Welfare

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 In August of 2012 my wife and I were applying for state help because we were about to have our first daughter. We knew that we were going to need some financial assistance when Madison was born because my wife, Megan, and I didn’t make a lot of money, and we were worried about being able to take care of our daughter. We decided to go through the long process of applying for state aid, also known as welfare. At the time, I was working as a computer sale lead at Best Buy and my wife Megan worked as an office administrator. We both made less than $12 an hour. We were having trouble paying the bills we did have let alone making sure we could provide for our soon to be daughter.

 A few weeks later, we got a letter from the state saying that we did not qualify for welfare because we make too much money. The letter we that we received from the state informed us that we were $300 over the poverty line and therefore could not receive state aid. In September our daughter was born, and we were barely hanging on. Things only got worse. Megan lost her job, so once again we turned to the state for some help, but once again we were denied because I was receiving money from the VA for being a full time college student. Now, I am still working full time and going to school full time to try and make it by living pay check to pay check with no end in sight. My experiences with the welfare process have made me feel that the welfare system is unjust and not helping those that really need it. The welfare system needs to be reformed.

**History**

 During the great depression there were many Americans that were losing their homes, living out on the streets, and having trouble finding work. With all of this happening, the United States government decided to step in and help those in need: “President Franklin D. Roosevelt focused mainly on creating jobs for the masses of unemployed workers; he also backed the idea of federal aid for poor children and other dependent persons. By 1935, a national welfare system had been established for the first time in American history” (Constitutional Rights Foundation, 2013, para. 5). Welfare consists of many different programs, but the three most common ones in Wisconsin are Women, Infants, and Children Program (WIC), Aid to Families with Dependent Children (AFDC), and Temporary Assistance for Needy Families (TANF).

**Culture of Dependency**

 Welfare was developed to help those in need, not to be a life style. This is a statement that we hear a lot these days because of the current number of people on a form of welfare. According to Pavetti (1996), “About 90 percent of those currently on the rolls will eventually spend more than 24 months on the welfare rolls and 76 percent will receive welfare for longer than five years” (para. 7). In 2011, 1.2 million households with children that received food stamps were not bringing in any other income (Lower-Basch, 2013, para. 5). Not only are there a high number of people receiving welfare with no supplemental income, but Pavetti (1996) reports that “the majority of families who leave the welfare system do so after a relatively short period of time -- about half leave within a year; 70 percent within two years and almost 90 percent within five years. But many return almost as quickly as they left -- about 45 percent return within a year and 70 percent return by the end of five years.” (para. 5). That is almost half of all welfare recipients who will return to some form of welfare. If 70 percent of the families can leave the welfare system within two years why are they going back to welfare so quickly? This is because the welfare system makes it too easy to return to the program and become dependent on the government. The welfare system should do more to encourage people to stay off the program and become financially independent.

**Financial Hardships**

 Who carries the burden of welfare? Where does the money come from to support welfare? The tax payers are the ones who support families and individuals currently on welfare. In 2011, the median household income was right around $50,000; that comes out to right around $137 a day (Pavlich, 2012, para. 1). Pavlich (2012), finds families who live below the poverty line can receive as much as $168 a day in food stamps, housing, childcare, and healthcare benefits. That is higher than what a median family makes in a day. The average taxpayer can’t afford to offer such a high level of financial assistance to others. In 2011, the money spent on welfare programs was 1 trillion dollars, according to The National Review Online. Out of that 1 trillion spent on welfare, 750 billion came from federal and another 250 billion came from state funding (NRO Staff, 2012, para. 1). The average working American is getting charged twice for their contributions to the welfare system.

 To make matters worse, the tax system is arranged that not everyone shoulders this financially responsibility equally: “Each year, approximately 143 million federal income tax returns are filed in the United States. Of these, about 58 million have no tax liability after taking deductions and credits, leaving roughly 85 million people to shoulder the nation's entire federal income tax burden. It is these 85 million people who fund the $746 billion federal portion of the nation's total welfare spending. On average, each of them spends $8,776 to keep federal welfare programs afloat” ( The Welfare State’s Cost to American Taxpayers, 2012, para. 3). That means just about every working tax payer pays $8000 or more into a broken system. If a welfare reform were to happen, then maybe tax payers wouldn’t have to lose a good part of their yearly income to a broken system. Maybe the money the taxpayers save on a more strictly regulated, revised welfare program could be filtered back into the economy, creating more jobs for those currently relying on government assistance.

**Welfare Abuse**

 While welfare has helped out many families in need, there have also been individuals who take advantage of and abuse the assistance. A news team out of Tennessee investigated this issue, and their findings were shocking. The news team found that some of welfare recipients were using the money they received to buy booze, concert tickets, and other, nonessential items: "We looked at Memphis in particular and over a three month period we surveyed $140,000 different transactions and found some very interesting expenditures" (WMC-TV, 2012, para. 4). Some of the findings included over $2,000 spent at liquor stores, $120 spent on concert tickets and even $80 spent at Graceland. All of these purchases were made by Electronic Benefit Transfer (EBT) cards. EBT is an electronic system that allows state welfare departments to issue benefits in the form of a debit or credit card. The EBT cards can then be used at many retailers, gas stations and even at ATM machines. This makes it very easy for anyone that is on welfare and has one of these EBT cards to buy the things they need. However, while the EBT method of redeeming welfare benefits makes it easier for the welfare recipient to get the benefits, it also makes it way too difficult for regulators to track whether or not the credit is being used for approved items.

 The EBT program should put stricter limits on what it can be used on and should not be allowed to be used as a general debit card or ATM card. Items that should be restricted when using an EBT card or any form of welfare should include alcohol, soda, fast food, and item of that nature. EBT should be limited to only items of necessity such as food, shelter, and clothing. Most taxpayers do not object to providing these essential items to families who are genuinely in need of assistance, but when taxpayers see examples of individuals abusing the good intentions of the welfare system, they become more resistant to the idea of welfare as a whole. Those opposed to welfare as well as those who advocate for the continued existence of a welfare system would benefit from working together to create a revised system that made it harder to a few individuals to take advantage of the system.

**A New Design to Help the Truly Needy**

 While there are many people out there that take advantage of the welfare system, there are still many people who are deserving of welfare. For example, single parent households and single income families have had great help from welfare programs. Even those families considered the “working poor,” with parents working low wage jobs without health benefits, rightfully benefit from welfare programs such as Women, Infants, and Children Program (WIC), Aid to Families with Dependent Children (AFDC), and Temporary Assistance for Needy Families (TANF). Ending welfare is not the answer because these truly needy families would suffer.

However, those who are not abusing the system do not change the fact that many are abusing their welfare benefits. It is those who abuse the system that are causing the high amount of tax payer dollars into this broken welfare system. A welfare reform needs to take place, a reform that places stricter rules and regulations on recipients and provided benefits according to a tiered level of help, so that there is not a set cut off point but different levels of benefits that one could receive depending on the amount of income a family has. More regulations may restrict the type of food covered with food aid, place a limit on how long a family can receive welfare, or require recipients to be working or looking for a job in order to receive benefits. A tiered system and increased oversight would allow the government to provide better assistance to those who really need it, while weeding out those who are trying to take advantage of the welfare system.

**Conclusion**

In conclusion, welfare was designed to help out with working families. It was intended as a supplement, but has too often been abused. This lifestyle of using welfare as a pay check needs to be put to an end. I am all for helping someone out in their time of need, as my wife and I tried to ask for help in our time of need, but to view welfare as a way of life is just wrong. Tighter and stricter rules and regulations around all welfare programs will ensure that benefits are awarded to the families and individuals most in need. It is time to reform the welfare system so we can end this culture of dependency that is facing our nation today and maybe we will be able to end welfare all together in the near future.

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