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## **The Real Voices of Welfare: Interviews with Welfare Recipients**

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Scott Halloran\*

The 1996 welfare reform fundamentally changed the welfare system by replacing Aid to Families With Dependent Children (AFDC) with Temporary Assistance for Needy Families (TANF). TANF is a state block grant allocation that emphasizes a five-year lifetime limit for recipients. The stated goals of the 1996 program were: (1) to assist needy families so children can remain living in their own homes; (2) to promote work and marriage in order to reduce dependence on government benefits; (3) to reduce births out of wedlock; and (4) to encourage and support marriage.<sup>1</sup> TANF reauthorization has been stalled for months as politicians and policymakers from both sides of the aisle debate the program's perceived strengths and weaknesses. In the meantime, the voices of those directly affected by the program often remain unheard.

In a modest attempt to broaden the discussion, I interviewed Peggy Taylor, Laura Anderson, and Jackie McCoy,<sup>2</sup> three women who have received welfare benefits. Welfare reform is not an abstract academic or government concept for these women; it is a harsh reality. I have documented my conversations with these women to offer their perspectives on the welfare system and their suggestions on how to improve the current system. The women I interviewed all volunteer at the non-profit organization Welfare Rights Organizing Coalition (WROC) based in Seattle, Washington. The views expressed by the women are their personal perceptions drawn from their first-hand experience with the welfare system in Washington State. Their views do not necessarily represent the experience of all welfare recipients, but their voices must be heard. I will first introduce the three women interviewed and then share portions of our discussions.

***Peggy Taylor: Single Mom and Former Welfare Recipient***

Peggy Taylor is a single mother of two whose soft-spoken voice belies fierce determination. She grew up in a middle-class family. Her father was an engineer and her mother was a homemaker. Peggy left her marriage in 1995 because her husband was physically abusive. At that time, her two children were five and seven years old. Initially, her husband was ordered to pay alimony and child support, but he repeatedly went to court to lower the support amounts. Her husband then began receiving disability benefits, and support payments stopped for six months. It was during those six months that Peggy and her family plunged into poverty.

Financially broke, uneducated, and homeless, Peggy was left to raise two small children on her own. She knew that even if she found full-time employment, entry-level wages in Seattle would not sustain her family. Fortunately, Peggy's predicament arose prior to 1997, the year TANF took effect. The welfare rules before TANF allowed Peggy to earn her B.A. while receiving welfare benefits. For four years, Peggy worked part-time, slept three to five hours a night, and studied both early in the morning and late in the evening when the kids went to bed. By the time she graduated this past summer, Peggy made the Dean's List and was invited to join an honors organization, Phi Beta Kappa.

***Laura Anderson: Single Mom and TANF Recipient***

Laura is a tall, hard working single mom in her late thirties who comes from a middle-class Michigan family. Her dad was a union electrician. Her mom was a homemaker until her divorce, and then became a legal secretary. Currently, Laura lives with her teenage daughter and her mother. Her mother was a victim of incest and continues to suffer from severe anxiety, therefore Laura must care for her.

Laura was an early casualty of Boeing layoffs. She returned to school and worked without a car, commuting by bus seven days a week. When TANF became effective and required more work hours, things got so complicated that she left school and took a full-time retail job in middle

management. That job paid \$10,000 a year, which she describes as “too much to get welfare and not enough to live on.” She worked the retail job for three years, but as Seattle’s economy began to shrink, her hours were cut back. Like Peggy, Laura knew that she had to attend school to avoid poverty. However, unlike Peggy, Laura’s opportunity to educate herself was restricted by the new TANF rules and she faced challenges when she wanted to go back to school. Currently, Laura works part-time in an office. She continues to send out resumes and interview, looking for a job that pays more than entry-level wages.

***Jackie McCoy: Single Mom and TANF Recipient***

Like Laura, Jackie is also a single mother and welfare recipient who moved to Washington from the Midwest. Jackie graduated from dental assistant school many years ago, then left Detroit so her three children could escape its violence. She experienced overt racial discrimination in Washington and was unable to find work as a dental assistant. “My skin was a little too dark compared to theirs and they didn’t want my hands in patients’ mouths.”

Jackie spent many years doing physically demanding work that paid very little. Consequently, she suffers from severe carpal tunnel syndrome, and cannot even make a fist. She also has glaucoma and knee problems as a result of aging and the physical toll of manual labor.



Peggy, Laura, Jackie and I discussed many aspects of the current welfare system. Outlined below are some of the issues we discussed:

**EDUCATION**

Currently in Washington, a TANF recipient may pursue vocational training for up to 12 months if the individual works 20 or more hours each week.<sup>3</sup> In the current TANF debate, President Bush has proposed education time

limits that would reduce training opportunities from twelve to three months for people receiving welfare benefits.<sup>4</sup> I asked the women to respond to the President's proposal to reduce educational opportunities and to explain their experience receiving education while receiving welfare benefits.

**Peggy:** Many community colleges . . . adapt programs specifically . . . to fit into a twelve-month schedule. That is already tight. It would be very difficult to get any real training in three months. We are creating a group of people who cannot do anything but really low wage work.

**Laura:** They [Department workers] didn't believe I should go to college, so I snuck in through the back door. I didn't ask permission to go [to school,] I just got a Pell grant and enrolled. I showed up every day, didn't miss a class and worked two part-time jobs while going to school. I knew there were no decent paying jobs without computer skills and education doesn't stop with high school, especially in this day and age. In less than a year, I went from being computer illiterate to creating databases in Access. I took Publisher, PowerPoint, Excel and Word classes. Then I took a class in Mouse certification, two years later, I have computer education comparable to five years of on-the-job training. I don't think I would have gotten that from my case manager, I really don't.

**Jackie:** They [welfare recipients] need two or three years to really become self-sufficient. If we want them to come off the welfare rolls for good, higher education is the key. There are no good paying jobs out there for people with so little training. Plus, the employers get bonuses for keeping people that are working through the welfare system. The government gives bonuses to those employers to hire them. Does it make sense to keep them in a low-wage job, instead of getting them the education that could make a real difference? These people could be self-sufficient.

## WORK REQUIREMENTS

Custodial parents over the age of 16 receiving TANF are required to participate full-time in WorkFirst, Washington's welfare-to-work program, unless they are exempt.<sup>5</sup> President Bush has proposed an increase in the

work requirement from 30 to 40 hours per week.<sup>6</sup> Peggy and Laura expressed some of their concerns with the current and future work requirements of TANF.

**Peggy:** President Bush wants Workfare like they have in New York in place everywhere. If they are unable to get paid work, those 30 or 40 hours a week have to be made up and volunteered. For that they get their welfare grant. Some states pay \$250 a month and forty hours in that range comes out to \$1.50 per hour for mandatory work.

[Discussing concerns for people who are working without adequate workplace protection:] I saw a woman whose job through Workfare was to pick up litter in the park. She walks with a cane and has arthritis. How is she supposed to do that job? Walking all day without proper work boots, cleaning parks, sweeping streets, and picking up dirty needles without protective gear on their hands. Another woman's [Workfare] job was to clean up an office where there was a fire. Her assignment was to go through all the file folders that had ashes around the edges. She was to sit there for eight hours a day and clean all the ashes off all the folders, to save those files. After several months of doing that, she got sick from breathing in the fine ash all day long.

**Laura:** [discussing "job club," a required, weekly meeting aimed at polishing interview skills and providing information on companies that may be hiring.<sup>7</sup>] One week nobody showed up. The next week, the employer was a half-hour late. Another employer rambled on for 15 minutes about his recovery, his criminal past, and that he was hired by this company—and we could be too! As if we were criminals or drug users. None of us were. We all had our diploma or GED. I have an Associate of Applied Science. He was talking to us like we were from a ghetto and we weren't. I was frankly insulted. He was covered in tattoos addressing a bunch of women wearing blazers or sweaters and trying to look professional.

## PROMOTING MARRIAGE

As previously mentioned, one of the stated goals of TANF was to promote marriage. On the eve of the reauthorization, President Bush has

proposed to allot \$200 million toward promoting marriage.<sup>8</sup> I asked Peggy, Laura, and Jackie for their perceptions of the proposal.

**Peggy:** There are men out there who are abusers. They want that power and control and the basic power to exploit somebody and keep them in fear. They want to keep them in their place and in the marriage. This group of men will know women [on welfare] are in a vulnerable position. Those men can use the marriage proposal to transfer power and abuse directly into economic control through the marriage. Then they can go from there and it's another kind of abuse.

**Laura:** The government is not a dating service. Lots of married couples can't make ends meet. Bad as my own parents' divorce was, it would have been worse had they stayed together. My father was a raging alcoholic. He didn't beat us or anything, but we all walked on eggshells. I was glad when he left. Two weeks later, for the first time in my life, I felt relaxed. That is not what a twelve-year-old should feel. There are better ways to spend that money.

**Jackie:** A lot of these women [on welfare] had serious domestic violence problems. Men who brought home the bacon and the bat. Who are the candidates for these women to marry? Low-income women are likely to meet low-income men. Two low-income people getting married won't get them or their kids out of poverty. Women will just be taking on the problems of low-income men too. Marriage only works in this context if both are employed and earning money. Even middle-class couples are losing jobs at Boeing, Airborne, and Weyerhaeuser. Those workers face real trouble making car payments and paying mortgages, and they are married. So how is getting married going to help two unemployed poor people get out of poverty?

## FIVE-YEAR TIME LIMITS

There is a five-year time limit on TANF benefits.<sup>9</sup> The time limit is applied from the date assistance begins and terminates after five years regardless of whether monthly assistance is consecutive or not. The 60-month time limit in Washington applies to cash assistance received on or after

August 1, 1997.<sup>10</sup> I asked Jackie how she thought welfare recipients would be affected by the five-year time limit.

**Jackie:** We are seeing a lot of people running into deadlines, trying to get exemptions when they run out of support. [The Department of Social and Health Services] DSHS' main concern is getting you off the welfare rolls. Tracking you after that is a slim concern of theirs. Childcare issues are increasing significantly, especially with cuts in human services as the city and state face huge budget deficits. Many of the working poor are a paycheck or two away from poverty. Food banks here are packed with people who work full-time but can't make ends meet. That reality isn't being addressed at all.

#### NAVIGATING THROUGH THE WELFARE SYSTEM

I asked all three women to share some of their experiences with the welfare system, procedure, and employees:

**Peggy:** You have no way of knowing [how government workers treat welfare recipients] unless you walk in and sit in a DSHS office for a while. I never knew. Just to turn in paperwork, you have to stand in the right line. Stand in the wrong line and they treat you like the stupidest person on earth. People are waiting while their kids run around bored. It is too hot in the summer, too cold in the winter. Our lawmakers have no idea, no idea what it is really like.

When you go into the Work First office, your caseworker is supposed to develop an Individual Responsibility Plan (IRP). It should contain step-by-step what you need to become employable, like transportation, childcare, etc. But the way it usually works is when you walk in, the caseworker just gives you a piece of paper and says "sign it." Most people don't know they are supposed to have a voice in developing and giving input into their IRP. They sign away the paper saying they have to get a job without the IRP taking into account their lack of transportation or childcare. It can be very hard to find appropriate care for an infant, but if your IRP doesn't take that into account, you are sanctioned.



Peggy explained that at one point she received a nominal amount when her ex-husband paid money owed to her from their divorce five years earlier. She used the money to put a down payment on a car worth \$9,000. DSHS terminated her food assistance because it counted the \$9,000 value of the car as a resource. For food assistance, Peggy's eligible resources must have remained under \$2,000.<sup>11</sup> Although resources are supposed to be valued at the fair market value minus the amount still owed,<sup>12</sup> her assistance was terminated because the worker (mistakenly) considered the entire value of the car a resource. The bank told Peggy that she could sell the car, but she would have to pay off the entire loan to get the title. She told the DSHS worker that the car was not a resource because she couldn't access the \$9,000 even by selling the car. The DSHS worker replied, "Well, that's not the way it works here." Ultimately, Peggy waited until the value of the car depreciated to get food assistance again.

Peggy told another story about when she lost her benefits in 1998. She was sanctioned for working less than 20 hours, even though she was a full-time student. A DSHS supervisor printed out provisions of the Washington Administrative Code (WAC) to show her why she was sanctioned. However, he relied on just the first page:

**Peggy:** When I got home, I turned to the next page and saw there was a provision for my situation because my kids were under 12. I called back the supervisor and told him and he had me reinstated. [The Department workers] try to manipulate things to keep people unaware. If I hadn't asked for copies of the WAC, I would never have found [the provision]. The supervisor told me he wasn't aware of the provision. And I'm thinking: how can the supervisor not be aware that if kids are under twelve [the family] is eligible for food assistance?

**Laura:** My caseworker is pretty good, but the people at the [Work First] employment security office can be unhelpful. I tell them my skills and situation, but they try to give me something irrelevant, like a telemarketing job out of town that pays \$7.00 an hour. I can't live

on \$7.00 an hour. I have the organizational and computer skills to be an administrative assistant, which pays \$15.00 an hour.

**Jackie:** When you go into the DSHS office, you can really read the body language. People stand in line with their heads hung down, they have no hope. Now there is a Big Brother they have to go address, it doesn't feel good, I can tell you that from experience. It's hard, but I have learned how to hold my head up and to look them directly in the eye and let them know I am a human being. Yes, I'm a single mom, but I want education and training. I am going to move forward, regardless of the barriers you put in front of me.

## LOW-WAGE JOBS

I asked Laura about the kinds of jobs welfare recipients were obtaining and how those jobs will affect their futures:

**Laura:** I believe in doing an honest days work. You can't make it without a job. You save money and plan for the future, but you can't save or cover the bills on a McJob. The minimum wage is based on a mathematical formula from the Depression era. We need something that applies to today's society. We need to look realistically at what it takes in each country and state to cover the basic cost of living—transportation, electricity, water, food, and rent—to figure a real minimum wage based on what it takes to cover the bills. Today's minimum wage doesn't cover even the basics, yet we expect a family of three or four to get by on it?

[A run-down apartment is] all I can afford. The owner is 78 years old and appears senile, so repairs do not get done. It's a slum. Sometimes I can't pay the electric bill all at once. The windows are one pane and thin, and it has electric heat. Last winter we needed help from the Salvation Army to pay the electric bill. I don't have a car, a phone, or dental coverage for my daughter.

I also spoke with Trisha McCarthy, she is the Executive Director of the Bridge of Books Foundation, a non-profit organization in San Francisco that provides books to underserved children throughout the Bay Area. Many of the children the organization serves receive books at food pantries. I asked Trisha about the families she observes in San Francisco:

**Trisha:** The majority of people are working class parents who come with the children for a weekly supply of food because their paychecks cannot cover everything due to the high cost of rent. It is quite common to see a parent in a uniform coming in for food.

Looking at these families you would never guess that they cannot afford food. They look like you and me, which is something I think America must realize. Generally, we see the same families week after week at the pantry. I assume the children internalize it, and knowing food is not readily available in your household obviously will impact a child.

I then asked Jackie if there were other groups of people who face unique challenges that the general public may not realize:

**Jackie:** Single dads need a lot of support. Sometimes they have it even harder. They love their kids and are trying to do the right thing, but caseworkers treat them worse and are insulting. Some caseworkers say they are failures as men for not taking proper care of their families; others say they cannot take care of kids like a woman can. It is a stereotype and a barrier that is hard on men.



Interviewing those directly affected by welfare policy taught me how real the unmet needs are. These women have a wealth of knowledge regarding how current policies fail to help people work their way out of poverty. They have concrete suggestions on how to make the system work better not just for welfare recipients, but also for the large number of working poor who are not eligible for welfare. This is not abstract policy for those whose lives are directly impacted by the choices made. It is as real as life gets.

I learned this first-hand listening to Peggy describe matter-of-factly how the rules forced her family to live on the edge. While in school, Peggy's welfare payment was \$546 a month, plus some food assistance. Her rent was \$500. She says, "I was cutting it so close all the time that DSHS

[workers] didn't believe me. They thought I was hiding money from someplace else, and wanted to cut me off completely. It's like you have to walk this fine line between doing your best to make it work and not doing too good a job. *Survival is a real fine line.*"

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\* J.D. Candidate, 2003, Seattle University School of Law. I would like to thank the women who generously shared their time and experience, and who helped educate me in a way no one else could.

<sup>1</sup> 42 U.S.C. § 601 (1996).

<sup>2</sup> The names of the women have been changed to protect their identities.

<sup>3</sup> WASH. ADMIN. CODE § 388-310-1000 (2002). Work includes 20 hours of subsidized or unsubsidized work per week, or 16 hours of work-study employment per week. *Id.*

<sup>4</sup> WORKING TOWARD INDEPENDENCE 17 (Feb. 26, 2002) (the President's plan to strengthen welfare reform), available at <http://www.whitehouse.gov/news/releases/2002/02/>.

<sup>5</sup> WASH. ADMIN. CODE § 388-310-0200 (2002). An individual is exempt if she is required to be in the home to care for another related adult with disabilities when no other adult is available to provide care and the adult's disability is verified by documentation. *Id.* In addition, an individual *may* be exempt when he or she is either: an older needy caretaker relative; an adult with a severe and chronic disability; an adult needed in the home to care for a child with special needs; or an adult required to be in the home to care for another adult with disabilities. WASH. ADMIN. CODE § 388-310-0350 (2002).

<sup>6</sup> *Supra* note 4, at 16.

<sup>7</sup> WASH. ADMIN. CODE § 388-310-0600 (2002).

<sup>8</sup> *Supra* note 4, at 20.

<sup>9</sup> WASH. ADMIN. CODE § 388-484-0005 (2002).

<sup>10</sup> *Id.*

<sup>11</sup> WASH. ADMIN. CODE § 388-470-0005 (1998).

<sup>12</sup> *Id.*