Poverty and welfare
Marginalisation and destitution in the aftermath of the United States recession

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The United States recession continues to illuminate the experience of poverty in this country and the weaknesses in programs designed to protect families from the effects of poverty. The poverty rate has risen over the last four years, and is just beginning to stabilise (Smith, 2010). However, even the most optimistic analyses project very slow economic recovery from high unemployment (National Conference of State Legislatures, 2012), with relatively high unemployment rates continuing through the next few years. This economic progression has affected the degree and nature of poverty in the United States. Under these conditions, difficulties with our human services systems and the joint effects of the recession economy and fractures in our social welfare services are increasingly visible.

Supports for families in poverty in the United States are at the intersection of three related sets of programs: workforce and economic development programs, child welfare and early education programs, and means-tested income assistance programs. In the 1990s, culminating in welfare reform, cash assistance became both more restrictive and time-limited. Support for child care and work preparation programs, while increasing in some cases, lagged behind the needs of eligible potential recipients. Many support programs required work participation as a condition for eligibility. Our recent recession is testing the efficiency and efficacy of our efforts to support families and individuals in poverty. As poverty rates rise, it becomes more important to recognise the different pathways into poverty, and the necessary supports that will both stabilise and encourage full participation in our economy and in our civil society. This requires caring for entire households in poverty—for children as well as adults in their roles as parents and workers—and caring for individuals without spouses or children.

Both the following brief overview of recession-period poverty and the more qualitative examples of the lived experience of poverty illuminate the problems faced by impoverished people in the context of current welfare
policies in the United States. Means-tested cash assistance requires families to descend into poverty before receiving assistance. This means that families must deplete their resources before receiving benefits. They therefore have already lost assets that they might have otherwise used to pay down medical debt, invest in education, and meet family emergencies. In addition, many supports are less available to adults without families of their own.

Time-limited assistance assumes that families and individuals can stabilise themselves within a fixed period of time. With a lengthy recession and a slow and erratic recovery, families may take some time to get their financial lives in order, and they may lose assistance before they are able to sustain themselves. Indeed, some analysis indicates that low-income families with gradually increasing income may lose benefits faster than they gain earnings, so that the family standard of living deteriorates as earned income rises, causing them to lose benefits such as cash assistance, medical coverage and SNAP (Supplemental Nutrition Assistance Program)\(^1\) (Romich, Simmelink, & Holt, 2007).

We’ve known for some time that families cannot sustain a basic pattern of expenditures when they draw only on cash welfare or only on low-wage work (Edin & Lein, 1997). Furthermore, as introduced above, when households move off welfare and face the entry-level labour market, they are increasingly vulnerable to a declining standard of living if their income increases (Romich et al., 2007). Overall, families remain highly dependent on access to the Earned Income Tax Credit (EITC) (which returns taxes to low-income earners), subsidised child care and medical care insurance, and they remain highly vulnerable to de-stablising events (Lein & Schexnayder, 2007; Seefeldt & Horowski, 2012). Impoverished single individuals have access to even fewer supports altogether.

Work requirements—part of the eligibility for services such as TANF (Temporary Assistance for Needy Families)\(^2\) and SNAP, among others—assume that people are able to find jobs. As unemployment remains high, and some sub-populations struggle with exceptionally high rates of unemployment, families may lose benefits through the inability to locate regular employment, and individuals are left floundering. While work requirements for welfare recipients may provide adequate assistance in a boom economy, they may close off benefits to potential workers who cannot find a job in a recession economy.

Drawing on national data and recent news coverage, I will first identify some of the experiences and trends related to the recession and then the consequences of the United States’ current welfare reforms, made more visible in the context of these trends. These trends include:

- the increase in unemployment and underemployment;
- the increase in poverty overall and in extreme poverty in the United States;
- the nature of disconnection among impoverished families (families with no one in the labour force and no one receiving major welfare benefits);
- the increase in inequality, with larger disparities developing in both income and wealth between the richest and poorest; and
- the marginalisation of the poor.

In a few instances, where it is appropriate, I will contrast the United States experience with that of Australia. However, the two countries have had a very different economic experience of the recession and, in some cases, data collection and the analysis of poverty are framed differently in the two countries. I will also draw on several United States qualitative studies of households in poverty to illustrate how these trends are experienced by households at the extremes of poverty. These studies involve several very different groups, although each is marked by experiences of extreme poverty: panhandlers (those who beg at the roadside),

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evacuees in the aftermath of Hurricane Katrina, and disconnected households receiving neither earned wages nor public cash support.

**Unemployment and underemployment**

In October 2009, as the recession deepened, United States unemployment reached 10%. Three years later, in October 2012, it still remained high at 8% (US Bureau of Labor Statistics, 2012). The high unemployment rate occurred along with dramatic increases in the poverty rate. Overall, while the unemployment rate increased through 2009 and then improved, the poverty rate in the United States (as described in more detail below) continued to increase through 2010.

However, the effects of unemployment and the resulting poverty was felt differentially by different sub-groups of the population. For example, in 2010, unemployment rates were 16% for Blacks, 13% for Hispanics, 9% for Whites, and 8% for Asians (US Bureau of Labor Statistics, 2011). In contrast, Australian unemployment also ticked up as a result of the worldwide recession, but it remained substantially below United States levels, coming in at slightly under 6% in 2009 (IndexMundi, 2011). Nevertheless, at the same time, Indigenous people in Australia experienced levels of unemployment at over 15% (Australian Bureau of Statistics, 2011).

The substantial problem of underemployment has arisen, which adds to the poverty and insecurity experienced by job seekers and holders. Increasingly over the course of the recession, many workers are working involuntarily at less than full-time employment; that is, they work at part-time jobs, with either lower numbers of hours or fewer days of work than they would prefer. In the United States, overall underemployment rose from 10% to 17%, and Blacks were even more strongly affected, with underemployment for this group going up from 15% in April 2008 to 25% in November 2010. (Economic Policy Institute, 2010). In a 2010 publication of the US Bureau of Labor Statistics, the *Monthly Labor Review;* Sum and Khatiwada showed that “the less educated, those in low-skilled occupations, and those in low-paying occupations had a higher incidence of underemployment during the 2007–2009 recession; an examination of the U.S. income distribution reveals that underemployment is more concentrated among workers from lower income households” (p. 3).

Family wellbeing and family structure are also affected by the unemployment and underemployment of both men and women as well, and the men who father children in low-income single-mother families are likely to be impoverished themselves. Research shows that mothers have difficult decisions to make about their dependence on fathers in an irregular low-wage job market, as the fathers themselves remain in low-income, insecure jobs (Edin & Kefalas, 2005). In the later discussions on disconnection and marginalisation, we will see that non-residential fathers and single mothers can easily fall into destitution, unable to sustain their families and themselves. In a period of high unemployment and underemployment, earners lose their capacity to sustain their families through earned wages, and in our current welfare environment, there is less government assistance on which families can rely (Lein & Schexnayder, 2007). Individual workers without families can also fall into destitution.

Changes in the nature of jobs over the past decades have also made it more difficult for low wage earners to stabilise themselves and their families economically. Increasingly, jobs have moved from more unionised manufacturing jobs to less organised service sector jobs, with lower pay, lower levels of benefits and lower levels of worker protection. An analysis of Labor Department data by Davidson and Hansen (2012), in *USA Today,* indicated that “more than 70% of jobs lost in service industries have returned three years after the recession’s end, while only 15% of jobs lost in manufacturing, construction and other industries that produce goods have come back” (para. 2).

In this context, not only do some subgroups in the population experience higher unemployment, their employment is also likely to be in economic sectors that combine lack of job security and job benefits with their low wages. Research at the University of Chicago examined work structures in the hospitality and retail industries (Henly & Lambert, 2010). In addition to low wages, the authors found that variable working hours and the demand by employers that employees hold a large number of hours open for possible call-in, including those outside the regular day-time work day, contribute to the difficulties of low-income working parents, in particular. Their total work hours and income vary frequently, leaving them short of money and unable to plan around expected income. Variable timing of work hours also makes it difficult to plan for child care or to take advantage of possible pathways (such as education) into better paying, more secure and more regular jobs. And the lack of benefits associated with these jobs leaves the adult workers without medical insurance,
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and their children dependent on means-tested public health insurance. Such families have very few work-based family supports, often being without sick leave or vacation days to help them cope with family emergencies or without programs, such as family leave, to respond to family changes, such as the arrival of new children or new responsibilities for the elderly.

Ethnographic research (Burton, Lein, & Kolak, 2005) indicates that irregular work leads to additional problems for families and individual workers. Sleep schedules may be irregular due to the variable timing of work hours, and workers in multiple jobs may sleep less than they wish and face conflicts between the demands of the different jobs. One mother’s schedule included a two-hour and a three-hour sleep block during a 24-hour period that involved working in two part-time jobs, supervising her children and traveling to each job.

Thus, while the recession was clearly correlated with unemployment and underemployment, ongoing changes in the nature of the economy and the nature of jobs are also related to low and irregular income. Without job security, regular hours and pay, and health care and other family-supportive benefits, workers find it more difficult to maintain their households and stay out of poverty. In addition to the risk of poverty, workers and their families experience hardships related to scheduling and other demands of their jobs.

Poverty and extreme poverty

As described earlier, the poverty rate increased in the United States over the course of the recession. In 2009, the overall United States poverty rate was 14%, and then rose to 15% in 2010, the highest rate since 1993 (United States Census Bureau, 2011a). Not only was poverty increasing, but the number of people in extreme poverty (defined as individuals living on less than $2 per day) also continued a decade-long increase. In a recent report, Shaefer and Edin (2012) estimated that:

as of the beginning of 2011, about 1.46 million U.S. households with about 2.8 million children were surviving on $2 or less in income per person per day in a given month. This constitutes almost 20 percent of all non-elderly households with children living in poverty. About 866,000 households appear to live in extreme poverty across a full calendar quarter. The prevalence of extreme poverty rose sharply between 1996 and 2011. (page 4)

Such experiences of extreme poverty leave families debilitated by their debt, by periods with untreated medical conditions, by their lack of stable housing and by the unmet needs of children who have lacked services ranging from quality child care to regular medical care. For disconnected families and individuals (discussed below), particularly those in extreme poverty, new medical conditions go untreated, medical care can be interrupted, relationships with helping networks become strained, and attention is focused on the immediacies of the next day’s food and housing (Lein & Schexnayder, 2007; Seefeldt & Horowski, 2012).

The changes in the poverty rate and the rates of extreme poverty co-existed with increasingly high proportions of people being without health insurance (50 million people, or 16% of the population) in 2010. There were slight improvements in 2011, when the poverty rate was 15% and the rate of those without medical insurance was 16% (United States Census Bureau, 2011b). When families or individuals experience periods when they have irregular access to health insurance or none at all, they are likely to accrue medical debts. The use of consumer debt to bridge insurance and income gaps exacerbates the situation. Such indebtedness can far outstrip the ability to repay these obligations, leading to the prospect of lifelong indebtedness (Angel, Lein, & Henrici, 2006). Even if they eventually become more financially stable, they may carry levels of debt that will affect their financial lives for decades.

The disconnected

In the course of the recession, it is noteworthy that, while unemployment, underemployment, and lack of health insurance all increased and continue to remain at relatively high rates, welfare rates have remained steady. One consequence of this is an increase in the ranks of the “disconnected”—households with neither earned income nor welfare income. Some of these families are undoubtedly among the ranks of the extremely poor described above. Work published by the Assistant Secretary for Planning and Evaluation (2011) indicates that the number of disconnected households in the United States has risen steadily since the welfare reforms of 1996, but took a steep increase during the recent recession.

Studies using a range of definitions of “disconnected” have found that between 13% and 20% of the population of households in poverty are disconnected at any one time.
(Seefeldt & Horowski, 2012). Indeed, TANF goes unused by large numbers of eligible families, including those without employment. Some of these families may have “timed out” of the time-limited TANF benefit; some may have been discouraged from applying by welfare offices attempting to reduce the number of recipients; while some may have felt unequal to the task of the application process itself (Lein & Schexnayder, 2007).

The numbers of families drawing on a range of other services—including SNAP (Tiehen, Jolliffe, & Gundersen, 2012), unemployment insurance (Congressional Budget Office, 2012), and Medicaid (Lambert, 2010)—all increased during this same period. It is noteworthy that welfare or cash transfers to needy families and unemployment insurance are both time-limited. While children’s eligibility for Medicaid and the State Children’s Health Insurance Plan provide considerable coverage to impoverished children, the eligibility guidelines for adults are much more restrictive. While not time-limited, many state SNAP programs require families to be engaged in some level of paid labour. These restrictions leave some impoverished families with few public resources.

The Earned Income Tax Credit has been an important support to low-income working families, although its payments to non-parent earners are less substantial. However, access to the EITC depends on attachment to the labour force, so disconnected families don’t have access to this important source of financial assistance.

Some families are able to draw on a range of informal and community-based resources (Edin & Lein, 1997; Lein & Schexnayder, 2007). They connect with agencies offering services ranging from food baskets to utility bill payments. They depend on help from their neighbours, friends and relatives, who might supply food, emergency housing, child care assistance, and occasional cash contributions. They find ways to earn money “off the books” (Venkatesh, 2007) in informal jobs—such as lawn-mowing, child care, or beauty treatments—or in illegal activities, including dealing in stolen goods or selling drugs. However, when these informal sources of support or income fail them, and they have neither formal public supports or work, they fall into extreme poverty.

Some disconnected households have informal or non-governmental sources of support. However, others experience periods of near- destitution, including days with insufficient food, and periods of homelessness or virtual homelessness (Seefeldt & Horowski, 2012). These conditions have been noted in earlier post-welfare reform studies that examined the conditions facing recent welfare leavers and those who had been diverted from it by welfare policies that discouraged potential TANF recipients from completing an application (Lein & Schexnayder, 2007).

More qualitative research on families’ simultaneous disconnection from both public programs and employment has indicated that they suffer relative social isolation and lack of helping networks. As we will see in the descriptions below of groups facing

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destitution, such poverty can co-occur with a loss of family, neighbourhood, and other social networks. Families and individuals facing multiple barriers to steady employment depend on connections to sustain themselves during their most vulnerable periods and work towards a more stable household. They need “tight” connections to an informal helping network that provides additional resources and social and emotional support. They need “loose” connections to community and civic organisations that provide such support and serve as links to jobs, education and other opportunities (Wallace & Wallace, 2008). Without these links, families in poverty can easily sink into destitution, as we have seen in the experiences of those cut off from their home communities and public services (Angel, Bell, Beausoleil, & Lein, 2012). It is likely that disconnected families without cash assistance and employment are missing at least some of these vital connections to the larger society.

Without public or private supports, these families are vulnerable to what might be called a “cascade effect” (a description used in studies of various vulnerabilities experienced by low-income families). In a study called Welfare, Children and Families: A Three-City Study,3 a young mother recently off welfare had acquired a steady job with a bank. She was using subsidised child care for her two children (a two-year-old and a four-year-old), and she was particularly pleased when she was first interviewed that she had been able to move out of public housing and into a private apartment for which she could afford the market rent. She anticipated moving up the career ladder at the bank. However, when her young son bit someone at day care a second time, she was asked to remove him from the program. Her child care subsidy required that she use the day care regularly or find an alternative within several weeks. Unable to do so, she lost the child care subsidy. Without child care, she lost her job. And without her job, she lost her apartment. Within two months of the episode at her day care, she was unemployed and homeless. These cascades from one event to another can occur more easily among families whose lack of income is compounded by fewer network and community resources.

**Hurricane Katrina**

Without jobs, without public supports, and without extensive networks, families often face extended periods of destitution, which can result in family dissolution. Evacuees from the United States Gulf Coast areas hit by Hurricane Katrina, who were often air-lifted to new cities with little notice or preparation, exemplify the experience of survival in the context of fractured social networks. A number of recent studies have described and analysed the experiences of Katrina evacuees in the months following their departure from New Orleans.

Austin, Texas, received approximately 10,000 evacuees in the weeks following the 29 August 2005 landfall of the hurricane, and one study of these evacuees showed the economic effects of the loss of community in the four to six months following the hurricane (Angel et al., 2012; Lein et al, 2006). In the course of a chaotic evacuation, hurricane survivors ended up in cities with which they were unfamiliar, parted from family members and local community institutions such as churches, and, after the first months of emergency assistance, were expected to meet the requirements of the more usual poverty programs. New locales had different poverty policies, different labour force requirements and different service structures. Families faced these somewhat alien environments with only fragments of the supporting networks that used to inform and assist them in their home communities.

Furthermore, they faced unusual barriers. Many left their Gulf Coast homes without any identification, and the home systems that could have provided back-up identification were also incapacitated. Evacuees lost evidence of their medical insurance and their medical records, their social security identification, their driver’s licences, and documents indicating their Louisiana eligibility for public assistance. It was difficult for them to access and receive medical care. It was difficult, and in many cases impossible, to apply for jobs or for long-term formal assistance without identification.

In interviews with 800 evacuee households, concentrated in the period four to six months after the evacuation, the study authors reported:

- **Average incomes of $629 per month**—Workers appeared to face the most difficult transitions if their work in New Orleans (or other parts of the Gulf Coast) had been primarily informal and in the tourism sector. There were far fewer opportunities for such employment in Austin, and, as the evacuees explained, most workers had found such informal jobs through their family, neighbourhood, and community networks. On the other hand, workers who fared best often explained that they found jobs in national companies that had employed them in the Gulf Coast before the storm. The ability to carry work-related and professional connections to the new city was an important asset.
An unemployment rate of 60%—With skills and experience matched to a different economy, lacking network ties to potential employers, and often with a lack of formal identification, the job hunt posed many difficulties. Katrina evacuees searching for work lacked recommendations, documentation of prior experience, and substantiation of their training.

Other difficulties also made the job hunt difficult. The public transportation system in Austin often did not serve the outlying neighborhoods where some Katrina evacuees were placed, given the housing shortage overall. Three major employer groups in Austin are higher education institutions, the state government, and high-tech businesses. Job requirements were considerably different in Austin than in New Orleans and other Gulf Coast communities, where food processing, fishing and tourism, among other industries, played a larger role.

Continuing dependence (56%) on the Federal Emergency Management Agency (FEMA) for housing—Public housing assistance is not an entitlement program, and those in poverty applying for housing aid often spend months and even years on a waiting list. Emergency housing assistance, received by many Katrina evacuees, is meant to be temporary, and is phased out after a period of time. Although some evacuees received more extended assistance, most expressed fears about the end of FEMA assistance and the looming possibility of homelessness.

A SNAP usage rate of only 44%—A majority of interviewees among Katrina evacuees appeared to be eligible for some SNAP assistance, given their income, household size and lack of other resources. However, under pressure of the recent privatisation of the Texas SNAP food benefits system (“US Food Stamp Czar”, 2010) and the volume of applicants, the system ground to a halt, and responses to applications were delayed, sometimes by months.

On-going health problems experienced by 57%—Evacuees experienced considerable difficulty receiving services from overwhelmed mental health centres and community clinics. They were difficult to serve since they often arrived without any medical records, new medical conditions had arisen due to the flooding and evacuation, and pre-existing conditions were exacerbated.

Children of 15% of the evacuees were still unplaced in schools—As housing supports shifted, evacuees were transferred from their original emergency housing to other housing, and their children were transferred from one school to another. Children were also still responding to the trauma and sudden changes from the flooding and the evacuation. Some children's behaviour posed problems for the receiving districts.

The lack of centralised entitlement services not only marked the experience of the Katrina evacuees, but also that of the providers (Bell, 2008). In a parallel study to the survey interviews of Katrina evacuees, researchers undertook an interview study of the case managers fielded by local agencies to assist the evacuees as they settled into Austin. While national agencies funneled money and other resources into Austin, over 30 agencies worked with case managers to get resources to the evacuees themselves (Gajewski, Bell, Lein, & Angel, 2011). During the first months, there was a combined sense of “crisis and creativity” as case managers worked to meet the basic needs of a near-destitute population (Bell, 2008).

However, as it became clear that the Gulf Coast, and New Orleans in particular, was not going to be able to receive back the evacuees in the near future, a period of “uncertainty and response” settled in. Emergency resources were diminishing, it was very difficult to get evacuees enrolled in regular poverty programs, and many evacuees had continuing difficulties finding employment. Furthermore, they remained affected by ongoing mental and physical health problems, the lack of identification and formal documentation, and

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the loss of family, community and other social networks. Within a year, both case workers and evacuees were facing a period of “fatigue and disillusionment” (Bell, 2008). The large-scale but decentralised work of government agencies such as FEMA and the multiple charitable organisations could field neither the deep ongoing resources nor the organisation the scope of this disaster required.

Katrina evacuees often lacked the resources, community knowledge and specific skills necessary for competing in the Austin job market. Our fragmented safety net left them relatively unsupported after the initial major investment in their immediate wellbeing post-disaster was over.

### Inequality

The effects of the US recession have fallen most heavily on the poor, as indicated in increasing disparities in both income and wealth in the course of the recession, even compared to past recessions. The United States is emerging from the recession with a considerably greater degree of economic inequality than when it entered. The experience of inequality has ramifications for those in poverty, over and above that of the poverty itself (Thorbecke & Charumilind, 2002).

According to work by Emmanuel Saez (2010), during the recession of 2000–02, the population with the top 1% of income lost 31% of their income, while the bottom 99% lost 7%. During the following expansion (2002–07), the top 1% experienced a 62% growth in income, compared to 7% for the bottom 99%. The effects of the Great Recession (2007–09) and the following recovery worsened this gap. While the top 1% lost 36% of their income, the bottom 99% lost 12%. During the 2009–10 recovery period, the top 1% experienced 12% income growth, but the bottom 99% experienced only one-fifth of 1% income growth. Thus, the top 1% gained 93% of all income growth across the entire population.

In this period of cycling recession and expansion, the gap between high and low incomes increased. Just as the income gap was accentuated during the recession, so was the gap in wealth, and this was particularly visible in the growing gap in wealth between White and Black and White and Hispanic populations (Jordan, 2011). Australia also has a considerable income gap, but the gap has not expanded to the same degree as in the United States (Leigh, 2009).

### Marginalisation of the poor

Families that struggle between limited access to welfare and low-wage uncertain work face a range of challenges. It is not just the nature of the challenges that impedes their progress, but their multiplicity. A study of welfare leavers (Lein & Schexnayder, 2007) discovered that the number of barriers welfare leavers faced (child care, transportation, health, housing insecurity, food insecurity) was itself a barrier that magnified the difficulties posed by any single barrier or problem. One barrier accentuated the effects of another; for instance, families with transportation problems had trouble getting to necessary health services.

Furthermore, families sustaining long-term unemployment accrue debts for medical care, housing costs and living expenses (Chiteji & Danziger, 2011). Other qualitative research indicates that these families also draw heavily on their informal helping networks of friends and relatives, people who themselves are often economically vulnerable (Edin & Lein, 1997).

Families and individuals who face unemployment, disconnectedness and illness simultaneously often face the marginalisation of near-destination poverty. A study in Austin, Texas, of panhandlers who beg from car drivers suggests something about both the routes to such destitution and the difficulties of escape. The study estimated that Austin housed about 500 panhandlers, and interviewed 118 of them through a randomised selection process. The average panhandler was white, was over 40 years old, was male, was either homeless or had recent experience of homelessness, was most likely to have spent the night preceding the interview out-of-doors, and had resided in Austin for more than five years.

Their routes to destitution included experience in the foster care system (14%); military service, often with a less than honourable discharge (30%); and early family experiences of homelessness (23%). Panhandlers also described having persistent mental and physical health problems, experience of abuse or violence, an alcoholic parent, the violent death of a loved one and/or unexpected disabling illnesses or injuries. Many felt they were now too old for the heavy manual labour that had dominated their workforce experience. Panhandlers could not earn as much as the minimum wage at this activity, and only a very few explained their panhandling as a preferred choice (7%). In spite of these problems, almost half (45%) of the interviewees had worked for wages in the preceding year, and most were still trying to find work.
Even as the recession slowly releases its grip, poverty rates in the United States remain high, and larger groups of the US public are experiencing periods of poverty and near-poverty, even though use of TANF remains relatively low. In addition to periods of unemployment, people are experiencing unstable underemployment.

This discussion supports the argument for a strong and dependable government role in supporting families and individuals in poverty. While paid work is a core of household stability and individual independence, it is enabled by work-supportive programs and services. And poverty is prevented or ameliorated by reliable supports when work fails. In the United States context, these programs and policies could include:

- robust EITC, which is an important support, given the inadequacy of low-level wages for family subsistence, with possible use of this program to support single workers as well as families;
- TANF, which remains a significant bridging program for families in difficulties;
- access to child care and health insurance, both key to family stability; and
- encouragement of “best practices” in employment to allow employed parents to sustain their families while acting as responsible employees, and to allow individual workers to maintain themselves during periods of illness or other difficulties.

Alternate programs for parents and individuals who are physically or mentally unable to work include:

- access to disability support; and
- access to partial supports through specialised work placements, and longer term assistance.

Programs that encourage and reward fathers’ fiscal and logistical involvement, even through periods of fathers’ poverty include:

- child support programs, particularly those that offer encouragement for father involvement; and
- training and placement programs for men.

The growing literature that is testing models in this context, these programs and policies could include:

- access to partial supports through training and placement programs for men.
- TANF, which remains a significant bridging program for families in difficulties.
- access to child care and health insurance, both key to family stability; and
- encouragement of “best practices” in employment to allow employed parents to sustain their families while acting as responsible employees, and to allow individual workers to maintain themselves during periods of illness or other difficulties.

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Endnotes

1 The SNAP program was formerly known as the Food Stamp program. It provides financial assistance to low-income people to purchase food.
2 TANF is often referred to simply as “welfare” and is a program from the 1996 welfare reforms. It imposes time limits and other restrictions on welfare recipients.
3 See the Three-City Study website at: <web.jhu.edu/threecitystudy>.

References

In periods of recession and job loss, programs that prevent the decline of workers into unemployment and underemployment, and that maintain their incomes at above-poverty levels are critical to their own wellbeing and performance as effective workers, and to the wellbeing of the households they support.


