The charitable response to the victims of Sept. 11 has been unmatched in American philanthropic history. While the nation is right to celebrate the good works of generous individuals and nonprofit groups in this effort, this outpouring of support has highlighted some of the limits of relying too heavily on charities to provide for those in need.

That recognition is particularly relevant in 2002. This year, Congress is set to reauthorize the nation's primary welfare law, which passed in 1996. Policymakers should reflect on this task in light of what the country has learned since last fall about meeting large-scale social needs. Three lessons from Sept. 11 are particularly relevant to this upcoming legislative debate.

First, despite their best efforts, charitable organizations face capacity problems that restrict the reach of their activities.

One of the most publicized controversies after Sept. 11 emerged from the Red Cross' initial decision to devote a portion of its Liberty Fund to general capacity-building. That is not to say that few victims benefited from the fund, as some critics charged. Proving in part that no good deed goes unpunished, however, many members of Congress and citizens who contributed criticized Red Cross leaders who proposed using money to pay for other purposes, and for not responding to thousands of other victims who were awaiting aid.

A second limitation is that the diversity of the charitable sector can be confusing to citizens desiring to give, and to victims seeking needed support.

As donations and needs increased during the fall, reports surfaced of scam artists preying on individuals' good will by creating bogus charities, many Internet-based, that stole money from donors. Even people who were fortunate enough to avoid those schemes faced a huge range of choices when deciding where to put their money. By mid-October, a New York Times database listed 177 entries of fund-raising events and organizations created in response to the attacks.
This tremendous range of potential charities posed administrative nightmares for some of the victims of the attacks who sought aid. Elizabeth McLaughlin, whose husband Robert died in the World Trade Center, testified in a congressional hearing Nov. 6 about her experience: "You have to really focus - which some days is very hard - to satisfy the various registration requirements." She said she was faced with having to "repeat my story to the same organization four, five and six times; countless faxing, sending e-mails, and traveling in person each week to re-apply."

A third limit to the charitable response has been the ripple effects that support for the victims of Sept. 11 has had on other good causes around the country.

Even though Americans have volunteered thousands of hours, and donated millions of dollars to the disaster relief funds, they do not have unlimited resources to give. As other organizations in New York and elsewhere have discovered, support for one cause often trades off with others, leaving persistent needs unmet. Charities that raise funds for everything from battered women's shelters, AIDS awareness and prevention, and homelessness have felt the pinch of having fewer resources available to help those in need.

In the most general terms, then, the charitable response to Sept. 11 illustrates some of the clear differences between emergency and long-term welfare provision. While nonprofits and individuals may be uniquely equipped to provide emergency assistance, they should not be expected to ameliorate the wider needs that confront a large nation like the United States year after year.

Thus a wise approach to shoring up the nation's safety net in this year's welfare reauthorization would be for policymakers to leverage (but not overestimate) the strengths of non-governmental actors without eschewing the government's responsibility for protecting the neediest citizens of society. That would be consistent with the goal of the country's founders, who wrote the Constitution in part to "promote the general welfare" of the nation's people.

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