social welfare and the underlying values of the current political and government structures that shape social welfare policy as mandated by national social work educational standards (CSWE, 2015). The history of social welfare policies also influenced the development of the profession of social work. Later in this chapter, we review the history of the profession and its relationship with the social welfare system.

Although people refer to it as a system, the provision of social services in this country is not an organized system. The social welfare network, rather than being a single, cohesive, monolithic unit, is made up of a variety of organizations and agencies as well as different levels of government. Providers of social services can be under the direct supervision and auspices of federal, state, local, or tribal governments, or in the private sector and receive government support for providing needed services. Funding comes through the government, financed by taxes paid by individuals and businesses. Private agencies and organizations are not directly under the supervision or control of a government body. Private providers can be either nonprofit or for-profit



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organizations. That is, some companies that provide services such as mental health or medical care are structured to earn profits and are even listed on the stock exchange.

Although private social service agencies are not part of local, state, federal, or tribal governments, they often work in partnership with government agencies. The partnerships are typically built around contracts for services. This means that the private agencies are reimbursed for qualified services they provide to people who meet government criteria for eligibility. For example, a low-income person may be treated for depression at a private mental health facility, but the federal government pays the bill because the person qualifies for public assistance benefits and the mental health facility is certified and approved by government agencies.

Agencies and organizations related to religious denominations also serve social welfare needs. Religious organizations have a long history of involvement in the provision of social services. Starting in the 1600s, local churches or parishes were often involved in the collection and distribution of resources. Since then, religious groups have played an integral part in the provision of US social welfare services. Catholic Charities, Jewish Family Services, Lutheran Social Services, and the Salvation Army are but a few of the religion-affiliated organizations that provide social welfare services.

The delivery of social welfare services has developed incrementally over decades. This means that small changes have been made over time and have evolved into the larger social welfare system of today. However, this slow evolution has caused the system to become fragmented and difficult to understand. Social workers often work within social welfare programs or refer people to them, and therefore must try to understand the system, in spite of its complexity.

This book provides an introductory overview of the resources and services that are available through the social welfare system. It will take further study and years of social work experience to understand the system thoroughly. Because the system is constantly changing in order to adapt to shifts in social needs and social problems, social workers must continue to learn about available services and resources.

How the Social Welfare System Helps People

The social welfare system helps support people both preventively, before there is a problem, and responsively, when a problem is already present. Some social welfare historians refer to these two approaches to providing services as **proactive** and **residual** (Wilensky & Lebeaux, 1965).

Institutional social welfare services are in place to prevent problems. They are proactive and provide benefits or services to people before problems arise. Social Security, the national program that most people pay into during their working years, is available to people when they age. It guarantees a monthly payment to help keep people out of poverty. Even if people are wealthy and do not need Social Security benefits, if they paid in while working, they receive monthly payments. Everyone who paid in during his or her working years is entitled to, or guaranteed, benefits. The preventive aspect of this program is that it provides a minimum income to keep people in retirement from falling below the poverty line.