

# SURVEY

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## New Rights for Veterans

The administrator of veterans affairs explains what the so-called G. I. Bill of Rights, now a law, means to the veterans of this war.

BRIG. GEN. FRANK T. HINES

**T**HE Baruch-Hancock report, released early this year, was welcomed by the public as the highway to reconversion, pointing the way to avoid postwar depression. Already the recommendations in that report, dealing with the human problems of demobilization, have been implemented in part by the enactment of the Servicemen's Readjustment Act of 1944, popularly called the G. I. Bill of Rights (Public Law No. 346, 78th Congress, approved June 22, 1944). The law consists of a comprehensive program for the readjustment of men and women returning from the armed forces to civilian life. Its several provisions, offering them methods of rehabilitation and security, may form a bulwark against the impacts bound to come in the shift from war to peace.

This law establishes benefits for any person who served in the armed forces for a period of at least ninety days, unless discharged sooner for a disability incurred in service in line of duty. Part of the military service must have occurred during the period beginning September 16, 1940, and ending with the termination of the war.

Its principal purposes are to provide World War II veterans with: educational aid; a guarantee of loans for the purchase or construction of homes, farms and business property, stock, machinery, and the like; and readjustment allowances during periods of unemployment. In ad-

dition, provisions of an administrative character are included in the new law to clarify already existing laws affecting veterans. Other provisions insure efficient methods of demobilization with protection of veterans' rights; authorize representatives of veterans' organizations and of the Veterans Administration to function in military and naval installations on shore, so that adequate advice might be available to veterans; establish machinery for review of discharges, except those resulting from sentence of general court martial; clarify provisions relating to various types of discharges in connection with veterans' benefits.

### Title I.—Hospitalization

One of the most valuable benefits long available to veterans is the privilege of hospitalization in modern, scientific institutions where the highest type of medical care is afforded. Hospitalization and domiciliary care are extended to veterans of all wars, priority being given to those suffering with disabilities of service origin. The same benefits are also available to veterans of the Regular Establishment if discharged for a disability incurred in line of duty, or if in receipt of a pension for a service disability.

To insure expansion of the program to meet new needs, the G. I. Bill of Rights specifies that adequate hospital facilities shall be available to veterans suffering from non-service disabilities or diseases,

as well as to those needing treatment for disabilities or diseases incurred in service. The law authorizes an appropriation of \$500,000,000 for the construction of additional facilities. In line with this provision, the Veterans Administration recently proposed that the Federal Board of Hospitalization recommend to President Roosevelt, building projects to provide 16,000 additional beds in twenty different states. Following the cessation of hostilities, the bed capacity of the Veterans Administration will be augmented by facilities made available by transfer from the army and navy.

At the time of the attack on Pearl Harbor there were 61,845 beds available in Veterans Administration hospitals with about 4,200,000 veterans entitled to admission to these facilities. Already authorized new projects, plus current recommendations before the Federal Board of Hospitalization, will bring the total of hospital beds for veterans to 111,000. These will be augmented by some 13,000 domiciliary beds. The potential load of persons entitled to care in these facilities will be expanded by some 12,000,000 World War II veterans.

Other provisions of this title of the law relate, in general, to matters of an administrative character.

### Title II.—Education

Under a law enacted March 24, 1943, designated as Public Law No. 16, 78th

Congress, provision was made for the vocational rehabilitation of persons who may be disabled during the present war. [See "Rehabilitating the War Injured," by Henry Redkey, *Survey Midmonthly*, May 1943.] The G. I. Bill of Rights offers an opportunity for education, training, or refresher or retraining courses to all returning veterans of World War II who have fulfilled the minimum period of service required for eligibility to the act's benefits. These opportunities are embodied in the following provisions:

1. Every veteran is entitled to education or training for a period of one year, or the equivalent thereof, in continuous or part time study at any school or institution of his choice; in any subject for which he is fitted.

2. In order to be entitled to education or training beyond one year, a veteran must show that his education or training was impeded, delayed, or interrupted by the war. A person over twenty-five years of age at the time he entered the service must submit satisfactory evidence to the effect that his education was interfered with by the war. Whether a veteran is eligible for additional education or training beyond one year, and not to exceed three years, is to be determined on his length of military service and his progress in the course pursued.

3. The government will pay all tuition and other fees, cost of books, supplies, equipment, and other necessary expenses not to exceed a maximum of \$500 per school year.

4. The veteran is entitled to a subsistence allowance while pursuing education or training, amounting to \$50 per month if he has no dependents, or \$75 per month if he has a dependent or dependents.

5. A veteran may attend a course of education or training part time, receiving subsistence allowance or no allowance, but with payment of tuition and other expenses.

6. The veteran has the right to have released to him the books and equipment furnished, if he satisfactorily completes his course of education or training.

The Veterans Administration, through facilities established throughout the nation, will help veterans obtain these rights. An eligible veteran may choose any approved educational or training institution that will accept or retain him as a student or trainee in any field or branch of knowledge he elects and for which the institution finds him qualified. He may make application at the institution or at a local office of the Veterans Administration. The latter will provide for educational and vocational guidance to those veterans who desire such assistance.

When a person attending a course of

study or training under the G. I. Bill of Rights is receiving compensation for productive labor performed as a part of his apprenticeship, he can still receive a partial subsistence or dependency allowance, the amount to be determined by the Administrator of Veterans Affairs. No payments may be made to institutions, business, or other establishments furnishing apprentice training on the job.

Following World War I, vocational rehabilitation was made available to those veterans who suffered a disability during war service, but only 179,519 veterans entered training, and of these a total of 128,747 satisfactorily completed the courses prescribed.

Though then, as now, many men of high school and college age had been called from classrooms into service, no provision had been made for continuing education while under the jurisdiction of the armed forces. Today, however, all the major colleges throughout the United States have had accelerated courses of training prescribed by the army and navy to train leaders for the specializations demanded by the armed forces.

Furthermore, there are available to men in camps and at battle stations throughout the world, libraries, group study courses, and Army Institute correspondence courses covering approximately 300 courses of study. The incentive to take advantage of these opportunities often comes from the observation that persons qualified by training and education receive commissions of responsibility and rapid promotion. These stimulating factors may lead many persons now in the armed forces to avail themselves of educational opportunities following discharge.

After passage of the G. I. Bill of Rights, applications for its educational benefits were processed immediately by the Veterans Administration. The expenses of one student who had already enrolled in an educational institution were assumed under this law on the day following its enactment. Within three weeks more than 1,000 applications for educational benefits were received.

Educational institutions are meeting this challenge by making extensive plans for adapting methods and curricula to the contemplated needs of returning veterans. Some institutions have arranged for veterans to enter classes at the first of any month, and at least one large metropolitan university has developed a program by which veterans may be admitted at the beginning of each week. As time will be an important factor to the men who have been away so long from the classroom or jobs, accelerated courses and courses on a part time basis while employed will probably be popular, particularly to older men. Others will wish

to secure the cultural phases of a liberal education which were omitted from accelerated wartime courses.

### Title III.—Loans

From the vantage point of a foxhole or a sultry jungle, many a "G.I. Joe" envisions the day when he can, "be his own boss," own his home, have a family and job. Perhaps a majority feel that liberty and pursuit of happiness will have been attained in large measure by owning a farm or a small independent business.

Though the new law does not provide for the granting of loans by the Veterans Administration, it authorizes the Administrator of Veterans Affairs to guarantee, under certain conditions, loans for the purchase of homes, farms, and business property, repairs, additions, stock, machinery, equipment, and the like. The aggregate amount guaranteed for each veteran cannot exceed \$2,000. The first year's interest on such loans is to be paid by the government.

The Veterans Administration is exploring possibilities for utilizing established loan agencies to the maximum in relation to this program. Regulations now being drafted will facilitate the part to be played by lending agencies and put all of them on an equal footing, insofar as possible. The regulations will assure that no veteran, properly entitled to help on a reasonable basis under the loan provisions, fails to get such aid.

The law itself includes certain safeguards designed to give stability to the loans and to protect the veterans against exploitation. Among them is a provision that the guaranty on a loan under this title be subject to a determination that the loan applied for appears practicable.

In regard to loans made for the purchase or construction of a home, the law stipulates that the cost shall bear a proper relation to the veteran's present and anticipated income and expenses, and that it does not exceed the reasonable normal value of the property or construction involved.

The terms relating to loans for purchasing farms and farm equipment require that such property is to be used in bona fide farming operations conducted by the veteran; that the farm equipment will be useful in and reasonably necessary for such operations; that the ability and experience of the veteran and the nature of the proposed farming make it reasonable to suppose that the venture will be successful. Again the purchase must not exceed reasonable normal value as determined by proper appraisal.

In connection with these provisions the Department of Agriculture has issued a series of pamphlets for the enlightenment of persons who contemplate selecting, fi-



nancing, and operating a farm or obtaining loans for farm equipment or operation.

The Department of Commerce, by request from the War Department, is preparing a series of books which will be distributed by the War Department, on the problems of establishing and operating various kinds of business. Each book is devoted to basic considerations, such as capital requirements, location, cost, display, layout, credit policy of a specific business likely to attract veterans. They may be used as texts in courses which the army proposes to give soldiers before demobilization. Their subjects include metal working shops, sawmills, building contractors, painting contractors, hardware stores, service stations, grocery stores, drugstores, electrical appliance stores, shoe repair shops, auto repair shops, heating and plumbing establishments, real estate and insurance agencies, beauty parlors, bake shops, restaurants, dry cleaning establishments, laundries, apparel stores, and general merchandise stores.

#### Title IV.—Employment Service

The G. I. Bill of Rights has established a Veterans' Placement Service Board to determine all matters of policy relating to the administration of the veterans employment service of the U. S. Employment Service. The board is composed of the administrator of Veterans Affairs, who is the chairman; the director of National Selective Service; and the administrator of the Federal Security Agency, or whoever may have the responsibility of administering the functions of the U. S. Employment Service. While the law makes the administrator of Veterans Affairs responsible for veterans' employment, the function of serving veterans in this regard is retained in the U. S. Employment Service rather than being placed in the Veterans Administration. Plans and policies for veterans' employment will also comprehend the voluntary services of reemployment committeemen on local draft boards.

#### Title V.—Unemployment Allowances

A further bulwark against adversity is established under the G. I. Bill of Rights by the authorization of allowances of \$20 per week for unemployed veterans. Eligibility is subject to the following conditions:

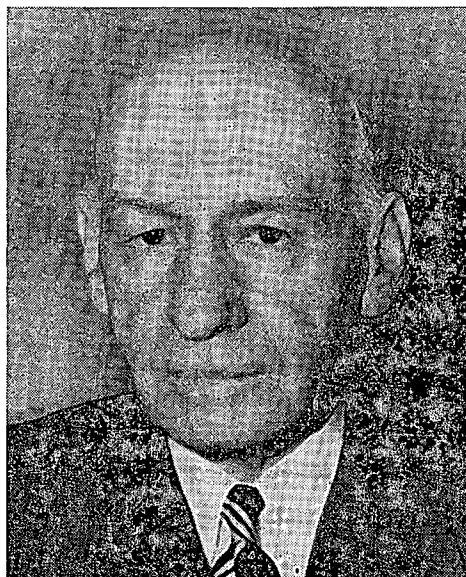
1. The week of unemployment must have begun after September 3, 1944, and have occurred not later than two years after discharge or release from active service or the termination of the war, whichever is later.

2. The veteran is not receiving a subsistence allowance for education or training.

3. The veteran resides in the United

States; is completely unemployed — or partially employed, at wages less than \$23 per week; is registered with and reporting to, a public employment office; is able to work and available for suitable work. However, no claimant will be considered ineligible in any period of continuous unemployment for failure to comply with these requirements if such failure is due to an illness or disability occurring after the beginning of the period.

4. Any veteran will be disqualified from receiving an allowance if he leaves



Wide World Photo

Brig. Gen. Frank T. Hines  
Administrator of Veterans Affairs

suitable work voluntarily without good cause, or is suspended or discharged for misconduct; if he fails, without good cause, to apply for suitable work or to accept suitable work offered; if he fails, without good cause, to attend an available free training course; if he is participating in a strike or labor dispute causing a work stoppage. Added penalties apply to successive disqualifying offenses.

5. Up to a fifty-two-week limit, the length of time an allowance will continue is to be determined by allowing eight weeks of allowances for each of the first three months of service, and four weeks of allowances for each month or major fraction of a month of service thereafter.

6. The amount of the allowance will be reduced by any federal or state unemployment or disability compensation — other than pension, compensation or retired pay issued by the Veterans Administration — received by the veteran for the same period.

Any self-employed veteran is eligible for a readjustment allowance if his net earnings are less than \$100 for the previous calendar month, the amount granted to be the difference between the net earnings and \$100 per month; and if he complies with the conditions as to eligibility as otherwise provided.

Severe penalties are provided for fraud and misrepresentation in connection with claims for readjustment allowances.

No readjustment allowance may be paid for any week commencing more than five years after the termination of hostilities.

Problems relating to the administration of these readjustment allowances were considered by representatives of the Veterans Administration and state unemployment insurance agencies at conferences in Washington, D. C., within a few days after the enactment of the law. The objective of the conferences was to reach conclusions and to establish a zone of understanding that would permit the state agencies to administer this phase of the law under established procedure. An effort was made to give the state agencies the widest discretion consistent with the provisions of the law in planning methods for carrying them out.

Under present arrangements an unemployed veteran will present his discharge certificate to the state unemployment insurance agency and then make application for the allowance, as the forms on which he may enter his claim are in the control of the states.

The operating agreement which has been made by the Veterans Administration with the state agencies contemplates immediate action on all cases in which the veteran's discharge certificate shows the requisite period of service and an honorable discharge. If the discharge was other than honorable, or if the veteran has had less than ninety days of service but was discharged for a disability incurred in line of duty, there may be a short delay in securing from the regional office of the Veterans Administration a determination as to eligibility.

The terms of the law relating to the self-employed have never occurred in any other unemployment compensation law, state or federal. Therefore, the Veterans Administration, for the time being, will undertake to administer allowances for self-employed veterans without reference to state agencies, except perhaps as these are used for the filing of applications.

By reason of present employment conditions throughout the country, little interest has been shown thus far in the unemployment features of the G. I. Bill of Rights.

In signing the Servicemen's Readjustment Act last June, President Roosevelt remarked that it "gives emphatic notice to the men and women in our armed forces that the American people do not intend to let them down." Certainly the act is a challenge to the combined efforts of federal, state, and private agencies. Its operation should rouse the constructive interest of every American citizen.

# Problems of Homecoming

LOUIS L. BENNETT

The troubles bothering returned servicemen and ways of preparing for them, -described by the director, Veterans' Service Center, New York.

A MILLION and a half men have been released from the armed forces since October 1940. The task of helping these men to readjust to civilian life has presented an opportunity as well as a challenge to those of us still on the home front. For only through firsthand knowledge of what the difficulties of readjustment are for these men can we anticipate the future problems of demobilization.

The accumulation of such knowledge is one of the primary objectives of the Veterans' Service Center in New York City, an agency set up under the auspices of the War Manpower Commission, Selective Service, Veterans Administration, and other groups, to provide individual service to veterans and to mobilize the community's rehabilitative resources in an integrated program. In the five months since its establishment, more than 15,000 veterans of this war have called at the center for information, help, and guidance.

While it is difficult and perhaps still too early to generalize about the kinds of problems bothering these men, it is possible to distinguish certain main currents of difficulty which have brought them to the center. Perhaps it is not too soon to assume that these are the currents which must be taken into account in our large scale future planning.

## Family Difficulties

Among the frequently recurring problems brought to the center are those revolving around readjustment to members of the family. The men who come to us with family relationship problems fall into several general types:

1. The psychotic or emotionally disturbed veterans, whose families need to be helped to understand the problem and to approach the veterans as constructively as possible.

2. The physically wounded or crippled whose families, too, need to be helped to understand how best to receive them.

3. The youngster who becomes a "man" in service, and may be unable to conform to parental expectations or discipline on return.

4. The young man who has married while in service and has never really assumed the responsibilities of husband and father. (The young wife in this situation may be equally lacking in a sense of family responsibility, since there has been

no opportunity to build on the usual foundation of mutual experiences.)

5. The man who has been away during his children's formative years and who may tend to be awkward or overcompensatory in taking up "fatherhood" and its authority on his return.

6. The young man who may have enlisted or have welcomed induction because of an unsatisfying home situation; he may be concerned about returning to this situation and ready for help in understanding and preparing for it.

## Education and Jobs

Another important problem, and the one which appears most frequently, is the problem of educational and job adjustment. The men who come for educational advice include:

1. The young man who, having perhaps attended high school or college with no clear picture of its relationship to later occupation, now feels that education for its own sake is wasteful and is ready for more directed thinking and planning.

2. The man anxious to resume his interrupted education, provided it can be "hurried up."

3. The professional or artisan unsure of picking up his pre-service profession or craft because he "has been away from it so long."

4. The man interested in music, art, and other studies, not as a vocation but as a leisure-time activity.

5. The man interested in vocational training in fields offering assurance of postwar job security.

Discharged veterans seem more realistic about problems of occupation and adjustment than were young men of comparable age before the war. In our conversations with veterans we have found that:

1. Many show a disinclination to return to their old job, indicating that it was a rather "hit or miss" selection in the old days, and that now they feel they have an opportunity to make a choice. This attitude, however, is sometimes the result of unrealistic thinking, as the old job may have real stability or promise.

2. Many demonstrate a misconception regarding the high wages which presumably abound in war industry.

3. Many are interested in relating their military or naval training and experience to civilian occupations.

4. Some have occupational ambitions, usually in the direction of "glamour" occupations, which have no relationship to their training or experience.

5. A discrepancy between service rank and actual job experience brings the difficulty of adjusting to a lower status. On the other hand, some young men are returning from military life with newly discovered leadership qualities which fit them for levels of adjustment much higher than they enjoyed in civilian life.

6. Some men show a tendency to lean too heavily on job preference under veterans' legislation.

7. There are a large number of young men with no job experience who are in need of wise counseling and guidance.

## Miscellaneous Problems

In addition to the demands for readjustment to families, making educational plans, and finding a job, numerous miscellaneous problems crop up to plague the returned serviceman. There is the problem of housing, which has caused considerable concern and some bitterness on the part of returning veterans who have been unable to find apartments for themselves and their families.

A number of veterans need business advice. Many of the discharged men who have come to us have indicated that they would like to invest their savings in small businesses and are in need of sound counseling of a non-commercial sort. These requests have become more numerous since the passage of the "G.I. Bill of Rights" with its provisions for loans to veterans. [See page 243.]

In addition, we have met frequent requests for farm advice and assistance in evaluating possible farm locations. The men realize need for, and should have, sound counseling in this area. Then, there are the veterans who request loans, having been presented with business or job possibilities requiring small investments.

Men with blue discharges (discharges without honor) present a serious problem. Workers in the psychiatric and case work field are becoming increasingly concerned about the effect of such discharges on men who, in most instances, are suffering from emotional disturbance and instability.

N.P. discharges (neuro-psychiatric discharges) also make adjustment difficult. Men who have these have an initial handicap which many of them find difficult to overcome. Not only is it hard for them to find employment, but their own feelings about the reason for discharge sometimes prove a serious handicap in readjustment to civilian life. Although the War Department recently discontinued the use of psychiatric terms in cases of men discharged for neuro-psychiatric disability and is refusing to furnish