



UNDERSTANDING POVERTY

WELFARE 101: THE LANGUAGE OF POVERTY

Definition of
welfare:

*"To make one's
journey good
or better."*

— Popple

There are a plethora of acronyms associated with welfare that most of us don't know - either what they stand for or what they mean. Here is one example to illustrate how uninformed middle- or upper-class Americans can be in regard to trying to help someone who is in poverty:

Mary Ann had agreed to help out in the church office one morning when the church secretary had called in ill. She expected to answer phones and stuff envelopes for an upcoming church event flier. All went well until a disheveled woman came to the church door requesting information about her eligibility to receive TANF.

"I'm sorry," Mary Ann said, "I don't know what TANF is."

"It's welfare," the woman said. "It's supposed to help me feed my babies."

Mary Ann was stumped, but she grabbed the phone directory and began looking under the "W" for welfare.

What Mary Ann, nor most of us, did not know was that there is no Welfare listing in the phone directory. The welfare office is a publicly accepted term; it is not an actual entry in the phone book. To find assistance in a telephone directory, look in the Blue Government pages (Human Service; Health and Human Services). Whether you have a local or regional office depends upon the size of your town and state.

Following is a brief glossary of the more common acronyms and terms used and eligibility requirements for each:

TANF- Temporary Assistance to Needy Families

Four Main Purposes:

- To assist families in need so that children can be cared for in their homes
- To reduce the dependency of needy parents through job preparation, work, and marriage
- To prevent unmarried pregnancies
- To encourage the formation and maintenance of two-parent families

People who receive assistance from TANF are required to be in work-type activities after two years of assistance. People cannot receive services from TANF more than five years in their lifetime. Single parents must participate in work-type activities at least 30 hours per week. Teenage mothers must also be in high school or GED programs

Work-Type Activities are defined as:

- Volunteering
- Subsidized or unsubsidized employment
- On-the-job training
- Work experience
- Community service
- Job search (6 weeks total and no more than 4 consecutive weeks)
- Vocational training (no more than 12 months)

- Job skills
- Satisfactory secondary school attendance
- Providing child care services to individuals who are participating in community service

SSI- Supplemental Security Insurance

Gives monthly payments to individuals who have a low income and who are 65 or older, blind, or disabled

- Must be disabled
- Adults (at least 18 years old) who are disabled because of physical or mental impairment expected to last at least 12 months
- Persons who are visually impaired but do not meet the criteria for blindness
- Drug addicts and alcoholics who enter treatment for 36 months
- Disabled or blind children

Eligibility: Determined by a person's income and access to wages

What qualifies as Income:

- Wages
- Social Security benefits and pensions
- Food
- Shelter

Medicaid

Medical assistance for individuals and families with low incomes. The eligible individual receives services from a doctor who accepts Medicaid patients. Services mandated by the federal government.

Eligibility:

- Low-income families with children who are on TANF
- SSI recipients
- Infants born to mothers on Medicaid (must continue until the child is 1 year old if the child remains in the mother's household and the mother remains eligible)
- Children under 6
- Pregnant women whose family income is at or below 133% of the federal poverty level
- Recipients of adoption assistance and foster care

SCHIP- State Children's Health Insurance Program

Health insurance program that allows children in low-income families to receive health insurance. For families who have too much income to qualify for Medicaid but too little income to afford private health care. It covers a more limited array of services than Medicaid.

Three options for covering children:

- To design a new children's health insurance program
- To expand its current Medicaid programs
- To choose a combination of the above two options

Food Programs

Most well-known food program is Food Stamps, which are now distributed as a debit card, not paper vouchers.

(2003 statistics)

- Average assistance received per household- \$163/ month
- Average assistance received per households with children- \$242/ month (\$284 for a married couple household)
- 41% of recipients are white; 35% are African-American; 18% are Hispanic

(2002 statistics)

- 71% of recipients received assistance for less than 2 years; half for less than 6 months; 57% stopped receiving assistance within a year

WIC- Women, Infants, and Children

Main Goal: to address the areas of child development that are affected by poor health and inadequate nutrition

Other Goals:

- To enrich the food that participants eat by providing them with coupons or electronic food cards they redeem at local grocery stores
- To educate mothers both individually and in group settings on how to prevent nutritional deficiencies

Eligibility:

- People who are at or below 185% of the poverty line
- Pregnant, breastfeeding and postpartum women
- Infants
- Children up to 5 years of age if they are determined to be a nutrition risk (must meet state requirements and income standards)
- Some recipients may be considered automatically eligible if they participate or have family who participate in other programs such as Food Stamps, Medicaid, or TANF.

Benefits (vouchers for):

- Milk
- Cheese
- Eggs
- Infant formula
- Cereals
- Fruits
- Vegetables

