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As people of faith we are called to be concerned about the poor among us. We hold this responsibility in common, even as we understand it from differing religious perspectives based on our various scriptures and traditions.

Some of us may be inspired to our concern for the poor by the Hebrew prophets, by their admonitions to care for widows, orphans, foreigners — and their vision of a world where all children are born into hope; or by the prescriptions in the Torah to share the earth’s fruits — to leave part of every harvest for the poor and the alien. Some of us may be inspired by Jesus’ identification with the poor, with the hungry and the stranger, and with the responsibility of bringing liberty to the oppressed; or by the teachings of Jesus’ disciples such as his brother James, who instructed his community that the poor belong in their midst and are favored by God. Or it may be the Qur’an that speaks to us about interacting with each other with fairness, caring for the needy and the wayfarer, and the virtue of charity — one of the five pillars of Islam — that is not an action from “us” to “them,” but an action founded on the interrelationships between members within a community.

We live our faith concerning the poor in a landscape full of intricate social policies and complex human behavior. This booklet is a resource for busy clergy and other religious leaders who want to understand better and become more deeply involved in the complicated issue of welfare reform, an area of social policy with great bearing on the lives of the poor.

Most of the “welfare reform” legislation passed in 1996 — the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) was funded
through October 2002. Before the funding expires, Congress will have to decide what moneys it wants to allocate for future welfare programs — and this will involve deciding what those programs should look like. The shorthand term for this process is “reauthorization.” It may turn out that the policies established in 1996 are largely maintained. However, many groups from across the political spectrum, some secular and some with roots in religious organizations, are already proposing changes for the reauthorized legislation. There will be a national discussion about the future of welfare.

This booklet summarizes the debate leading to the 1996 legislation passed by Congress and signed by then President Clinton that made significant changes in the structure of welfare. It offers historical context and a glimpse at the debate currently taking shape about the future of welfare. It also explains the Charitable Choice provision, which specifically involves the religious community, as well as other ways in which welfare reform impacts communities of faith. (There is only limited discussion about Charitable Choice and the White House Office of Faith Based and Community Initiatives because this booklet’s emphasis is on public assistance for the poor: how it is funded, and how it is structured. The debate over government funding for religiously-based social services is being ably handled by other organizations in other materials.)

You can approach this booklet in several ways. It has been designed so that each chapter can be read as a single document — each provides a brief but complete summary of a portion of the welfare story. You can also read the booklet from start to finish to get an overview of how welfare developed, what is happening now, and possibilities for where it is headed. We have attempted to maintain a politically neutral tone throughout, aiming instead to provide you with the tools to develop your own analysis. At the end there is a listing of resources for study and engagement.

Some of you may find yourselves longing for a discussion of the critical roles religious organizations and religious leaders have played in fighting poverty throughout our country’s history. It is an inspiring and rich story, and we hope to tell it in a future booklet. This primer focuses on public assistance for the poor, and how changes in its delivery have impacted, and may continue to impact, the lives of people living in poverty.
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The Beck Institute

The Bertram M. Beck Institute on Religion and Poverty is a multi-faith organization whose mission is to serve as an education and information resource to religious leaders and their congregations for engagement on public and private social policies that will reduce poverty in the United States.

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CHAPTER ONE

The Basics: "Poverty" and "Welfare"

Poverty

In the United States at the close of the twentieth century, nearly 12 percent of the population lived in poverty according to the U.S. Census Bureau's 1999 statistics (over 32 million people). This included one in six children (over 12 million children). How does the federal government determine who is poor?

The official U.S. poverty measure is a measure of income vs. expenses. It identifies those families that do not have sufficient annual cash income to meet what is judged to be their annual need. This minimum annual need is calculated by a formula that came into popular use in the 1960s. Food cost is established first, using the price of a minimally adequate diet — based on a Department of Agriculture nutritional standard and based on family size and composition. The food cost is then multiplied by three to factor in all other expenses. (At the time the formula was developed, its creators had determined that families spend roughly one-third of their incomes on food.) This is the "poverty line" or "poverty threshold." Persons and families earning less than the amount of this line, or threshold, live in poverty according to the U.S. Census Bureau.

The measure is adjusted for inflation, for increases in the prices of goods and services, each year. In 2001, the poverty threshold for a two-parent household and their two children is $17,650; the poverty threshold for a single parent and two children is $14,630.
The U.S. Department of Health and Human Services bases its “poverty guidelines,” used to determine eligibility for a number of federal programs, on the U.S. Census Bureau’s poverty threshold.

Various government, academic, and other organizations are working to update the formula used to calculate the poverty line. Some believe the current measurement overstates the incidence of poverty in the United States. Other groups believe the current measure understates the amount of U.S. poverty. They believe that the proportion of families’ incomes that goes to needs other than food has increased, making the poverty-line formula no longer accurate, and that it does not take into account changes in family structure and employment patterns. Studies in communities looking at actual living costs often conclude that the amount of income needed to meet a family’s basic needs is substantially higher than the official poverty thresholds.

**Welfare**

Most people associate the word “welfare” with the cash payment program for the poor called public assistance. To qualify for welfare, a person must pass a “means test” — a person’s income and assets must not exceed eligibility limits set for different welfare benefits. (Eligibility may also be contingent upon non-income criteria such as participation in “work activities.”)

Some groups consider any means-tested assistance, e.g., food stamps, housing subsidies, child care, subsidized health insurance, etc., to be “welfare,” though there is no broad agreement about what should and should not be considered “welfare.”

The current federal means-tested cash payment program for families is called Temporary Assistance for Needy Families (TANF). In 1996 it replaced Aid to Families with Dependent Children (AFDC). In New York State the maximum annual TANF benefit for a single-parent family with two children is $6,924. Recipients of cash assistance through TANF may also be eligible for food stamps and Medicaid. When families no longer receive benefits through TANF, they may remain eligible for food stamps and Medicaid as long as their income does not exceed eligibility limitations and as long as other requirements are met.

A number of states have welfare programs to cover people not eligible for federal aid, i.e., people who do not have children, are not elderly, and are not disabled.
Not all people with poverty-level incomes receive welfare. For example, in 1999 32 million people were living in poverty (according to the U.S. Census Bureau), but only 7 million people received welfare (according to the U.S. Department of Health and Human Services).

1781—1860
Help for the poor, often called "relief," was seen as the responsibility of the smallest unit of government. Government anti-poverty efforts were funded and administered at the state and local levels. The preferred method of providing relief was to put the poor in institutions — in "poorhouses." The poorhouse was so unpleasant that it was supposed to act as a deterrent to seeking aid. This was called "indoor relief." It was seen as the most effective way to alleviate and prevent poverty. "Outdoor relief," assistance given to people who lived in their own homes, primarily widows and their families, also existed.

1860—1929
While state and local governments continued to provide indoor (poorhouse) relief for people who simply could not make it on their own, outdoor relief...
efforts were undertaken by private agencies. Privately dispensed aid was seen as less vulnerable to corruption than that administered by public institutions and by governments, and was thought to support the virtue of charity in the donor.

One of the most well-known state programs created in this era was the "Widow's Pension." This provided outdoor relief to women whose husbands had died, and was intended to help these widows care for their children in their own homes. The program was small and only "proper" single parent families—those who had lost a breadwinner to war—were eligible. However, this program was the model for future cash assistance programs for the poor.

1929—1940

Local and state governments and private charity lacked the administrative capacity and financial resources to alleviate the crisis of the Great Depression. A more complete response was needed, and thus the national government entered the relief business in a comprehensive way for the first time. One of the most significant of President Franklin D. Roosevelt's New Deal acts was the Social Security Act of 1935—wide-ranging legislation that protected workers from poverty caused by old age or disability, and protected children and widows from poverty caused by the death of a breadwinner.

Aid to Dependent Children (ADC) was one of the Social Security Act of 1935's key provisions, created principally to serve families of single parents with children. It offered a subsidy to families with fathers who were deceased, absent, or unable to work. It is the precursor to our current federal public assistance program. As its title suggests, the Aid to Dependent Children benefit was for children only. It was changed to include the parent in later years, becoming Aid to Families with Dependent Children (AFDC).

1940—1960

World War II brought an end to the depression that Roosevelt's New Deal programs had effectively addressed but not ended. After the war, the country pulled back from large social issues such as public welfare. For much of this period there was a general perception of mass prosperity and many believed that America was close to solving the problems of scarcity and poverty.

Ironically, as many Americans were perceiving that poverty was fast becoming a thing of the past, welfare rolls were rising. Towards the end of this period, an
understanding of the continued presence of poverty in the United States began to develop.

1960—1980

The 1960 census revealed that, despite the prosperity of the preceding years, poverty had not been generally eliminated. There was a rediscovery of poverty in America. John F. Kennedy, elected president in 1960, formulated what has become known as the “War on Poverty.” It was furthered by President Lyndon Johnson after President Kennedy’s death.

The War on Poverty was a comprehensive assault on poverty and, from the early 1960s to the mid-1970s, led to many new and expanded programs designed to reduce poverty, hunger, and malnutrition and to increase access to important social services for the poor. Along with the War on Poverty, other legislation was passed in response to the civil rights movement—the Civil Rights, Voting Rights, and Equal Employment Opportunities Acts—designed to lower barriers to political participation, employment, housing, and education for African-Americans. These barriers were associated with long-term poverty.

The effects of the War on Poverty were dramatic. Between 1964 and 1974, the proportion of people in the United States living in poverty dropped 60 percent.

Medicare and Medicaid were begun as part of the War on Poverty and these programs had a major impact on the health of the nation’s poor. The infant mortality rate dropped by 33 percent between 1965 and 1972. Life expectancy rose. Whereas 20 percent of poor Americans had never seen a physician prior to 1963, with the creation of Medicare and Medicaid the proportion of those who had never been examined dropped to 8 percent.

Food stamps, housing assistance, and nutritional supplement programs were also begun as part of the War on Poverty.

Work Requirement: The Work Incentive Program (WIN) was created in 1967 and required states to establish employment and training programs for welfare recipients. Originally, WIN was voluntary, but in 1971 the federal government mandated participation for welfare recipients who did not have special responsibilities at home or who had no preschool age children. However, limited federal funding for WIN interfered with the program’s effectiveness. Between 1979 and 1986 federal funding for WIN declined, but state welfare-to-work programs gained new prominence.
1980—1996

Beginning in the 1980s, state governments, in the name of fiscal austerity, began cutting welfare benefits, focusing initially on those single adults who were “able-bodied” — able to work. Funding was cut, and eligibility requirements were toughened to reduce the number of qualified welfare recipients.

Work Requirement: In 1988, Congress passed the Family Support Act (FSA), which called upon states to operate programs that would be the successors of the Work Incentive Program (WIN). These were known as the Job Opportunities Basic Skills (JOBS) training programs. They were to provide education and training services and some work activities such as job searches, on-the-job training, work supplementation, and community work experience. The FSA expanded welfare-to-work programs. (Note: Another of its provisions was to increase child support collection.)
CHAPTER THREE

Redefining Welfare: A National Debate

Welfare reform emerged as a potent national issue as part of Bill Clinton's first presidential campaign in the early 1990s. Candidate Clinton's pledge to "end welfare as we know it" launched a charged debate in Washington and around the country about the history and future of the nation's public assistance program for low-income families. The debate culminated in 1996, when Congress passed the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA).

The debate preceding passage of the PRWORA involved advocacy organizations, think tanks, religious groups, academics, and politicians from across the political spectrum. Some came to Washington to testify, others to protest. Many voices were raised.

The debate is summarized below as a conflict between two opposing schools of thought concerning the causes of poverty and the most effective anti-poverty public policy solutions. One view focuses on the personal behavior of people receiving public assistance, and is labeled "The Individual Behavior Perspective." The other focuses on social structures, including the economy, and is therefore labeled "The Structural Perspective."

These views are presented as distinct sides of the welfare discussion for the purpose of clarity. They describe the contours of the debate. In reality, the per-
spectives of many analysts and advocates included elements of both views. In other words, many people's perspectives were based on a belief that the causes of poverty lay in both individual and structural factors, even as others experienced the welfare debate as a philosophical struggle between two fundamentally opposed points of view.

One area of contention that does not fall neatly within the Individual/Structural dichotomy, but was present in the debate preceding passage of PRWORA and present in the summaries below, is the issue of how well government, at any level, administers and/or delivers anti-poverty services.

The "Individual Behavior" Perspective

On one side of the welfare debate, policy advocates argued that social welfare programs initiated as part of Roosevelt’s New Deal and expanded during Johnson’s War on Poverty had failed. They believed that programs providing cash, food, housing, and medical assistance to the poor had wrongly focused on the symptoms of poverty, such as low income, rather than on the behavioral causes: a low work ethic, apathy towards education, illegitimacy, and lack of self-control. Aid to Families with Dependent Children (AFDC) — the cash payment program for poor families with children — in particular, they maintained, rewarded such dysfunctional behavior and resulted in "a culture of dependency," characterized by crime and family deterioration.

Federal spending on welfare programs was seen as excessive, representing a betrayal of taxpayers whose labor subsidized people not willing to work. The following remedies were proposed:

- Need-based cash assistance to the poor should be replaced by a system that puts time limits on cash aid and that mandates work.

- Public funds should be used to promote marriage and combat out-of-wedlock birth — the welfare system was believed to offer incentives to poor women to have numerous "illegitimate" children.

- Washington had failed to reduce the welfare rolls, therefore control over welfare policy should be shifted to the states — AFDC is an exam-
people of one of many wasteful, top-down federal programs that perpetuate social problems.

- Benefits to all non-citizen immigrants should be limited.

The "Structural" Perspective

Poverty, this view maintains, is not caused by the irresponsible individual behavior of poor people or a "permissive" welfare system, but by an array of social and economic forces. Poverty is the result of the swing of business cycles, the shortage of jobs that pay sufficient wages and include health benefits, inadequate public education, the dwindling stock of affordable housing, racial and gender discrimination, and domestic violence — and the failure or absence of other systems: child support, child care, parental leave, health care, unemployment compensation, disability benefits, etc.

Critics holding this view voiced their own dissatisfaction with the current state of welfare, but argued that effective welfare reform did not begin with cutting the welfare rolls — with reducing the number of people receiving public assistance — without expanding the availability of resources they felt had proven effective in supporting movement off of welfare and out of poverty: basic education, career development, health care, and child care resources for poor families. Some also called for developing broader strategies to prevent poverty — including initiatives that improve wages and benefits paid by both public and private employers.

Some advocates holding the structural view also refuted core criticisms of the welfare system:

- The welfare system was not a burden on taxpayers. AFDC never comprised more than 2 percent of the federal budget. Only 2 cents of every tax dollar was going to provide cash assistance to the poor.

- Proposed time limits on benefits would eliminate the only safety net for poor families in crisis. Many women turn to welfare for short-term assistance at times of illness, unemployment, domestic violence, or divorce. More than half of families entering the welfare system leave within two years.

- Studies have found no statistically significant link between AFDC benefits and nonmarital births.
- The proposal to shift control of welfare policy from the federal government to the states would eliminate national standards that mandated equal treatment of the poor. Moreover, meaningful welfare reform should address the fact that poverty is a national problem that requires national solutions.

- A number of women's groups maintained that efforts to restrict welfare benefits are based on stereotypes about poor women, particularly poor women of color. Some argued that the new proposals threatened to undermine women's rights to self determination, including reproductive autonomy.

Religious Voices: Religious groups participated in the debate leading up to passage of PRWORA, ranging across political perspectives and holding varying combinations of individual and structural analyses.

The Players: The last section of this booklet includes a listing of organizations, secular and faith-based, who have been involved in some part of the debate over welfare and its future. This is not an exhaustive list, but it does offer a sampling of differing religious and political perspectives.

Passing "Welfare Reform"

The Republican Revolution: In 1994, Republicans took control of both houses of Congress for the first time in nearly half a century. Under the leadership of House Speaker Newt Gingrich, House Republicans put forth a blueprint for legislative action called the Contract with America, which called for cutting welfare spending.

The Democrats' Debate: President Clinton's pledge to reform welfare was at the core of the centrist, New Democrat agenda, shaped by the Democratic Leadership Council (DLC). The DLC was established by moderate and conservative Democratic politicians, largely from the South, in an effort to redefine the party as one in favor of smaller government and "family values."

The New Democrat agenda led to heated debate within the Democratic Party over welfare reform. Some House Democrats supported legislation that rejected time limits on welfare benefits — one of the most drastic changes proposed in the Republicans' welfare plan. Representative Patsy Mink (D-Hawaii) sponsored a measure that would have continued to provide government assistance
to poor families whenever they were in need, and which aimed to help families leave poverty by expanding funding for education and job training. The additional funds would have come from raising income taxes on the wealthiest corporations by 1.25 percent. Mink estimated that the tax change could have raised more than $20 billion over five years. The bill failed 96-336.

**Bipartisan Agreement:** Congress passed the welfare reform bill by a three to one margin, with the support of nearly half of congressional Democrats. The time limits and work requirements contained in the final legislation were more strict than the changes initially espoused by President Clinton. The bill was signed by President Clinton on August 22, 1996.
Chapter Four

The Legislation

The Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA), commonly referred to as the 1996 welfare reform act, marked a philosophical sea change in the government’s approach to impoverished families. Most fundamentally, PRWORA repealed the federal-state cash assistance program known as Aid to Families with Dependent Children (AFDC). AFDC had guaranteed government assistance to families on the basis of need, for as long as they were in need, providing an economic safety net. It was replaced with a program that imposed strict time limits on benefits, called by the new name Temporary Assistance for Needy Families (TANF).

Additionally, the law changed federal policy on a wide range of issues, such as child care, the food stamp program, aid to immigrants, and disability benefits for children.

PRWORA also included a legislative effort to enlarge the role of religious organizations in the delivery of welfare services—in the provision known as “Charitable Choice.”

An overview of key elements of the legislation follows.
AFDC to TANF: Moving from Guaranteed to Temporary Assistance

Aid to Families with Dependent Children (AFDC) — The Old Paradigm

Under AFDC, states provided monthly cash benefits to poor parents with young children. Half or more of the money came from the federal government, which mandated that states had to provide some amount of assistance to all poor families who met program eligibility requirements. They were entitled to this assistance by federal statute. For this reason, AFDC was often referred to as an “entitlement” program.

In 1995, a typical family receiving AFDC benefits was composed of a mother and two children, and their monthly payment was less than $380 a month on average, which was still below the poverty line for a family of three ($12,278 in 1995). Eligibility was determined by need, with no time limits for receipt of benefits. Benefit amounts were set by states and varied widely from state to state. While states were required to offer work-preparation programs, such programs were minimally funded and involved a limited number of recipients.

Temporary Assistance for Needy Families (TANF) — The New Paradigm

In 1996, Congress replaced AFDC with the Temporary Assistance for Needy Families Block Grant. States receive a fixed amount of money, known as a “block grant,” to fund welfare programs that adhere to the following purposes of the law as outlined by Congress:

1. Provide assistance to needy families so that children may be cared for in their own homes or in the homes of relatives.

2. End the dependence of needy parents on government benefits by promoting job preparation, work, and marriage.

3. Prevent and reduce the incidence of out-of-wedlock pregnancies and establish annual numerical goals for preventing and reducing the incidence of these pregnancies.

4. Encourage the formation and maintenance of two-parent families.

States were given wide discretion to design their own welfare programs using federal money, though all states are bound by the following conditions:
• Under TANF, poor families are no longer entitled to federal assistance whenever they are in need; with limited exceptions they are subject to a maximum lifetime limit of 60 months (five years) of benefits funded by the federal government (states can provide benefits for a longer length of time but cannot use federal funds to do so and they can also mandate shorter lifetime limits).

• TANF recipients must participate in a work-related activity once the state determines that they are job-ready or once they have received assistance for two years.

• States do not have to use TANF funds to provide cash assistance only; they can also spend the funds on other programs that support the goals of TANF.

Other Benefit Changes

Food Stamps

The 1996 welfare law reduced federal funding of the food stamp program. Congress tightened eligibility requirements, setting a three-month time limit over a three-year period on benefits for unemployed able-bodied adults without dependents. Previously, every person had a right to food stamps if their income and resources were low enough.

The law also reduced the basic food stamp benefit and ended the practice of adjusting food stamp benefits to keep pace with inflation. In 1998, the average household with children receiving food stamps had an average monthly income of $672, and received an average monthly food stamp benefit of $232.

Immigrants

Before 1996, most legal immigrant families had the same eligibility for public benefits as U.S. citizens. (Legal immigrants have a green card which entitles them to live and work permanently in the United States. It is the first step to becoming a U.S. citizen.)

The 1996 welfare law rendered a majority of non-citizen legal immigrants ineligible for most federal public benefits programs, such as food stamps and Supplemental Security Income (SSI) — financial aid for the disabled and elderly, and gave states permission to do the same. The law also restricted immigrant eligibility for TANF and Medicaid. Immigrants can generally become eli-
gible for benefits only when they become citizens or have accumulated 40 quarters of employment.

In 1998, Congress restored some benefits to some immigrants, including children and the elderly and disabled, but federal benefits continue to be denied to more than two-thirds of those who lost eligibility in 1996.

**Benefits for Children**
The 1996 law eliminated guarantees of child care assistance for families receiving or leaving welfare. However, the law strengthened the child-support collection system and increased general child care funding for low-income families.

The law also created a stricter definition of childhood disability in order to reduce the numbers of children who could qualify for disability aid.

**Family Formation**
Three of the four stated purposes of TANF are: to promote marriage, to reduce out-of-wedlock pregnancy, and to promote two-parent families. In keeping with these goals, the 1996 welfare law includes the following provisions:

- Every year, a bonus of $100 million will be given to up to five states with the highest reduction in their rates of out-of-wedlock births, among women of all incomes and of all ages within the state, if there has not been an increase in the abortion rate.

- Federal funds can be used for family planning, not including abortion.

- Over five years, close to $500 million is to be used for abstinence education, which “teaches that sexual activity outside the context of marriage is likely to have harmful psychological effects.”

**Charitable Choice**
The 1996 welfare law seeks to put religious groups on the same footing as secular nonprofit agencies in competing for government contracts to deliver welfare services. The law says that state governments, in distributing federal welfare funds, cannot legally exclude faith-based organizations (FBOs). It also prohibits the government from discriminating against FBOs due to their religious preferences in hiring staff; it allows FBOs to use religious language in their programs, and says that they don’t have to remove religious symbols from program areas. (See Chapter Eight for more on the impact of PRWORA on the religious community.)
CHAPTER FIVE

What Has Changed since 1996?

THE 1996 WELFARE REFORM ACT LED TO WIDE POLICY VARIATIONS not just among states, but within states, and even among individual counties. While many states have made the promotion of work a priority, others are more focused on reducing their welfare rolls. Many states have not made full use of their federal funds to provide poverty relief, while a handful are experimenting with programs that address the needs of low-income families for education, housing assistance, and other support services.

Basic Characteristics

Despite the differences between states, many programs share some basic characteristics:

WORK FIRST

In implementing the 1996 welfare law, many states have embraced a policy approach known as “Work First.” This approach is based on the belief that the most effective way to promote employment for welfare recipients is to move them quickly into available entry-level jobs.

Most states now require most or all parents who receive TANF benefits to participate in work-preparation activities. Such activities can include “workfare”
assignments, where recipients perform community improvement work, such as cleaning public parks, in exchange for their benefits.

In addition to strict work requirements and penalties for recipients who do not meet them, many states have also sought to change the culture of welfare administration from one that emphasizes the provision of benefits to eligible clients to one that emphasizes work and the transitional nature of public assistance. This is visible in the slogans and hanging banners in welfare offices such as, “Time Is Running Out/Welcome Job Seekers, Your Independence Is Our Success,” and “Life Works If You Work First.” Other states have given their case managers new titles. An Assistance Payment Worker in Michigan is now called a Family Independence Specialist. In Texas, case managers are known as Texas Work Advisers. In New York City, welfare offices have become Job Centers.

**Penalties**

In response to recipients who do not comply with work and other requirements, most states have imposed penalties or sanctions that are stricter than required by federal law. The majority of states have chosen to cut off all cash assistance to the entire family, including children, in cases of noncompliance. Before the 1996 welfare act, states could impose only a partial benefit reduction.

**Time Limits**

Most states now have policies that reduce or eliminate benefits after 60 months; 20 states have a time limit of less than 60 months for some families. Some states (including New York) provide some state and locally funded benefits after federally funded benefits have expired. (The next chapter describes New York’s plan.)

**Education and Training**

Many states no longer allow recipients to participate in long-term job training and education (e.g., college, literacy, and GED programs), permitting only short-term education, job readiness, and vocational training. In New York City, for example, thousands of students receiving public assistance had to leave City University colleges between 1996 and 2000 in order to participate in official “work activities,” and many who would have begun attending college under the previous legislation were never able to start.

**Benefits While Employed**

Most states now allow recipients starting new jobs that would otherwise make them ineligible for assistance to continue receiving benefits for a transitional time period.
Two-Parent Families
Most states have dropped prior restrictions on giving benefits to two-parent families.

Benefit Levels
In most states, benefit amounts have changed little since 1996. The average cash assistance grant for a family of three is a little more than one-third of the poverty level.

Since 1975 the typical benefit has lost half of its purchasing power because benefit levels have not been raised in keeping with inflation — have not kept up with increases in the costs of goods and services.

Poverty Spending
Many states have cut spending on most forms of direct poverty relief, such as cash assistance and housing subsidies, while increasing their spending on work support services, such as child care, transportation, and job placement programs.

Trends in Policy and Practice
While less common, the following developments offer a fuller picture of how welfare reform is being pursued around the country:

Decentralization and Privatization
After the federal government shifted control of welfare policy to the states, some states continued the decentralization process by transferring policy and administrative decisions to counties or cities. Ohio, for example, after a consultation with Wendy’s, the restaurant chain, used the franchise model to redesign its welfare system, giving block grants to counties with “partnership agreements.”

A number of states have also contracted with private, for-profit companies, such as Maximus, Inc. and Lockheed-Martin, to implement work-readiness programs and other welfare services.

Delayed Benefits and Diverted Applicants
Under Aid to Families with Dependent Children (AFDC), states were mandated to give anyone the opportunity to apply for welfare benefits and to provide ben-
efits with “reasonable promptness.” Under TANF, states need no longer abide by these requirements, resulting in a range of new procedures for families when they first seek assistance.

In many states, applicants for assistance must pursue some kind of work activity before their benefits are authorized. Texas, for example, diverts potential applicants from assistance by giving them information about jobs before giving them an application for cash assistance. In Georgia, applicants have had to look for a job for a certain time period before assistance can be authorized; in Bibb County, Ga., applicants have to search for a job for five weeks before receiving benefits, making contact with four employers per day.

**Family Cap**

Nearly half of the states have established “family cap” rules, denying benefits for any additional children born to a woman who is already receiving assistance.

**“Anti-Fraud” Procedures**

Some states have expanded their efforts to identify fraudulent applicants. New York and Texas, for example, have required that all adult welfare applicants be fingerprinted. In Texas, state “eligibility specialists” have been required to review applicants’ credit card purchases and ask them to explain their expenses.

**Unspent TANF Funds**

Due to the large reduction in caseloads (the number of people receiving welfare), a number of states have not fully spent their TANF block grants. Forty-six states and the District of Columbia have accumulated more than $8 billion in unspent TANF funds. New York State has a large amount of unspent funds.

**Declining Food Stamp Use and Medicaid Coverage**

Under the 1996 welfare law, most low-income families who lose cash benefits are still eligible for food stamps and Medicaid. But in a national sample of families that had left welfare in the previous six months, only half were receiving food stamps or Medicaid.

Multiple factors have contributed to the enrollment declines, including the failure of state welfare offices to give applicants full information about their eligibility, the complexity of the application process, administrative mistakes, illegal denial of benefits, and the stigma of receiving benefits perceived to be similar to welfare.
STATE EXPERIMENTS IN FIGHTING POVERTY

Some states have used their TANF funds and flexibility to develop programs that are responsive to the complex needs of families fighting poverty. Such programs have focused on increasing access to transportation, expanding child care, boosting monthly cash benefits, valuing education as a work preparation activity, offering housing assistance, increasing support for immigrant families, and funding support programs for those dealing with mental impairments, learning disabilities, domestic violence, and substance abuse.

Some examples:

- New York State used $10 million of unspent TANF funds to help low-income families buy and maintain cars to get to work.

- Minnesota piloted a program that allowed welfare recipients who had found jobs to keep receiving benefits until their income reached 140 percent of the poverty line.

- Illinois, Iowa, Kentucky, Maine, Missouri, Rhode Island, Utah, and Wyoming have allowed at least one year of a college program to fulfill a welfare recipient's work requirement.

- In contrast to workfare programs in cities like New York and Los Angeles, where welfare recipients in workfare programs receive no training for the jobs they perform, Pennsylvania used TANF dollars to fund a program in Philadelphia that offers skills training to participants in a public jobs program.

- Illinois established a Family Homelessness Prevention Program that provides rent, utility, and legal assistance to families at risk of losing their shelter.

- Massachusetts replaced federal funding cuts in programs such as food stamps, disability assistance, and Medicaid, for immigrants and refugees.

- Kansas required welfare case managers to do thorough family evaluations to screen for problems such as learning disabilities or domestic violence. Domestic violence counselors were placed in welfare offices to provide immediate support services.
Some state programs were initiated in response to lobbying by low-income families and their advocates.

**The Invisible Poor**

Reductions in the numbers of people receiving welfare do not accurately describe the numbers of people living in poverty in the United States.

- In 1996 roughly 37 million people were living in poverty while just over 12 million received federally funded public assistance.

- In 1999 roughly 32 million people were living in poverty while 7 million received federally funded public assistance.

- In other words, between 1996 and 1999 the number of people living in poverty declined 13.6 percent, while the number of people receiving federally funded public assistance declined 41.7 percent.

Numbers of people living in poverty are from U.S. Census Bureau reports, and numbers of people receiving welfare are from U.S. Department of Health and Human Services reports.
ONE OF THE KEY FEATURES OF PRWORA IS ITS FUNDING OF public assistance through block grants to states. States receive funds from the federal government and are then responsible for creating their own implementation strategies within a few basic federal guidelines.

NEW YORK STATE PUBLIC ASSISTANCE PLAN
— Major Components

Temporary Assistance

Benefits to support monthly living expenses are labeled “Temporary Assistance” and can take the following forms:

FAMILY ASSISTANCE:

provides money for families with dependent children. Lifetime time limit: 5 years. Benefit levels are based on county of residence, primarily because of the variations in rent.

About 50 percent of the funding comes from TANF federal block grants and the rest from state and local governments.
SAFETY NET ASSISTANCE:
provides money for single adults and childless couples. Lifetime time limit for cash benefits: 2 years.

Non-cash benefits are available for people in drug or alcohol treatment programs, and for those who have, due to time limits, exhausted cash benefits available through either Family Assistance or the cash Safety Net Assistance program. Assistance is given in the form of voucher or vendor payments for rent and utilities, a small cash spending allowance, and the rest of the benefit on a debit card usable at stores equipped to take the card. There is no time limit to this non-cash benefit.

Funded by the state and local governments. (With minimal exception, TANF funds cannot be used to provide benefits for single adults and childless couples.)

EMERGENCY ASSISTANCE FOR ADULTS:
addresses short-term, emergency needs of SSI (Supplemental Security Income) recipients.

EMERGENCY ASSISTANCE FOR FAMILIES:
addresses short-term, emergency needs for families with children.

EMERGENCY SAFETY NET ASSISTANCE:
addresses short-term, emergency needs of people ineligible for either of the other two forms of emergency assistance

Work Requirements - “Work First”
Current benefit recipients and new applicants must participate in work activities that include various forms of employment, on-the-job training, work expe-

In 2000 the New York State legislature overwhelmingly passed, and Governor Pataki signed, the Work Study and Internship law, which allows work study and internships to qualify as work activities. The legislation was initiated by grassroots organizations of welfare recipients and their advocates — led by the Welfare Rights Initiative at Hunter College, an organization of college students who receive public assistance.
ience, job preparedness, community improvement work, and vocational education. Food stamp recipients are also required to participate in work initiatives if they are not already doing so. The work requirement is waived in special circumstances such as incidents of domestic violence or of severe disability.

**Food Assistance Program**
Covers some immigrants who lost their eligibility for food stamps due to PRWORA.

**NEW YORK CITY PUBLIC ASSISTANCE PLAN**
— Major Components

**“Work First” and the “Work Experience Program”**
In March 1998 the Human Resources Administration of the City of New York began renaming welfare offices “Job Centers” to promote employment alternatives to welfare and to provide welfare-related information and referrals to services. Applicants for Temporary Assistance benefits must engage in a full-time job search. Those who do not find employment while receiving Temporary Assistance benefits participate in the Work Experience Program (WEP), where they “engage in quality of life work activities throughout New York City.” WEP participants also receive job search and job retention skills training. New York City businesses that hire welfare recipients are eligible to receive cash incentives as well as tax credits.

In the spring of 2000, the New York City Council passed, and overrode a mayoral veto of, the New York City Transitional Jobs Program. It will serve as an alternative to the Work Experience Program by creating 7,500 public sector and not-for-profit jobs for public assistance recipients. The pay is $7.50 per hour and the jobs include education and training. The Transitional Jobs Program was put forth by New York City community organizations, unions, and social service agencies. It has not yet been implemented. A statewide version, the Empire State Jobs Program, is being advocated by a similar coalition across the state.
IMPLEMENTATION AND THE COURTS

The legislative guidelines and operational infrastructure necessary to implement PRWORA at state and local levels has taken time to evolve. Legal questions have arisen as implementation has progressed around the country, including cases in New York State and New York City. Legal challenges have addressed: access to benefits by new recipients, denials of benefits to current recipients, re-application procedures, employment rights, due process (all recipients denied benefits for any reason have a right to a “fair hearing” about their cases), and access to information about related benefits such as food stamps.
CHAPTER SEVEN

Tracking the Results of Welfare Reform

Many research projects, funded mostly by the federal government and private foundations, have studied the effects of the 1996 welfare reform act. The findings to date have several limitations, including:

- The separate effects of welfare reform cannot be distinguished from the effects of the long economic expansion that occurred simultaneously — it is not possible to predict what would happen in a slower economy.

- A key feature of reform — the five-year lifetime limit on cash benefits, maintained by most states (some established shorter time limits) — will only begin to affect people in late 2001 — so the whole picture of effects has not developed yet.

- Much of the research tracks “welfare leavers” but it is difficult to identify or count poor people who might be eligible but do not come forward for help. There are two categories of impact on people who currently do not receive welfare: the effect of welfare reform on people who are eligible for public assistance but do not seek it; and the impact of welfare reform on people who have received it but are no longer recipients, for whatever reason.
Despite these limitations, it is clear that the number of families and individuals receiving welfare benefits declined dramatically in the 1990s. This trend had begun in 1994 but was certainly boosted by the 1996 reforms. In August 1996, 12,241,000 people received welfare, and by June 2000 only 5,781,000 people were on the welfare rolls. This was a decline of 6,460,000 recipients — a decrease of over 52 percent.

There has been an increase in low-income single mothers working and an increase in the earnings of low-income families. Further, child poverty has declined from a high of about 23 percent of all children in 1993 to about 17 percent in 1999, although the circumstances of children in the very poorest families has worsened. The proportion of this change that can be attributed to welfare reform (versus broader economic trends or changes in families, for example) cannot be precisely measured, although some of the change is certainly due to adults leaving welfare and going to work.

Are the families affected by welfare reform better off? The evidence is mixed and the data are complicated to interpret. And, the same results are seen by different analysts differently — the same data can lead to either positive or negative conclusions. These results include:

- At any one point, 60 percent of adults who have left the welfare rolls are working in jobs and 40 percent are not. For many reasons, it is difficult to collect reliable data concerning what percentage of those who have left welfare have achieved ongoing, or permanent, employment.

- The leavers who do not work are poorer, have less education and work experience, and have more illness and disability. They are more at risk for homelessness, family breakup, and other hardships. They are more likely to have been sanctioned, i.e., had their welfare benefits reduced or stopped for not complying with the work program rules.

- The income of those who go to work remains low because the jobs they get generally pay around $7 per hour. Annual earnings generally remain under $10,000, although these earnings can in principle be supplemented by other benefits, including the Earned Income Tax Credit for low-income families. A small proportion of welfare leavers work their way out of poverty in the short-term. Increased earnings and increased income do not necessarily mean rising above the poverty level.
There has been a decline in the use of food stamps and Medicaid among poor people eligible for these benefits. For this reason, some who leave welfare for work have less total income than before — because they are not receiving supplemental food and health benefits for which they remain eligible.

Some types of welfare reform programs, especially those that provide bonuses for work, and health and child care benefits, have been shown to improve the well-being of families, including increased consumption, and improvements in children's school performance and behavior. Programs which insist that parents work but provide little in the way of support services, such as child care, do not show evidence of benefiting children.

Although the overall poverty rate and the rate of poverty among children declined, the poorest 20 percent of single-mother families actually lost income and their poverty deepened.

Some studies of soup kitchens, food pantries, and shelters have noted an increase in food insecurity and homelessness.
CHAPTER EIGHT

The Impact of PRWORA on the Religious Community

The Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) is a concern of the religious community for several reasons:

- PRWORA affects the human family.

- PRWORA reduces and limits government assistance to people living in poverty. The number of people turning to houses of worship for help in the form of emergency food, shelter, and other resources may increase — particularly if the economic slowdown continues.

- PRWORA includes funding and service guidelines created specifically for religious organizations in the provision known as Charitable Choice.

Impact on the Need for Help from Private Organizations — Including Houses of Worship

The amount of public assistance available to people living in poverty naturally impacts the level of their need for help from other sources — including religious organizations. Recent studies suggest that this need for help may be ris-
ing. The National Council of Churches has reported that many faith organizations serving communities affected by welfare reform have experienced increased calls for help. The greatest demand is for food. This finding is echoed by a December 2000 report by the United States Conference of Mayors, which also found an increase in hunger, noting a 17 percent increase in the demand for emergency food over the past year.

There may be more than one reason for this growth in the demand for emergency food—other factors impact a family's ability to pay for adequate food, i.e., increases in housing, health care, and other costs.

Charitable Choice

The purpose of Charitable Choice, section 104 of the welfare reform act, is to make it easier for religious organizations to compete for funding for welfare-related social services. It accomplishes this through the following provisions:

- religious organizations who compete to provide PRWORA-related services are not required to alter their governance structure or remove religious symbols,
- religious organizations who compete to provide PRWORA-related services are permitted to make hiring decisions based on religion,

In other words: Religious organizations do not have to create "secularized" institutions in order to receive government money.

- funding awards must be consistent with the "Establishment Clause" of the United States Constitution, which forbids the creation of an official religion of the United States,
- religious organizations cannot refuse to provide PRWORA-related services to the needy on the basis of religion, religious belief, or a refusal to participate in a religious practice,
- no PRWORA-related funds can be used for religious worship, instruction, or proselytization,
recipients of PRWORA-related services who object to the religious character of a service provider have the right to an alternate source of service.

Charitable Choice built upon, and in a sense codified, a long history of social services provided by religiously-affiliated organizations with some portion of funding from government sources.

**The Charitable Choice Debate**
Considerable discussion is now taking place concerning the advisability, practicality, and constitutionality of Charitable Choice. The conversation has expanded to include the new White House Office of Faith-Based and Community Initiatives.

The discussion includes “church and state” issues as well as questions about who holds ultimate responsibility for those who are poor, what causes poverty, what strategies are most effective for fighting poverty, and what constitutes “faith.” The debate is taking place in the press, in the academy, in public and private forums, in the legislature, and in the courts.

Within the religious community, a range of opinions can be found regarding the Charitable Choice provision and the White House Office of Faith-Based and Community Initiatives.

**Implementing Charitable Choice**
There is great variation among states in terms of strategies created to implement Charitable Choice. Some states have rewritten funding procedures to include faith-based organizations, while others have made few or no changes to their contracting requirements for the purpose of including faith groups.
Funding for key elements of the 1996 Personal Responsibility and Work Opportunity Reconciliation Act was authorized through September 30, 2002. Congress must, therefore, renew — or “reauthorize” — funding for those elements before it expires. Funding must be renewed for the Temporary Assistance for Needy Families (TANF) program, the child care block grant, the food stamp program, and abstinence education. It is also likely that Congress will take another look at other provisions of the 1996 welfare act, such as benefits for immigrants, child support enforcement, initiatives to promote marriage, and unspent TANF funds.

The reauthorization process has already ignited a heated debate about the impact of the 1996 welfare law, the needs of low-income working families, and the future of national poverty policy. Across the country, advocacy groups, researchers, think tanks, governors, state legislators, foundations, and grassroots activists are gearing up for this next opportunity for welfare reform.

The debate leading up to passage of PRWORA was summarized in Chapter Three as two opposing perspectives with an understanding that many advocates’ views included elements of each. The two perspectives, “The Individual Behavior Perspective” and “The Structural Perspective” are used again here to describe the range of propositions that have been put forth for the future of welfare reform.
welfare. As before, it should be understood many advocates' views concerning the future of welfare contain elements from each perspective.

As was the case in Chapter Three, the issue of how well the government administers or delivers anti-poverty services is part of the current debate about welfare, but is an issue that does not fall neatly within the Individual/Structural dichotomy.

The "Individual Behavior" Perspective

Although some policy advocates and politicians celebrated passage of the 1996 welfare law, many would have liked to have seen more extensive changes in social welfare policy that would have resulted in even less federal control and spending, and more stringent eligibility requirements for recipients of any government assistance.

Specific policy proposals intended to address "Individual Perspective" concerns include:

Further Reduce Welfare Caseloads and Strengthen Work Requirements.
Toughen federal work requirements for TANF recipients and increase welfare caseload reduction goals; establish work requirements for all recipients of food stamps and public housing.

Limit All Federal Social Welfare Spending
Cap growth for overall welfare spending on programs such as Medicaid, food stamps, housing and energy assistance, and education and training.

End Welfare for New Mothers
Prohibit new, single mothers from joining the welfare rolls to discourage out-of-wedlock births and government dependence.

Promote Marriage
Establish as a national goal reducing out-of-wedlock births and divorces by half over the next ten years; increase "bonus" funding to states that reduce "illegitimacy" without increasing abortions; establish pro-marriage public advertising campaigns; require pro-marriage mentoring programs as part of TANF programs and as part of any Medicaid-funded service to pregnant women, and allow faith-based groups to operate such programs.
Renew the moral culture of poor people by supporting the work of religious organizations. Give low-income, inner-city parents vouchers to place their children in schools of their choice, including private religious schools.

**The “Structural” Perspective**

Some advocates who substantially hold a “Structural Perspective” are looking to the 2002 reauthorization process as an opportunity to shift the focus of welfare reform from caseload reduction to poverty reduction.

The following list of proposals does not represent a uniform agenda, but is rather a summary of a range of key policy positions supported by various anti-poverty groups.

Among these groups there are differing perspectives about specific welfare reform policies and future legislative strategies. Within the religious community on this “side,” for example, there are widely divergent views about the family formation provisions of the welfare reform law — some of this variation is the result of differing views of marriage and family planning.

**Revise the Goals of TANF**

Expand the stated purposes of TANF to include reducing family poverty, strengthening family economic security, and promoting job stability and advancement. States should be required to provide detailed plans describing how they will use TANF funds to these ends; state performance in implementing TANF should be evaluated based on its success in reducing poverty and sustaining employment and earnings growth.

**Increase TANF Funding**

In order to implement a poverty-reduction agenda, states should receive more funding, even if their welfare caseloads have diminished. States should make a commitment that TANF funds not be diverted to other parts of the budget.

**Change Time Limits**

- Revise time limits: Some advocates are calling on the government to drop the time limits on benefits for those recipients who are working but cannot earn a living wage, or those who cannot find steady work.

- Abolish the deadline: Other advocates are lobbying for the restoration of the public assistance safety net (the guarantee of support
based on low income), with an end to all time limits, regardless of employment status.

Count Education and Training as Work
Participation in longer-term educational programs should be counted as a part of the TANF work requirements. The federal government should invest in quality career-training and education programs that lead to living-wage jobs. The government should abolish workfare programs that lack a training component.

Increase Cash Benefits
Monthly benefits should provide more than subsistence support. Currently, the top benefit for a family of three in the median state (one-half of states provide more benefits, one-half provide less) is just one-third of the federal poverty line.

Restore Eligibility to Immigrants

- Protect legal immigrants. Some advocates are working to restore cash assistance and food stamps to legal immigrants who were denied benefits as part of the 1996 welfare law.

- Protect all immigrants: Other advocates are calling on the government to abolish all eligibility distinctions among different classes of immigrants.

Increase Supports for All Poor Families

- Ensure that families that leave welfare continue to receive food stamps and Medicaid benefits.

- Improve accountability mechanisms at all public and private institutions that administer public benefit programs to guarantee due process and equal treatment.

- Expand the availability of quality child care (currently only about one in ten children eligible for child care assistance receives it). Some advocates also believe that caring for young children should qualify as a work activity so that mothers do not have to leave the home to do workfare jobs.
• Improve access to transportation.

• Expand health-care coverage for low-income working parents who are no longer eligible for Medicaid.

CREATE A POVERTY-FIGHTING SYSTEM

• Raise the federal minimum wage so that pay for full-time work exceeds the poverty line.

• Create more living-wage jobs with benefits.

• Guarantee health care for all families.

• Create a children's allowance and a caregiver's allowance (refundable tax credits for those caring for children or others — including elderly parents).

Tax credits are “refundable” when working people who do not earn enough to pay income tax — and therefore cannot deduct the credit — receive it in the form of a refund. An example of a key anti-poverty tax credit is the Earned Income Tax Credit (EITC), provided to low-income working families.

• Expand the stock of affordable, quality housing.

• Expand targeted investments in low-income communities.
CONCLUSION

It is too early to know with certainty what welfare in the United States will look like in a few years. It is important to remember that the debate about reauthorization—about the re-funding of key elements of the Personal Responsibility and Work Opportunity Reconciliation Act—is a debate about poverty and our responsibility for, and relationship with, those who are poor. It is a debate about the causes of poverty and the public and private policies that will most effectively reduce it. The debate about reauthorization is a debate about an age-old issue that finds current expression in the details of welfare and welfare reform.

This booklet is intended to give you a road into the details of poverty and welfare reform. The next section contains resources for more information. Among these are organizations that have, or are developing, strategies for influencing the reauthorization debate in Congress and in our general public discourse.

There are many ways clergy and congregations can engage the issue of the reauthorization of the welfare reform act. You can participate in the activities of organizations hoping to influence reauthorization. You can meet with your local, state and federal representatives, and your congregations can write them. You can preach about poverty and welfare, and encourage discussions within your congregation about the causes of poverty—assumptions, stereotypes, fact, fiction—drawing on a range of perspectives so that you can form your own analysis, and drawing on the tools of your tradition to plan a response.
The Beck Institute can help you and your congregation sort through ways to talk about welfare reform and poverty, including options to get involved that are appropriate for who you are and the resources you have.

This booklet also serves as the beginning of a longer project of reflection and action concerning the moral challenge of continuing poverty amidst the wealth of the United States. The Beck Institute is committed to serving as a resource by presenting policy issues that affect the poor in accurate, clear, and efficient language so that people whose training is in the scriptures, teachings, and practices of their religion — and not in the terminology or minutiae of policy — can engage those policies in light of their faith.
RESOURCES

Bibliography


RESOURCES

Organizations

Below is a sampling of organizations you can contact for more information about welfare reform and poverty. The list includes groups from across the political spectrum. Some are religious and others are secular. Many have, or are developing, plans for influencing the reauthorization debate and the future of welfare. Almost all have web sites, and many of these sites contain links to other organizations.

AFL-CIO, 815 16th Street NW, Washington, DC 20006 (202) 637-5000
web site: www.aflcio.org

Call to Renewal, 2401 15th Street NW, Washington, DC 20009 (800) 523-2773
web site: www.calltorenewal.com

Catholic Campaign for Human Development, National Conference of Catholic Bishops/
United States Catholic Conference, 3211 4th Street NE, Washington, DC 20017-1194 (202) 541-3000
web site: www.nccuscc.org/cchd/

Catholic Charities USA, 1731 King Street, Suite 200, Alexandria, VA 22314 (703) 549-1390
web site: www.catholiccharitiesusa.org

Center for Law and Social Policy, 1616 P Street NW, Suite 150, Washington, DC 20036 (202) 328-5140
web site: www.clasp.org

Children's Defense Fund, 25 E Street NW, Washington, DC 20001 (202) 628-8787
web site: childrensdefense.org

Community Food Resource Center, 39 Broadway, 10th Floor, New York, NY 10006 (212) 894-8008
web site: cfrnyc.org

Grass Roots Organizing for Welfare Leadership, Center for Third World Organizing
1218 East 21st Street, Oakland, CA 94606 (510) 533-7583
web site: www.ctwo.org/growl/

The Heritage Foundation, 214 Massachusetts Avenue NE, Washington, DC 20002 (202) 546-4400
web site: www.heritage.org

Intercommunity Center for Justice and Peace
20 Washington Square North, New York, NY 10011 (212) 475-6677
web site: www.icjp.org
The LINC Project, Welfare Law Center
275 Seventh Avenue, Suite 1205, New York, NY 10001 (212) 633-6967
web site: www.lincproject.org

National Center for Children in Poverty, Mailman School of Public Health, Columbia University
154 Haven Avenue, New York, NY 10032 (212) 304-7100
web site: cpnmnet.columbia.edu/dept/nccp/

National Council of the Churches of Christ in the USA, Washington Office
110 Maryland Avenue NE, Washington, DC 20002 (212) 544-2350
web site: www.nccusa.org

Religious Action Center of Reform Judaism
2027 Massachusetts Avenue, NW, Washington, DC 20036 (202) 387-2800
web site: www.rac.org

The Urban Institute, 2100 M Street NW, Washington, DC 20037 (202) 833-7200
web site: www.urban.org

Welfare Information Network
1000 Vermont Avenue NW, Suite 600, Washington, DC 20005 (202) 628-5790
web site: www.welfareinfo.org

Welfare Policy Center of the Hudson Institute
5355 Emerson Way, Indianapolis, IN 46226 (317) 549-4111
web site: www.welfarereformer.org

Welfare Reform Network, c/o Federation of Protestant Welfare Agencies
281 Park Avenue South, New York, NY 10010 (212) 777-4800
web site: www.fpwa.org

Please note: This listing does not imply endorsement by or for the Beck Institute.