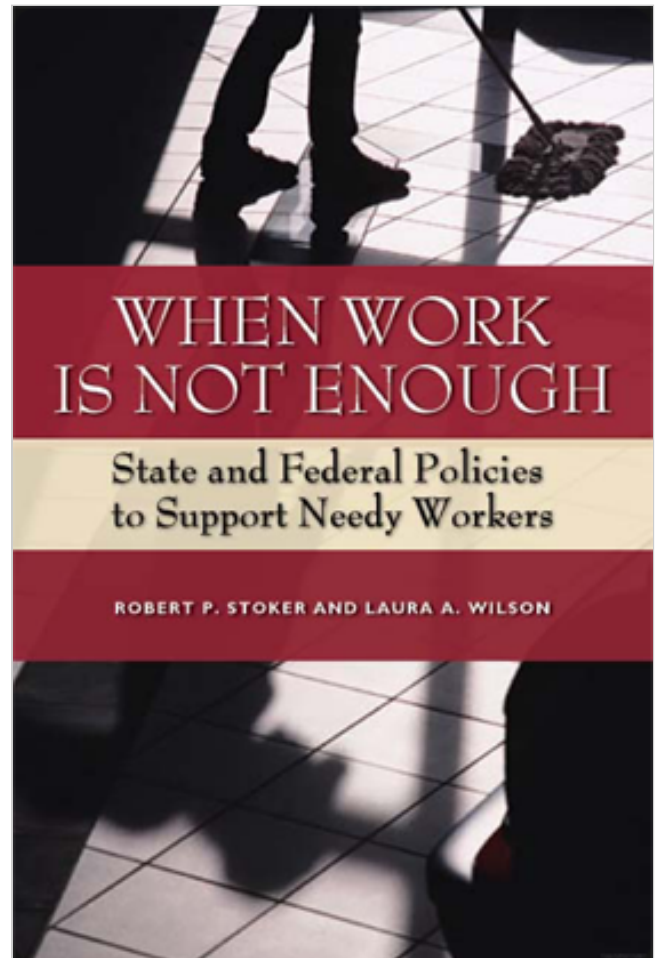


Single mothers and welfare: a new perspective

When Work Is Not Enough: State and Federal Policies to Support Needy Workers. By Robert P. Stoker and Laura A. Wilson, Washington D.C., Brookings Institution Press, 2006, 224 pp., \$24.95/paperback.

In the 1980s and 1990s, many in the United States viewed askance that portion of the Social Security Act of 1935 which assisted needy families. Those viewing the act with disapprobation even coined the term "welfare queen" to describe what in their view were unworthy recipients of the act's benefits. When President Bill Clinton signed into law the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996, he formally and culturally institutionalized the idea of "taking responsibility for feeding one's family through employment"; in his words, the act would "end welfare as we know it." In their three-part volume, *When Work Is Not Enough: State and Federal Policies to Support Needy Workers*, authors Robert P. Stoker and Laura A. Wilson analyze the effects of the PRWORA and assess whether the assistance it provides is sufficient.

In section one, "Describing the Work Support System," Stoker and Wilson define and describe federal- and state-level programs designed to meet the requirements of those needing assistance under PRWORA. The authors are careful to explain how they identify those programs which actually support needy workers versus those which do not; for example, even though a person's participation in a program could increase his or her child support payments by 25 percent, Stoker and Wilson would not identify the program as supporting needy workers if the government "absorbed" (i.e., took back) most of the funds. Of the eight such programs the authors describe as aimed at supporting needy workers, five (63 percent) were voucher programs while only three (37 percent) were "monetary" programs. Those eight programs offer minimum wage rates at the state and federal level, various forms of medical assistance, food programs, earned income disregards



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(i.e., income that does not affect the benefit amount), the Earned Income Tax Credit, childcare vouchers, and rental assistance.

The authors define a "policy tool" as "the method by which a culture addresses a social problem." They carefully and accurately describe the six policy tools under PRWORA that use both instrumental and symbolic means to materially support needy workers and their families: direct government payments, grants, vouchers, tax expenditures, social regulation, and economic regulation. Prior to PRWORA, the "less eligibility principle" was in effect, a principle which held that welfare benefits could not be greater than income earned by the lowest paid worker. According to the authors, the laissez-faire-based PRWORA doctrine that replaced it created a false dichotomy of "working people," who are productive, and "nonworking people," who are not. Stoker and Wilson believe that PRWORA represents an unfortunate paradigm shift from earlier programs, one that blurs the boundaries between the deserving poor and the undeserving poor. They also note that the act establishes a work support system with much stricter guidelines for qualifying for benefits than did the previous support system.

In section two, "The Generosity of Work Support Programs," the authors examine federal benefits in combination with state-level benefits in an attempt to prove two hypotheses. First, they seek to show that the federal poverty measure is inadequate for deciding whether a household is living below a "decent" standard of living. Unfortunately, their "proof" fails because the term *decent* is ambiguous in the context they supply. Further, the graphs they use are difficult to understand, requiring one to read the book's text closely to get their meaning. Second, Stoker and Wilson attempt to prove the counterintuitive notion that those states which do *not* provide additional support above the federal standard (based on regional variances in cost of living) are actually *more* generous than those which do. To their credit, the authors provide several excellent examples to make their case.

Even though section three, "Evaluating Work Support Performances," represents only 15 percent of the text in the book, that 15 percent is crucial to understanding the book's message. In the section, the authors explain why they feel that there is still much need among the lowest paid workers, even with vouchers for childcare, food, medical care, rental assistance, and the Earned Income Tax Credit. Exacerbating the situation is the fact that many qualified recipients are unaware of benefits to which they are entitled. A reader who skips this section might be left with the false impression that the authors feel that needy workers and their families currently achieve a decent standard of living under PRWORA.

Throughout the book, Stoker and Wilson repeatedly supply information and statistics to disprove the aforementioned prevalent attitude in the 1980s and 1990s regarding the structural causes of work, poverty, and welfare. The authors point out that more than 60 percent of households presently living in poverty have at least one adult who works full time and that 62 percent are women (most of whom have low levels of education) with children whose average age is 8. The authors view as problematic the fact that the PRWORA ties benefits to full-time employment. The problem is that many households cycle into and out of poverty because full-time work is not available to them, as a result of either health issues, a poor local economy, or other reasons. Stoker and Wilson also find that the numbers do not necessarily support the theory that households fare better during economic upswings; in fact, it is quite the opposite: they note that the number of households presently below the poverty line has grown even while the stock market is setting record highs.

Recent National Opinion Research Center surveys indicate that most people believe that more ought to be done to assist those living in poverty but that only 20 percent of those surveyed want it to be through a traditional method such as federal or state welfare benefits. Staff at the SIREN/Eaton County Shelter in Charlotte, Michigan (where I

work), as well as the community that supports the shelter, are dedicated to serving those living in poverty, especially the homeless and victims of domestic violence. I am encouraged by the fact that the findings in this book strongly support my experience in the field.

When Work Is Not Enough: State and Federal Policies to Support Needy Workers is an excellent resource for anyone who questions the notion that poor women are nothing more than "welfare queens" and who believes instead the more accurate picture that they are hard-working and financially struggling individuals who are attempting to feed and raise their children. I recommend the book strongly.