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The four biggest lies told about welfare

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PRESIDENT BILL CLINTON hit a nerve with voters when, on the campaign trail, he promised to "end welfare as we know it." But it's the Republicans, who won a majority in the House last November, who are trying to turn 60 years of social welfare policy on its head.

The Personal Responsibility Act, part of the GOP "Contract With America," contains provisions that the Children's Defense Fund warns would cut 5 to 6 million children off from their sole support—an average $4.44 per day. Those provisions include lifetime exclusion from aid for children born to unmarried teen mothers, mothers already on welfare, and children for whom paternity has not been legally established.

"What will be the human consequence to the millions of children who will be born into a society that denies that they are entitled to any financial support?" asked Father Fred Kammer, S.J., president of Catholic Charities USA, in testimony before a House subcommittee last January.

Catholic Charities, which cares for one in five of all American children in foster care, is the nation's largest private social-service network.

KAMMER CALLED THE PERSONAL Responsibility Act "cruel" and argued that its passage would increase abortions, multiply the numbers of abused and neglected children in foster care, and actually increase teen pregnancy as girls seek to atone for a pregnancy terminated or a child given up for adoption.

"In welfare policy, as in medicine, the prescription should be 'first, do no harm,'" Kammer testified.

Have Americans suddenly become so mean-spirited that they no longer care about

15.7 million children living in poverty? Most individuals who work with welfare families--those receiving Aid to Families with Dependent Children (AFDC) and food-stamp coupons--don't believe it's anything that blatant.

Rather, they say, it's because middle-class resentment has ballooned as wage-earners are forced to work harder for less money, even as their job security erodes.

But what's important to note, say experts, is that much of that resentment toward welfare families is fed by several stubborn myths—the most prevalent of which are discussed below.

Myth #1: Welfare benefits go to minority women who never leave the dole.

THE FACT IS, MORE WHITES RECEIVE aid than blacks or Hispanics. Two out of three welfare recipients are children, not adults. And contrary to the stereotype of families forever dependent, nearly three out of four women receiving aid get off welfare within two years.

"The white women are invisible," says Nancy Lyman-Shaver, a former welfare mother who now runs a criminal-justice program for ARISE, a social welfare organization in Springfield, Massachusetts.

"They are the daughters and nieces of middle-class, suburban families who end up on welfare because of a divorce or an abusive partner.

"Every family I know has someone receiving AFDC, but no one likes to talk about it."

LYMAN-SHAVER, 51, first sought welfare assistance in 1965, when she left a battering husband but had no means to support her 4-year-old daughter. She received AFDC for about a year and a half before remarrying. But her second husband was an alcoholic, and she divorced him and returned to welfare in 1969, this time with two daughters.

"I was off and on welfare for about eight years," says Lyman-Shaver, who is white. "I worked as much as possible. I got a real estate license and tried to sell houses. I sold insurance, and I tried clerical work. I was a lousy clerical worker."

She didn't make it off welfare for good until about 1978, when she enrolled in a community college and got an associate's degree in counseling—and made the dean's list. She went on to earn bachelor's and master's degrees as a scholarship student at the

University of Massachusetts.

Throughout her studies, Lyman-Shaver worked as a volunteer or paid counselor in programs for battered women and the homeless.

"People think women on welfare are lazy, and nothing could be farther from the truth," Lyman-Shaver says.

"I think 50 percent of the women I attended community college with were on welfare. They took their education very seriously because they wanted a decent life for their children."

LYMAN-SHAVER IS ANGRY about proposals in Washington, D.C. and her home state to drastically limit assistance without expanding child care and educational opportunities.

"The only thing that gets women off welfare is college or job training," she says. "There are some intelligent women who could make a career if they had the chance. And the women who really don't have skills, who have literacy problems, need better training instead of quick-fix programs that don't lead to jobs."

Lyman-Shaver and her children are typical beneficiaries of aid. According to a recent House Ways and Means Committee report, non-Hispanic whites made up 39 percent of welfare recipients in 1992, non-Hispanic blacks totaled 37 percent, and Hispanics were 18 percent.

Of the 13.6 million individuals who benefited from AFDC in 1992, 9.2 million were children under 18.

Like Lyman-Shaver, most welfare mothers reach for independence, but fall back on aid for many of the same reasons that caused them to seek welfare originally.

NATIONWIDE, HALF OF ALL FAMILIES on AFDC leave within a year, and 70 percent leave within two years, according to Deborah Weinstein, director of the family income division of the Children's Defense Fund in Washington, D.C. Roughly two thirds of those families return to welfare within five years.

Just 15 percent of AFDC families stay on welfare for five years or more continuously.

"These mothers do not have access to jobs stable enough to keep them in the workforce," Weinstein says. "They can't find affordable, quality child care. Or they have a sick child and no insurance.

"If being on welfare was the only way to provide health care for my children, and I had a sick child," she says, "that would be the responsible thing to do."

Myth #2: Welfare encourages teen pregnancy and large, dependent families.

THAT'S A PROPOSITION THAT DREW HOOTS from 16 teenage girls in a Chicago Catholic Charities alternative high-school classroom, even as they stretched oversized sweatshirts over their expanding bellies.

"In Illinois you get $37 [a month] when you have another baby," says Vanessa, (not her real name), 16. "That won't even buy you Pampers for a month."

Like her peers, Vanessa is unmarried and wants to rear her child, finish high school, and stay off welfare.

But she has no idea where she will find infant care to make that possible.

And like most of the 600 girls aged 12 to 19 who are enrolled each year at the Arts of Living Institute, Vanessa did not intend—or even expect—to become pregnant.

TEENAGE PREGNANCY IS MOST OFTEN the result of a whole dysfunctional family system," says Patricia Canessa, director of the 25-year-old program, which teaches parenting and nutrition along with math and science.

"There is often a history of physical and sexual abuse, alcohol and drug abuse in the home. When they have sex, it's not planned—it's impulsive.

"These girls believe nobody gets pregnant the first time, or if it's cold, or if they drink lemon juice."

An AFDC grant is no incentive to become pregnant in such a chaotic environment, Canessa maintains.

"Nobody can live on welfare—and these girls are not the main beneficiaries of the money, anyway," Canessa says.

"It goes to their mothers, their aunts, or the guardian they live with. It's not true that they see welfare as a ticket to the future."

ONLY 8 PERCENT OF Arts of Living students have a second child within 18 months of the birth of their first, and 90 percent of seniors in the program graduate from high school. Three years after leaving the program, just 30 percent of Arts of Living students are receiving public aid, according to Canessa.

Those statistics make Arts of Living one of the most successful programs for teen mothers in the nation, says Sharon Daly, deputy director of Catholic Charities USA.

"There is no evidence that welfare encourages more children," Daly insists.

"In fact, the states with the highest benefits have the lowest rates of additional births, and the states with the lowest benefits have the highest."

SUBSEQUENT CHILDREN ARE HARDLY bonus babies. In the median state, which adds $57 in monthly AFDC benefits for an additional child, each newborn brings a minimum $88.50 a month in new expenses, according to estimates by Catholic Charities USA.

Contrary to the myth, AFDC families also are slightly smaller than the U.S. average.

The typical AFDC family consists of 2.9 people, according to the Children's Defense Fund, compared to the average 3.16 nationwide. Some 42 percent of AFDC mothers have just one child, and 30 percent have two kids. Just 10 percent of AFDC families include four or more youngsters.

Although the largest group of AFDC mothers—nearly one in three—is 30 to 39 years old, teenage pregnancy remains a significant cause of welfare dependency. Mothers who are minors make up 4 percent of the current AFDC caseload, and 29 percent of all AFDC families were started by unmarried mothers under age 18, according to statistics recently released by the U.S. Census Bureau.

Myth #3: People on welfare live pretty well.

CYNTHIA BARNETT BEARS NO resemblance to the Cadillac-driving "Welfare Queen" that President Ronald Reagan made famous as an example of fraud and excess in programs to aid the poor.

Barnett is 43, married but separated, and the mother of three children. She is proud that she graduated from high school on time, even though she was pregnant. She has been on and off welfare—"more off than on"—since her eldest child was about 3 years old.

Her monthly income consists of $128 in AFDC benefits that she receives for her youngest child, the only one still under 17 years old, and $236 in federal food-stamp assistance.

Barnett aspires to an apartment in "a relatively safe neighborhood," but has no real hope she will ever make it out of Dearborn Homes, a Chicago public-housing development in one of the poorest, most crime-infested pockets of the nation.

"People think we live the life of Reilly, with all the luxuries," Barnett says. "I don't have a telephone, no color TV, no CD player. I sure don't eat sirloin.

"When we get our grant at the beginning of the month we go shopping for what's needed, not what's wanted," she says.

"I look for the nicest things at the cheapest prices. I buy a roll of bus tokens for myself and a roll for my daughter. If we run out of tokens, we just don't go anywhere."

BARNETT WANTS TO WORK. She has earned an associate's degree in human services and has held numerous jobs for six months or more. Some of the jobs paid too little to survive on, some ended in layoffs, and one Barnett was forced to quit because of a series of illnesses that beset her son one winter.

Only one job offered medical benefits.

Barnett now volunteers at Women for Economic Security, a program of the Chicago Area Project that offers job and leadership training for women attempting to make it off welfare. As president-elect of Women for Economic Security, one of Barnett's tasks is educating potential donors about what it's like to be on welfare.

What is it like? AFDC grants and food stamps barely cover the necessities and leave families below the federal poverty line in almost every state. The AFDC grant for a mother and two children in the median state was $366 per month—or $4,392 annually—in January 1994, according to the U.S. Department of Health and Human Services. The same family would qualify for a food stamp allotment of $295 per month, or $3,540 per year.

TOGETHER, AFDC AND FOOD-STAMP assistance for the family totals $661 per month, and

$7,932 per year. That's just 64 percent of the federal poverty line for a family of three, which stands at a grim $12,320. Just one in five AFDC families receive housing assistance.

Most wearing for families without resources is the fear that disaster is around the corner—sometimes in the form of an unexpected bill that would be insignificant to others.

"Two years ago I had a painful rash, and my medical card did not cover the medicine," Barnett says. "It cost $21.96, and I didn't have the money. I had to ask for a couple of dollars here and there from my family and friends. You have to wait until everybody's check comes.

"It took me six weeks to get the money," she says, "and months to pay it back."

Myth #4: Welfare is a huge drain on the federal budget.

POVERTY IS EXPENSIVE. It's true that with state and federal expenditures, welfare programs cost a total of $24 billion annually. And yet welfare payments affect only 1 percent of the federal budget.

The fact is, affluent Americans enjoy far greater benefits in the form of tax deductions for mortgage interest and property taxes, capital gains exclusions, and farm subsidies. The higher the household income, under current tax law, the greater the tax advantages.

Mortgage interest, which is excluded from taxation on loans up to $1 million, will cost the federal government $53.5 billion in 1995, according to a House Joint Committee on Taxation report—more than twice the payments to poor families.

Families earning $50,000 or more enjoyed 88 percent of the total tax benefit, and families earning more than $100,000 annually collected 44 percent, according to the same report.

"People with million-dollar mortgages do not need a federal subsidy," says Henry Rose, director of the Community Law Center at Loyola University Law School in Chicago.

"You can own two homes and benefit from mortgage interest deductions on both. The government is subsidizing you to own two homes. Is that really where we want our taxes to go?"

Farm subsidies, which now go to eight out of ten producers, cost more than $10 billion annually. Capital gains deferrals and exclusions on home sales cost $19.7 billion. And property-tax deductions total $13.7 billion.

ROSE USES THE SOCIAL SECURITY system, which pays out $300 billion annually, as another example of how government programs offer more advantages to the already advantaged.

"Contributions to Social Security decline as a percentage of income for persons earning more than $60,000," he points out.

"Thus, a worker who earns $20,000 pays 6 percent of earnings into Social Security while another person who earns $200,000 contributes only 2 percent."

And unlike federal assistance to the poor, government payments to Social Security recipients are adjusted annually to ease the bite of inflation.

Rose does not necessarily endorse scrapping government supports for middle- and upper-income Americans. But he argues that the poor unfairly bear the brunt of our political and economic anger and are without powerful defenders.

"The typical reaction I hear is, 'We're the taxpayers who carry the weight of society. Why are you critical of our meager benefits?'" Rose says.

"I can understand that. But when we talk about replacing the welfare state, let's at least recognize all the forms of benefits and look at who really needs subsidy."

For more information:

- Catholic Charities, USA produces "AdvoFax," a weekly legislative fax service that alerts and advises subscribers about key legislation pending in Congress. Contact Seth Turner, Catholic Charities USA, 1731 King Street, Suite 200, Alexandria, VA 22314. Phone: 703-549-1390 (ext. 62). Fax: 703-549-1656.

- Children and Families First: Parish Resource Manual, produced by the U.S. Catholic Conference. Cost: $4.95. To order, call 1-800-235-USCC.
- The Children's Defense Fund has done much to analyze current welfare-reform proposals. Contact CDF at 25 E Street, NW, Washington, DC 20001. Phone: 202-662-3652.

Fast facts on poverty and welfare

- The U.S. child poverty rate is more than double that of any other industrialized country. (UNICEF, 1993)
- 63.2 percent of poor families with children had someone in the family who worked during the year. (U.S. House of Representatives' Green Book, 1993 and 1994)
- Approximately 27 percent of poor families with children had the equivalent of one or more persons working full time, year-round. (U.S. House of Representatives' Green Book, 1993 and 1994)
- Families with children experienced most of the increase in U.S. poverty between 1990 and 1991. In 1990, the majority of these poor families—60 percent—were married-couple families. (U.S. House of Representatives' Green Book, 1993 and 1994)
- More Americans are living below the poverty level--36.9 million—than at any time since 1962. (U.S. Census Bureau, 1993)
- Of all WIC participants, 44.7 percent are Caucasian, 27.3 percent are African American, and 23.7 percent are Hispanic, (U.S. Department of Agriculture, 1993)
- Prenatal WIC benefits costing $296 million in 1990 will save $1.04 billion in health- and education-related expenditures by the year 2008. (General Accounting Office, 1992)
- Due to a lack of funding, WIC reaches only 60 percent of all eligible women and children. Nearly 3.5 million people

who qualify cannot be served. (U.S. Department of Agriculture, 1993)

- A record 27.4 million Americans—nearly 11 percent of the population—enrolled in the Food Stamp Program in November 1993. (U.S. Department of Agriculture, 1994)

Glossary of welfare benefits

AFDC: Aid for Families with Dependent Children. Created by Congress in 1935 as part of the Social Security Act, in response to the Great Depression.

WIC: Special Supplemental Food Program for Women, Infants, and Children. Begun by Congress in 1972.

GA: General Assistance. Aid to unmarried adults who have no dependents. Also called Government Relief.—END