



FAMILY-CENTERED  
SOCIAL POLICY



RACHEL BLACK AND ALETA SPRAGUE, WITH AISHA NYANDORO

# BECOMING VISIBLE

Race, Economic Security, and  
Political Voice in Jackson, Mississippi

NOVEMBER 2017

## About the Authors



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## About Family-Centered Social Policy

The Family-Centered Social Policy program at New America investigates the role of identity in shaping social policy and develops tools to help make social policy more representative of and responsive to the families it serves. FCSP's work is primarily directed at the intersection of household economic security and public policy. We believe our approach can yield more just, equitable, and secure outcomes for Americans and our local, state, and federal government. Find out more at [newamerica.org/family-centered-social-policy](https://newamerica.org/family-centered-social-policy).

## Acknowledgments

This paper would not have been possible without the vision and partnership of **Aisha Nyandoro** at Springboard to Opportunities and the women Springboard serves whose experiences, insights, and wisdom we've sought to represent in these pages. We are deeply grateful for their vulnerability, honesty, and willingness to be seen.

Additionally, the authors would like to thank the following for their valuable contributions to the thoughts and content expressed in this paper: Alysha Alani, Jamie Bardwell, Mia Birdsong, Laura Bornfreund, Sade Bruce, Justin King, Melody Frierson, Marissa Mahoney, Myacah Sampson, and Corey Wiggins.

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# INTRODUCTION

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“My average day is like a mom’s day.”

Carla\* is a mother of two in Jackson, Mississippi. Her son is a precocious three-year-old who “knows all the answers” and “goes to work” every morning by mimicking the tasks performed by the community’s maintenance workers, like cutting the grass and removing the trash. Her daughter is an imaginative 11-year-old who still relishes the activities of childhood, like playing with dolls.

Though she holds multiple degrees and certificates and worked in a variety of fields, Carla has put her own ambitions on hold to care for her elderly mother and disabled brother, whom the family calls “Boo boy.” “Who else is going to help my family if I don’t?”

This is a pattern she’s followed through her adult life—first at age 18 to stay home and care for her eight-year-old brother and four-year-old sister as her mother finished her college degree and began work in her field. Now, at age 35, she’s resuming this role to allow her sister the same opportunity to successfully transition from college to career. “She’s the baby. She needs to be focused on her education, not focusing on trying to take on all of this.”

For the last year and a half, Carla has been trying to get back on the career path she detoured from so others in her family could progress on theirs.

\* Names have been changed to protect identities.

But it’s been harder than she expected given her educational achievements and previous experience. “Either you’re overqualified or underqualified. It’s always something. It’s like right when you feel like you’re on the runway and your plane’s going to take off, then you get the little call on the end. We got to land real quick because they got to check the engine.”

In the meantime, she says, “It’s not like I’m not being productive.”

Indeed, beyond the daily care and attention she dedicates to the wellbeing of her family, Carla is vigilant to the needs of the members of her community more broadly. She recounts a time when the neighborhood school discontinued bus service to her community, leaving the elementary aged children, in the absence of sidewalks, obligated to navigate a road pockmarked with potholes where cars routinely exceeded the speed limits. Concerned for their safety, she improvised a bus using her 18-passenger van. “I used to pick up all the kids, take them all to school. Drop them all off, pick them all up every day, just because we didn’t have a bus and because I didn’t want to see them walking. It’s too much.”

At the end of her “mom’s day” Carla longs to be invisible. She closes her eyes and insists to her son that she’s disappeared, while he laughs and shouts

## Bias and assumptions are translated into inequitable and exclusionary policies and programs.

“I can still see you!” As close as she can come to entertaining this fantasy is slipping outside her apartment and taking a few moments to herself on the patio.

But she is denied even this indulgence. The apartment Carla shares with her children is in a public housing property that has imposed an 8:00P.M. curfew for residents. Ostensibly, this decision is to prevent crime, though she hasn’t observed that to be a problem. Instead, it conforms to other sets of arbitrary stipulations, like prohibiting kids from riding bikes and skateboards, which communicate to residents that they may live there, but this isn’t their home. “All the rules make sure you know that.”

Carla’s experience and those of the other women elevated in this report are emblematic of how the ways in which they show up in their lives and community go unseen. Their incidental status as living in poverty is assigned a definitional role in shaping how they are perceived and what they deserve. These views conform to narratives, cultivated over centuries, that view Black Americans, especially Black women, with suspicion, and create the justification for efforts to police and punish behavior.

These false narratives aren’t isolated to public housing communities in the former Confederacy; they are deeply embedded within the social policies tasked with delivering the American promise of broadly shared economic opportunity.

This outcome is abetted by the current practice of policymaking where the beliefs, interests, and ideological attitudes of those making policy are given far greater credence than the actual needs, wants, and experiences of those impacted by

policy. Specifically, within anti-poverty programs, the deeply entrenched belief that poverty is solely a consequence of individual choices permeates policy conversations and proposals, despite deep and compelling evidence of poverty’s legal, institutional, and structural causes. As a result, bias and assumptions are translated into inequitable and exclusionary policies and programs.

Mississippi is an established exemplar of this approach. The state has taken full advantage of its flexibility to administer public benefits programs and tighten their eligibility requirements to provide among the most meager and least accessible assistance in the nation. Mississippi’s most recent piece of welfare legislation, the Medicaid and Human Services Transparency and Fraud Prevention Act, perpetuates a myth-based narrative about waste, fraud, and abuse, by funneling millions of dollars to a private auditor to double check the eligibility of public assistance households. The act also includes a wide array of provisions that restrict benefits and access by framing low-income people as irresponsible, immoral, and untrustworthy. Examining Mississippi’s policy choices from the perspective of the families they impact is a critical exercise as policymakers at the state and federal level work to replicate and scale similar policy choices within other programs.

This report, a partnership between New America’s Family-Centered Social Policy program and Springboard to Opportunities in Jackson, Miss., combines the stories of women like Carla taken from focus groups and interviews with analysis of historical and contemporary policy design to:

1. Demonstrate the ways in which false narratives specific to poor, Black women have been constructed over time;

2. Show how these false narratives have been methodically deployed to justify the construction of a two-tiered system of social policies;
3. Discuss the experience of real families navigating second-tier programs; and
4. Advance an affirmative vision for policymaking that shifts voice, accountability, and power to the families that policy is intended to serve and offer models where versions of this vision are in practice.

Importantly, these models stand on rich histories of thought leadership and activism within the Black community to reform the systems that were designed to exclude them.

This report attempts to reveal how policies created through racial exclusion and oppression are maintained behind a veneer of race-neutrality, and to reject reform efforts that tinker at the margins of this system. In doing so, what we are calling for is nothing less than a new approach to making social policy based on our oldest beliefs about democracy and opportunity that truly affirms the equal humanity and dignity of all people.

## Background on Affordable Housing

Federal affordable housing consists of three separate types of assistance: the Housing Choice Voucher Program, commonly called “Section 8,” which provides low-income families with assistance to pay rent at any private residence that meets program guidelines; project-based rental assistance (PBRA), which consists of federally subsidized apartments in designated privately owned buildings; and public housing, which encompasses around 1.1 million units owned by the Department of Housing and Urban Development and operated by local housing authorities.<sup>1</sup>

To be eligible for federal housing assistance, applicants cannot exceed 50 percent of the median income in the surrounding area (80 percent for public housing), and at least 40 percent of families newly admitted to the programs each year must have an income that is no greater than 30 percent of the area median. In 2013, this ranged from \$7,800 to \$36,600 for a family of four, depending on the area; the average household in public housing had an income of \$13,800 that year, while those in PBRA on average made \$12,000 annually.<sup>2</sup>

Across federal housing programs, tenants typically pay 30% of their income as rent. This means that rent is capped at a relatively affordable level. Across the U.S., nearly half of all renter households, including 89 percent of households with an income below \$20,000, are “cost burdened,” meaning that their rent exceeds the 30 percent threshold.<sup>3</sup> At

the same time, this payment structure means that residents in affordable housing programs face a 30 percent marginal tax on each additional dollar they earn; if your earnings double, so does your rent.

Affordable housing has been a lifeline for many families since it was introduced. Yet in many respects, affordable housing programs are clear examples of “second-tier” policymaking, which has made them complex to access and inadequately funded. Like TANF, housing assistance is not an entitlement, meaning that households that meet the eligibility requirements are not guaranteed assistance. As a result, the programs are poorly equipped to respond to economic downturns like the recent recession, and only accommodate a fraction of the housing need among low-income households. Only about a quarter of eligible families receive any form of federal housing assistance, and wait lists for housing vouchers are notoriously long.<sup>4</sup> In 2013, HUD classified over 7 million households as having “worst-case housing needs,” meaning that they were eligible for housing assistance but were not receiving it, had incomes below 50 percent of the local median, and were spending more than half their income on housing.<sup>5</sup>

Finally, although the programs can make an important difference for recipients in the short term, their prioritization of renting over ownership does little to help families actually move toward building assets and exiting poverty.

# PAST IS PROLOGUE

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*"I know if I step out of character what's going to happen."  
- Carla*

Low-income women and families in Mississippi are living, working, and raising their children within a state policy context that has all but eliminated cash assistance, continuously constructed barriers to other forms of support, and prioritized perceptions of fraud and abuse over human needs. Mississippi's policy choices and their consequences emanate from federal policy design—and the overall structure of a system through which government supports for the same goals are distributed differently, and with different degrees of visibility, to families with different socioeconomic statuses.<sup>6</sup>

This bifurcation emerged from and advances two primary goals: the preservation of racial hierarchy and the positioning of wage work as central to full citizenship. For wealthier Americans, who remain disproportionately white, government benefits are delivered primarily through the tax code, which reinforces a positive identity as a deserving "taxpayer" who has earned these benefits by contributing to social goods, like homeownership or charitable contributions.

For those at the bottom, who are disproportionately Black and Latinx, punitive and paternalistic programs signal suspicion and unworthiness, while low and inaccessible benefits and stringent work requirements ration resources and compel the poorest Americans to accept any jobs they can get. These dynamics in turn undermine wages and

labor conditions for the low-wage workforce more broadly, while serving to enrich private interests.

Throughout its history, this two-tier system has relied on racial narratives to justify its existence. From Ronald Reagan's "welfare queen" to Paul Ryan's "makers and takers," political rhetoric about welfare recipients has served to continually propagate the idea that people in poverty, and people of color in particular, deserve second-class status. These racialized narratives were contrived prior to national independence to establish a political economy based on human chattel in a country that espoused freedom and equality. Though centuries-old, they have never abated.

A brief examination of this history provides context for today's social policies and illuminates the continuity between harmful ideologies past and present—laying bare the necessity of a full reimagining of the way public goods and services are distributed.

## **Stamped from the Beginning**

Racial division has long served an economic purpose in the United States, and especially in the American South. The construction of "whiteness" as an identity has been central to this division. As Cheryl Harris explains in her seminal essay,

“Whiteness as Property,” demarcating a legal distinction between Black slaves and white indentured servants was necessary to formalize slavery as an institution; their “racial otherness,” when contrasted with the the legal construction of whiteness, “came to justify the subordinated status of Blacks.”<sup>7</sup>

Beyond creating these racial categories, the law assigned meaning to each racial identity. The definition of white identity as normatively positive developed in tandem with laws and policies, and their biased enforcement, to establish and continually reinforce negative associations with blackness. A narrative through line connecting past and present is the idea of Black criminality as a justification for oppression and economic exploitation. As described by Ibram Kendi, “From their arrival around 1619, African people had illegally resisted legal slavery. They had thus been stamped from the beginning as criminal.”<sup>8</sup>

**The first and harshest Black Codes came from Mississippi, which criminalized everything from being an “idle and dissipated person” to “misspend[ing] what they earn.”**

Over time, the contours of the Black criminality narrative have evolved, but what gets defined as criminal and against whom the law is enforced have consistently served to restrict Black Americans’ access to resources and political power and continue to serve an economic purpose. The “Black Codes” enacted across the post-Civil War South, for example, both maintained a racial social hierarchy and legally supplied free and cheap labor to private industry through the convict-lease system.<sup>9</sup>

The first and harshest Black Codes came from Mississippi, which criminalized everything from being an “idle and dissipated person” to “misspend[ing] what they earn.”<sup>10</sup> In this way, the

narrative of criminality developed in tandem with the narratives of laziness and irresponsibility. The policies premised on these narrative justifications in turn helped preserve the material benefits of whiteness and reify the racial divisions the economy relied on in the public imagination.

## Get Them out of the Grass

This pattern of codifying white privilege and business interest into our legal systems extends through groundwork laid for the modern two-tier system of social policy.

The influence of slavery on the racial dynamics of the labor force persisted far after the practice was formally abolished, as wages stagnated throughout the South and Black Americans remained vastly overrepresented in agricultural work and other manual labor.<sup>11</sup> These conditions actively shaped policy and administration of the programs in the 1935 Social Security Act (SSA), the centerpiece of the New Deal.

Even as the SSA dramatically and importantly expanded the American welfare state, it specifically carved out domestic work and agricultural labor from Social Security eligibility, which the NAACP estimated would exclude 3.5 million of the 5.5 million Black workers across the country.<sup>12</sup> Across the South, over half of Black men worked as farm laborers, compared to less than one-third of white men.<sup>13</sup> Historical records reveal how racial narratives about laziness informed this policy exclusion; as reported in the *Jackson Daily News* while the bill was pending:

“The average Mississippian can’t imagine himself chipping in to pay pensions for able-bodied Negroes to sit around in idleness on front galleries, supporting all their kinfolks on pensions, while cotton and corn crops are crying for workers to get them out of the grass.”<sup>14</sup>

Additionally, the SSA proved the genesis of the

current bifurcated system. Among other programs, the SSA established Social Security, Medicare, and unemployment insurance, which were to be administered at the federal level, and Aid to Dependent Children (ADC), a predecessor to Aid to Families with Dependent Children (AFDC) and then Temporary Assistance for Needy Families (TANF), which was to be administered by state and local agencies. States lost no time exercising the flexibility they had been afforded, setting precedent for choices that remain today.

A clause within the SSA that would have required ADC to provide “a reasonable subsistence compatible with health and decency” was removed at the behest of southern Congress members. The result was extremely low benefit levels for children in the southern states, such as \$3.52 per month per child in Arkansas and \$4 per month in South Carolina, contrasted to a national average of \$13 in 1940.<sup>15</sup>

Not only were benefit levels suppressed in the South, so was their availability. Instead of corresponding to need, benefits conformed to the interests of the agriculture industry to secure low-wage labor.<sup>16</sup> This influence is evident in restricted access to benefits during harvesting seasons, to effectively coerce poor, Black families into working in the fields at whatever wages were offered. By 1939, the ADC caseload was 80 percent white, despite the disproportionate burden of poverty on Black families.<sup>17</sup>

## Work for Work's Sake

Anti-Black racism continued to dictate the terms of welfare policy as Black families began moving out of the South in greater numbers in the mid-twentieth century and accessing ADC after migrating north. This precipitated increasing hostility toward the program and the expansion of work requirements beyond the South, despite the fact ADC and the “mothers’ pensions” that preceded it were originally envisioned as a way to

enable widowed mothers to meet their basic needs *without* wage work.<sup>18</sup>

This emphasis on work as a condition for receiving benefits intensified in the years following the program expansion during the War on Poverty, which relied heavily on rhetoric and imagery depicting white, rural families as the primary beneficiaries. Backlash to the civil rights movement, however, shifted the media’s portrayal of poverty and its relationship to race; between 1964 and 1967, in stories about poverty in the country’s three leading news magazines, the share of photos featuring Black people jumped from 27 percent to 72 percent.<sup>19</sup>

Diminishing public support and increasing critiques of the so-called “welfare mess”<sup>20</sup> the decade following the War on Poverty coincided with continuing efforts to advance private interests by restricting public benefits. As Frances Fox Piven describes, throughout the 1970s and 1980s, a business-led campaign worked to “roll back income-support programs so as to drive more people into the labor force and the scramble for work...Not only were the social programs to be slashed, but what remained of them would be targeted as another arena for profitability through publicly subsidized privatization.”<sup>21</sup>

This campaign was buttressed by President Ronald Reagan’s denunciation of the mythical “welfare queen,” a racialized caricature that strengthened associations in the popular imagination between welfare and Black criminality, laziness, and irresponsibility, and which provided further justification for reducing benefits and tightening eligibility rules.<sup>22</sup>

These efforts culminated in the Personal Responsibility and Work Opportunity Reconciliation Act of 1996, which replaced AFDC with TANF. As its name implies, PRWORA took the centering of wage work to the next level through mandatory work requirements. Notably, women could meet the work requirements by caring for another welfare

recipient's child, but caring for one's own child did not meet the "work" definition.<sup>23</sup> As Deborah Stone writes, "work for work's sake become the new mantra"; getting families "off welfare" took precedence over actually ensuring the program relieved poverty or led to decent, sustainable employment.<sup>24</sup>

The consequences of the reorientation toward work with little accompanying support for women to do so were compounded by reforms that reduced the size of the program and provided wide latitude to states to ration what was left. PRWORA placed a five-year cap on lifetime eligibility and turned the program into a block grant, formally ending its status as an "entitlement" guaranteed to all eligible families. Under the block grant structure, states had the option to impose lower lifetime limits, divert a significant percentage of their TANF funding to purposes other than cash assistance, and largely set their own eligibility criteria. Between 1996 and 2014, the proportion of families in poverty receiving cash assistance dropped from 68 percent to 23 percent.<sup>25</sup> Meanwhile, the number

of families in deep poverty grew from 1.9 million in 2000 to 2.9 million in 2017.<sup>26</sup>

Despite the reforms imposing work requirements, strict time limits, and harsh sanctions, President Bill Clinton's notorious claim that PRWORA would end "welfare as we know it" rang hollow in public opinion. According to surveys, in 1989, 64 percent of Americans felt "welfare benefits make poor people dependent and encourage them to stay poor"; 73 percent agreed with a comparable statement in 2003.<sup>27</sup>

Rather than redeeming welfare from its stigmatizing narratives, these reforms memorialized them by shaping policy choices around the prevention of criminal behavior and willful idleness. As a result, welfare reform created a system that expects the worst from families seeking assistance, and in so doing further entrenches a presumed link between poverty and poor character in popular discourse. This orientation is clear in the punitive and paternalistic ways states have chosen to customize their policies serving poor families.

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# THE DESIGN OF EXCLUSION

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*“We shouldn’t be paying liars, thieves and hypocrites.”  
- Rep. Joey Hood, R-Ackerman, Miss.<sup>28</sup>*

Over twenty years after welfare reform, the racialization of poverty in the United States continues to shape policy design. The presumed deficits of an imagined welfare recipient are prejudicially applied to whole populations. Today, states with larger Black populations are more likely to have lower benefit levels, more restrictive eligibility policies, and harsher sanctions, which may result in temporarily reduced or suspended benefits, or even permanent termination.<sup>29</sup>

These trends are on full display in Mississippi. The state has the highest poverty rate in the nation, and nearly half of Black children are in families living below the poverty line, compared to just 17 percent of white children.<sup>30</sup> Yet, only 8 percent of families living in poverty participate in TANF and those who do receive a maximum benefit of \$170 per month, a benefit level that has not increased since 2000<sup>31</sup> and diminishes in value each year due to inflation, amounting to around a \$70 monthly loss in benefits.

This section details the pernicious way that the historical narratives of “criminality,” “laziness,” and “irresponsibility” have translated into modern policy features adopted in the state. While these narratives manifest throughout public assistance programs, this paper focuses primarily on TANF, since the policy choices Mississippi has made for TANF are among the most restrictive and punitive in the nation, a fact that is fully reflected by the

experiences of the women in the next section. As such, Mississippi families’ experiences with TANF presage the likely consequences of attempts underway at the federal level to further delegate the administration of public assistance programs to the states and outcomes of efforts by states to exercise these options currently available under current law.

## Criminality Narratives

Since America was first introduced to the “welfare queen,” anti-poverty programs have increasingly incorporated sanctions and surveillance into their administration. As Jullily Kohler-Hausmann writes, within a year after the *Chicago Tribune* first deployed the term in 1974, the Illinois Department of Public Aid launched a new fraud prevention program that required caseworkers to visit welfare recipients’ homes three times a year, and required beneficiaries to pick up their checks at the bank, sign for them, and show three forms of ID.<sup>32</sup> Meanwhile, a bipartisan group of state legislators “hired its own staff of off-duty police officers to track down ineligible welfare recipients,” launched a 24-hour anonymous hotline for reporting welfare fraud (which quickly received over 10,000 calls a year), and sponsored legislation to reclassify welfare fraud as a felony rather than a misdemeanor.<sup>33</sup>

**Fig. 1 | Mississippi: TANF Policy in Context**

|  | Mississippi      | National Average |
|--|------------------|------------------|
| Applications Approved (2016)                     | 1.4%             | 34.2%            |
| Percentage of Families in Poverty Accessing TANF | 8.2% (2014-2015) | 23.2% (2015)     |
| Monthly TANF Benefit                             | \$170            | \$442 (2015)     |
| Benefit as % of Poverty Line                     | 10.2%            | 26.3%            |
| TANF Spending on Basic Assistance, 2015          | 12%              | 25%              |
| TANF Spending on Work Activities                 | 18%              | 7%               |
| Caseload Decline, 2006-2015                      | -47.9%           | -20.8%           |

**Sources:** Center on Budget and Policy Priorities; Mississippi Department of Human Services; U.S. Department of Health and Human Services, Administration of Children and Families.

In Illinois and nationwide, efforts like these have served to strengthen the association between poverty and criminality. The trend continues today, as anti-poverty policies focused on drug use illuminate the troublingly close relationship between the structure of public assistance and the “War on Drugs” and rising mass incarceration. For example, as a result of welfare reform—which was enacted just two years after President Clinton’s infamous crime bill—states have the leeway to permanently ban anyone convicted of a felony drug crime (but no other crimes) from accessing Supplemental Nutrition Assistance Program (SNAP/“Food Stamps”) or TANF benefits. As of 2013, Mississippi was one of nine states with a full ban in both programs.<sup>34</sup> Because of the racial disparities in the enforcement of the War on Drugs, people of color, particularly Black women, have been most affected by this policy, which exacerbates the numerous other economic barriers to reintegrating into society after incarceration.<sup>35</sup>

The use of drug testing as an eligibility tool perpetuates the same messages. Mississippi is one of at least fifteen states that have enacted

legislation to establish drug testing or screening of welfare applicants.<sup>36</sup> These policies are premised on the idea that people in poverty, and in particular welfare recipients and people of color, are more likely to use illegal drugs, despite little evidence supporting this claim.<sup>37</sup>

Other examples abound. Until a few years ago, when states began to acknowledge the costs outweighed the benefits,<sup>38</sup> electronic fingerprinting was a common requirement for applicants to SNAP, while more recently lawmakers in several states have moved to put photos on EBT cards used for SNAP benefits,<sup>39</sup> citing fraud prevention as the rationale; others are seeking to extend drug tests to Medicaid.<sup>40</sup> In public housing, residents have long faced a range of rules and conditions on their tenancy, including work requirements, wide-ranging restrictions on visitors (including family members), and warrantless searches of their homes.<sup>41</sup>

All of these efforts are, ostensibly, designed to make the public benefits system more efficient by curbing waste, fraud, and abuse, though in practice they

often waste time and money in the name of further stigmatizing low-income families and chipping away at what little assistance remains available to them. Data consistently reveal, for example, that the drug tests Mississippi and numerous other states have sought to mandate as a condition of applying for assistance result in a net loss of tens if not hundreds of thousands of dollars.<sup>42</sup> This evidence belies claims that these policies were intended to reduce “waste,” while the long history of policymakers invoking criminality narratives to justify benefit cuts powerfully suggests that these policy choices are just new takes on old tactics.

### Laziness Narratives

Work requirements and the consequences for violating those terms in Mississippi and elsewhere reinforce the idea that poverty is the result of lack of effort, while simultaneously increasing material hardship and requiring benefits recipients to accept work under any terms.

TANF requires states to ensure at least 50 percent of families participate in work or “work activities” (job search, job searching training, work programs) at least 30 hours per week, and that 90 percent of two-parent families participate in work activities at least 35 hours per week.<sup>43</sup> Households that do not meet these requirements can face sanctions including the partial or full reduction of benefits, temporarily or permanently. According to the Mississippi Low-Income Childcare Initiative, work-related sanctions and “other sanctions” accounted for the majority of TANF case closures in the state from 2003-2015.<sup>44</sup>

Likewise, SNAP requires able-bodied adults without dependents (ABAWDs) to work at least 20 hours per week to continue receiving food assistance for longer than three months in a 36-month period.<sup>45</sup> Following the Great Recession, these requirements were largely suspended, and states continue to have the option to request waivers to these requirements when unemployment remains high. Despite having the sixth highest unemployment rate in the nation, however,<sup>46</sup> Mississippi elected

last year not to renew their waiver, resulting in nearly 80,000 people losing their SNAP benefits—a fact that was featured as a “highlight” in the first pages of the Mississippi Department of Human Services’ (MDHS) annual report.<sup>47</sup>

### Irresponsibility Narratives

A core belief held by the public and policymakers that poverty is a result of personal failings and irresponsible choices has resulted in a heavy emphasis on vouchers and in-kind benefits rather than cash.<sup>48</sup> In 1968, in-kind benefits comprised 60 percent of the social safety net in the United States; by 2012, it was 85 percent.<sup>49</sup> Even within TANF, only around a quarter of funds go directly to families in the form of cash assistance, compared to 60 percent in 1998.<sup>50</sup> In Mississippi, a mere 0.38 percent of the population receives any cash assistance from TANF, which provides a maximum benefit of \$170 per month for a family of three—less than \$2/day per person and the lowest benefit level in the country.<sup>51</sup> As a result, TANF would lift a family with no income to merely 10 percent of the federal poverty threshold.

**In Mississippi, a mere 0.38 percent of the population receives any cash assistance from TANF.**

Predictably, cash deprivation has risen, and between 1993 and 2013, the percentage of American households receiving SNAP but having no cash income more than doubled.<sup>52</sup> Though SNAP has been one of the United States’ most effective and responsive anti-poverty programs, benefits cannot be used for essential items like diapers, toilet paper, or other basic household goods. Meanwhile, many cases of SNAP “fraud” involve the exchange of SNAP benefits for a lower level of cash, signaling that households have critical needs that SNAP cannot meet and making attempts to meet this need a criminal act.<sup>53</sup>

Further, recently enacted federal and state laws impose significant restrictions on access to the meager benefits families do receive. Specifically, Section 4004 of the Middle Class Tax Relief and Job Creation Act of 2012 requires states to prevent TANF recipients from using EBT cards in liquor stores, casinos, and strip clubs, despite minimal evidence benefits were used in these establishments.<sup>54</sup>

Mississippi has taken the additional step of restricting access from nail salons and lingerie shops,<sup>55</sup> emphasizing how welfare policies aren't just racialized, but also gendered.

Altogether, the policy choices described in this section both derive from and further shape popular perceptions about poverty and its causes. The

heavy emphasis on work requirements implies that families receiving assistance will not work unless coerced. The imposition of drug tests strengthens the mental association between poverty and criminality. The paternalistic restrictions on access and choice affirm the idea that causes of poverty are lack of thrift.

The result is a set of policies that divert attention from the structural causes of poverty and barriers that maintain it, and, as documented through the experiences of women impacted by these choices, a system that reproduces the forms of exclusion that these programs should provide a bulwark against.

## Conceptual Framework and Methodology

Echoing the Springboard to Opportunities ethos of “radically resident-driven” programming, New America’s Family-Centered Social Policy program is working to engage individuals and families whose lives will be most affected by policies in discussions about their design through the application of the principles of human-centered design.<sup>56</sup> These principles include centering the needs, wants, and capabilities of the people being served by social policies, and prioritizing their participation in the design process; remaining open to changing methods to ensure the policy is effectively serving its target population; and integrating personal experiences of beneficiaries within mechanisms to monitor and evaluate the policy’s performance.

In September 2016, Springboard to Opportunities staff conducted focus groups with 70 residents of four affordable housing communities in Jackson, Mississippi. All participants identified as Black or Black mixed race, and all but five identified as female. Participants ranged in age from 18 to 77 years, and the average participant was 38 years old with two children and some college education. Discussions were facilitated to address topics including participants’ personal understandings of the terms “wealth” and “poverty”; their experiences with affordable housing; their awareness of, experiences with, and perceived impacts of other government services and supports; and their long-term housing and employment plans and barriers to reaching them.

In April 2017, FCSP staff traveled to Jackson and conducted semi-structured follow-up interviews with eight of the women who participated in the focus groups, including two from each of the four housing communities. For additional background and context, FCSP staff also conducted interviews with other stakeholders, including Springboard staff, the United States Department of Housing and Urban Development (HUD), and the Mississippi Department of Human Services (MDHS).

# THE EXPERIENCE OF EXCLUSION

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*"I walk up there with my head up high. I'm trying to get help because I don't want my kids to be in the dark, or I don't want my kids to not have anything to eat. I'm thinking of them. My pride is to the side."*

- Nicole

The narratives described previously stand in stark contrast to the lives of the women who inform this report. In Jackson, women who are placed in the margins of the systems that should be serving them are constantly overperforming to compensate for these deficiencies and improve their lives and those of their families.

Tracee, a mother of five, has a soft smile and gentle demeanor. The only time in our conversation her voice became firm was describing an encounter with a client she was caring for as a home health aide who bristled when Tracee insisted on answering her phone at work, which she constantly has accessible in case her kids need her. After explaining the call was from her daughter, her employer relaxed and Tracee returned to her easy tone, laughing "I kind of pretty much answer my phone every time it rings."

It's easy to see why her clients enjoy her company, though this career was not her first choice. After all of her children had enrolled in school, Tracee rejoined the paid workforce by taking a position with AmeriCorps. She was eager to further her education and the career advantages that would follow, so the \$5,000 education stipend the job offered was attractive. Once her AmeriCorps term was complete, she used her stipend to enroll in a

business program at a local university where she was able to take online courses from the home of the elderly woman she provided care for. "I got to go to school because she had Wi-Fi. I would bring my computer, and as I'm waiting for her to tell me she needs something, I would be studying for school."

With the higher wages she was hoping to earn with her degree, she wanted to move her family to another part of Jackson with a better school system. Though she's had a positive experience with the school her younger children attend where, she says, the teachers are patient and involved, she's concerned about the disciplinary issues at her oldest daughter's school and fears they are impeding her education.

"The children kind of run over teachers. They have a lot of teachers quitting... I had several teachers tell me, 'She's so smart. She's capable of doing so much. It's not her fault her class is—we have to discipline them so much that we can't get to the lesson.'" With dismay, she responds, "Can't get to the lesson?" So they're missing out on so much because the teachers are having to discipline the students. And I don't know what they should do, but I wish she could go to another school where she could excel a little more and learn a little more."

In contrast to Tracee’s more reserved personality, Nicole, a mother of two, comes across as a force of nature—and so do her ambitions. Though, similarly, Nicole is focusing her plans on moving out of their public housing community and devotes her time not spent working or with her children preparing for homeownership. “I did go to this Habitat for Humanity meeting, and I listened to all the credentials that you have to have to get a house. They really don’t look for much, but you have to help people build on their houses as well. And she said since I’m a single parent, I could put like 2,500 hours. I can work at Salvation Army or Operation Shoe Strings to get hours.”

She’s also working to improve her credit to qualify for a better loan and find a higher paying job to make her payments more affordable. “Yeah, I want a house. That’s what I’m gone get. That’s what I’m working towards. I just think positive.”

Yet despite the resourcefulness and dedication that Nicole and Tracee bring to their goals, ultimately, the harsh reality of living in poverty means they are trying to build better lives on a foundation that can bear little weight.

For Tracee, her education was put on hold after her computer broke. And, without a car, her options were limited. “I couldn’t drive somewhere like the library and get on the computer. And then the [housing community] office computers weren’t working at the time, so it was like a lose-lose.”

Following the setback, a fellow home health aide has encouraged her to return to school and pursue her license as a Certified Nursing Assistant, an option she’s considering. “I’m going to look at where I can go to school for it and,” she adds with a slight smile, “who doesn’t charge as much.”

Cost will be of even greater concern now that she’s bringing home less from her job. When the client she was making \$9.50 an hour caring for through a company became sick and was hospitalized, Tracee was out of work for a month. When her client returned home, the company removed her

from their program. Now her client’s family pays her directly, though at \$8.00 an hour. She knows she should be looking for another position but is conflicted because of her dedication to her client. “I’m so caring and I have a big heart, and I kind of let it get in the way of me taking care of me.”

Nicole’s plans were also disrupted when her car broke down and she had to quit her own job as a home health aide, since it was no longer feasible to travel to the neighboring cities where she provided care for elderly clients. Undeterred, she began working at a nearby fast food restaurant, where her customer service is so good that she receives tips from customers. “I get up like there’s money to be made.”

**“They have a lot of teachers quitting... I had several teachers tell me, ‘She’s so smart. She’s capable of doing so much. It’s not her fault... we have to discipline [her class] so much that we can’t get to the lesson.’”**

The stories of the women who informed this report are punctuated with these types of experiences where efforts to improve their lives in meaningful ways are thwarted by the instability of their immediate circumstances, or too often in tension with their ability to smooth over the rough edges of living in poverty and make life comfortable for their families now. As Tracee observed, “It’s like you have to pick one.”

The tension created by these trade-offs cut especially deep when they concern their children. For Tracee, moving is an aspiration her family shares, and her children don’t let the passage of time in their current home go unremarked. “I feel so bad, too, because they’re always, ‘I thought you said we were going to move by the summertime,’ and this. I was like, ‘Well, this came up and this came up.’”

**“I really think it was just to see how far she could push me, just how much you could take from me to degrade me. You know what I’m saying? Just, ‘How much will she take before she act like how I think she should act?’”**

Frequently the “thing that came up” concerned them. “My children, I had two dancers. One was on the dance team and one was on the cheerleading team, and that was \$400 for one of them and it was like \$200 for the other. I didn’t have that just laying in the bank. I had to work, and sell stuff, and try to get the money so that they can do that. I don’t want to tell them, ‘Well, if we don’t do all of this extra stuff for y’all, I could have more to save.’ They only get to be kids once.”

Pursuing support from the public assistance system is an effort to relieve some of this tension. But, as detailed below, the stigma associated with public assistance is so potent that the support received can come at the cost of one’s time, dignity, and pride, all while often exacerbating the financial insecurity they were intended to improve. Rather than a failure of the current system, these outcomes are signs that it’s functioning as designed.

The perceptions of who a policy is “for” directly translates into how the policy is designed. Within welfare policy, the “who” is often understood as someone whose poor choices and behavior have led to their poverty. This perception gives rise to policies that, above all, seek to control behavior, and punish those who do not comply. Through the experiences of the women in Jackson, in this section we examine three types of exclusion that are created by these marginalizing narratives: **social exclusion, financial exclusion, and political exclusion.**

## **Social Exclusion**

*“It seems like they look at us like we’re beneath them because we need the help. And then they talk to us in a kind of way. No one wants to go through that.”*

- Tracee

The social stigma conveyed by these rules sets the terms of engagement for critical interactions. Case workers and employers are gatekeepers essential to the wellbeing of women in poverty. The assumptions policy is built upon predisposes those interactions to be hierarchical.

Across focus groups and interviews, negative experiences with caseworkers were nearly universal. Caseworkers themselves are often paid low wages and may face pressure to reduce their caseloads.<sup>57</sup> Ultimately, though, the rules of the programs themselves establish the conditions for this poor treatment. The intimate details about a family’s household, their finances, and even the composition of their urine, need to be documented and verified and communicate that these families are not to be trusted. The Byzantine maze of paperwork commonly required to qualify for various types of assistance, and frequent recertification periods, communicates that their time is not valuable.

For example, while Nicole “kills them with kindness” in the drive-through line and earns tips for her customer service, she says the caseworkers at the Department of Human Services “act like

it's their money" when she applies for public assistance for her family, even while using the same term—"customer"—to refer to her.

Another resident said that "they gave [her] the runaround" when she went to apply for unemployment benefits after losing her job, while another said that she "didn't want to have to jump through hoops" to access assistance she had helped fund through working and paying taxes. One woman observed that "people in the government look at you a certain way because you need assistance." Some residents described how these experiences served to discourage them from seeking benefits, and how frequent problems with missing paperwork signaled to them that their needs were not a priority. As one woman described:

"[After work] you got to go to the welfare office, the social security office, these places that are there to help you, and you go there and you're already tired, you're already frustrated, you've already been sitting there 3-4 hours before you're even being seen, and then you finally get up to a person and all they got for you is attitude [...] then the next time you gotta come you don't even want to come."

Beyond the MDHS office, women described how presumptions about their character based on their status as a "welfare recipient" created a toxic frame for their relationship with employers.

Though research shows that many recipients of public assistance do work, and those who are not working would prefer to be working, the conditionality of benefits based on employment and threat of sanctions if employment isn't maintained can leave women with little power to negotiate the terms of their employment.<sup>58</sup> This risk of exploitation is heightened for TANF recipients who find employment through the program itself.

In Mississippi, the TANF Work Program (TWP) connects participants with various types of "work activities" that satisfy the federal work requirement. TANF participants who are placed

in subsidized or unsubsidized employment through the TWP are paid an hourly wage, but those participating in community service, work experience programs, or who are providing childcare for another TANF recipient doing community service are unpaid. TANF applicants must complete the TWP orientation before their application for benefits is considered complete.<sup>59</sup> Quitting a job, voluntarily reducing hours, or being terminated results in a "full sanction," or complete loss of both TANF and SNAP benefits, for two months for the "first offense," and escalating sanction periods thereafter.<sup>60</sup>

As Carla described, the stigma attached to TANF negatively shapes both the types of jobs secured through the TWP pipeline and the experience working at jobs.<sup>61</sup> "They send you to the worst jobs like they just want you to fail when they do send you to a job... they send you to these places that are under TANF, so everybody that when you come in, they already know is you work for TANF." The perception is supported by research on employers, which finds that they commonly have "preconceptions regarding poor soft skills and barriers to employment," especially if they have little experience hiring TANF recipients.<sup>62</sup> Further, some of the TWP jobs are essentially volunteer positions since the monthly TANF benefit is the only compensation.

Meager as the benefits may be, they are critical, which further increases the risks of exploitation. As Carla said, "You're backed up against the wall, you can't afford to lose this job." This skewed power dynamic, reinforced by a ready supply of workers, leaves little room for employees to negotiate these boundaries.

In one TWP placement as a teacher's assistant at a private school, Carla was fired after declining when she was asked at the end of her shift if she "felt like cleaning the bathroom"—a duty that was not included in the job description. "I really think it was just to see how far she could push me, just how much you could take from me to degrade me. You know what I'm saying? Just, 'How much will

## Scenes from Jackson

These photos are from the communities in Jackson, Miss. where the women who were featured in this report live.

*Photos courtesy of Red Squared Productions.*





she take before she act like how I think she should act?” When she was unable to find a new job within the following ten days, as her caseworker informed her was required, she was sanctioned, and lost both TANF and SNAP as a result.

Following this experience, Carla decided that she would not seek TANF assistance again. “You assume that the majority of the people that are on these programs are African-American people. And what people fail to realize is African-American people have a lot of pride. And they don’t like feeling like this. So a lot of them will go without and have nothing, have absolutely nothing before they go to this extreme...Is it worth losing yourself for the sake of trying to go along with this? You know what I’m saying? No. It’s not. I’d rather struggle and go through whatever I got to go through just so I could have a peace of mind. And if it’s not a peace of mind, it’s as close to one as I’m going to get throughout this day.”

These experiences help to demonstrate how mutually reinforcing these types of exclusion are: The stigmatized treatment these women receive creates “soft deterrents” from pursuing the financial support they need, while also engendering a belief that government is indifferent to their needs and unresponsive to their actions, setting low expectations for their own political value. Ultimately, this is the outcome that policies informed by these stereotypes embrace.

## Financial Exclusion

*“I think that is kind of like keeping us where we are, basically. We try to come up, and when we start to climb out, it’s like the hole is getting deeper. Reaching the top is getting harder.”*  
- Tracee

A pervasive theme throughout the focus groups and interviews was that although many residents are taking steps to improve their economic circumstances and prospects—whether by pursuing a higher paying job, going back to school, or saving money—existing public assistance programs

rarely support their efforts to do so, and may even impede them. These impediments are shaped by a narrative of negative identity, and in particular a presumption that low-income people do not share the same goals, deserve the same outcomes, or work as hard as other Americans. Two key ways that existing programs fail participants are by undermining their stability, through benefits that are unreliable and inconsistent, and by undermining their security, by creating barriers to opportunities and resources that could facilitate a sustainable transition out of poverty.

## *Undermining Stability*

Although programs emphasize and even require work as a condition of receiving assistance, their support declines quickly as employment income rises, which can be particularly destabilizing for workers with inconsistent schedules and low wages. Many residents had lost eligibility for public assistance or been deemed ineligible due to modest increases in income that may not even apply to every paycheck.

This was Tracee’s experience. Her SNAP benefit was calculated at the hours and rate she was earning caring for her client before both were cut. “I was the only person working for her, and I was making \$9.50 an hour and I was getting about 90-something hours every two weeks. So that’s what they’re basing my income on.” When her wages dropped to \$8.00 an hour there was no corresponding increase in her SNAP benefit, which predictably left her household with a deficit. Where previously her SNAP benefit was sufficient to cover most of the household food budget, she now has to dig into her decreased earnings to cover the rest of her food expenses. “We run out so quick because we have a large family.”

Though she could have been sanctioned for not reporting an increase in her income to recalculate a smaller benefit, she has no expectation that reporting her decrease in income will be productive. “The last time I talked to them about it, they said it didn’t matter. It would have to be a drastic change,

like me going from making 90 hours to like 20 a week.” For her this is a glaring incongruity in program design. “If you’re working, it seems like you won’t need the assistance as bad. But the only way to get it, you have to be working. And then if you’re getting that assistance and you’re working, that’s going to make, if you live out here, your rent go up. So it’s kind of, is it worth it? Let’s say you work for someone who your hours fluctuate. If you’re not getting a certain amount of hours, you could be cut off the program. And you know it’s not your fault, it’s your job.”

Other women described how this was an experience that cut across programs, and observed that it undermined the stated programmatic aims of supporting participants to work (though by contrast to the narrative presented by Paul Ryan and others, none described quitting a job or foregoing work because public assistance offered equivalent financial benefits).

Others described how the programs’ rules and work requirements were unduly burdensome in light of their caregiving responsibilities and other education or training they were trying to pursue to get a better job in the future. For TANF in particular, the program’s stringent conditions often subsumed its benefits. As Carla put it, “you get on this program and then now you’re neglecting everything else trying to deal with the stipulations of this program.”

This disconnect of program design and stated goals came up particularly frequently with reference to child care (“They told me I couldn’t get child care because I had a job”), and several women described having to pay high costs out of pocket when they were unable to get a subsidy. Many women also pointed to the lack of child care as one of the greatest barriers to pursuing work and education. As one focus group participant described:

“They’re not easy to access. Most of them you gotta make six months income, or not too much, or not too little...it’s just like with the TANF program, you join it and they say the

goal is to get a job, but if you get a job, if you work this many hours, they penalize you for it... Where is the in between?”

Although the challenges of balancing work and caregiving are universal, the existing solutions are not. In 2016, 90 percent of families in the top income quintile benefiting from the Child and Dependent Care Tax Credit received, on average, \$551.<sup>63</sup> Meanwhile, because of the non-refundable design of the credit, none of the otherwise eligible families in the bottom income quintile received the benefit since their tax liability was too low. In contrast, only one in six children from low-income families eligible for assistance under the Child Care and Development Block Grant receive it.<sup>64</sup> This limited coverage reflects a toxic mix of inadequate funding and a punitive application process so time consuming that it can cost parents income from lost hours or even put them at risk of losing their jobs.

**“If you’re working, it seems like you won’t need the assistance as bad. But the only way to get it, you have to be working. Let’s say you work for someone who your hours fluctuate. If you’re not getting a certain amount of hours, you could be cut off the program. And you know it’s not your fault, it’s your job.”**

The complexity of qualifying for a child care subsidy in Mississippi is especially stark. Families’ eligibility for a child care subsidy is determined by a “priority list” that ranks different kinds of families in order of perceived need, based on income, disability status, marital status, the age of the parent, and other factors. TANF families are at the top of the list, whereas “low-income families,” defined as those whose income begins at 50 percent of the State Median Income (SMI) and ends at 85 percent of SMI, are the lowest priority group among

**Given that nearly two out of every five low-income, working-age adults in the United States experience at least six dips or spikes in income each year, these narrow and confusing eligibility parameters are bound to result in the exclusion and deterrence of families in need.**

those eligible.<sup>65</sup> For applicants with irregular work schedules, their income is averaged to determine if it falls within these parameters.

The level of complexity and unpredictability embedded just within this one eligibility determination is striking. To understand where they fall within the priority list and if they even have a chance at qualifying, a family would need to know what the SMI was in a given year in Mississippi, calculate the 50-85 percent threshold, and potentially average their earnings over the preceding month to see where they fall. Given that nearly two out of every five low-income, working-age adults in the United States experience at least six dips or spikes in income each year—defined as months where their income deviates from their average monthly income by at least 25 percent<sup>66</sup>—these narrow and confusing eligibility parameters are bound to result in the exclusion and deterrence of families in need. And this complexity of initial application is compounded by the need to recertify annually, which has been found to cause eligible families to lose subsidies and disrupt parents’ employment.<sup>67</sup>

Moreover, when a family moves off of TANF, they lose their child care subsidy and have to reapply, where they will inevitably be placed on a waitlist due to their lower priority status and the high demand for vouchers.<sup>68</sup> As a result of advocacy by the Mississippi Low-Income Child Care Initiative, children receiving child care through TANF can now maintain their subsidies for a year after their household’s TANF grant ends, but the child care system as a whole still suffers from significant gaps and inequities.<sup>69</sup>

These experiences also speak to a common feature of “second-tier” public benefits: they default to exclusion, both due to their eligibility requirements and the mechanisms through which they’re delivered. The onus is generally on low-income families to learn what supports are available, which may vary significantly by state or even by county, and to take proactive steps to apply and prove their eligibility. Meanwhile, a range of documentation requirements and administrative hurdles may further reduce the accessibility of benefits.

As many scholars have observed, this complexity is by design.<sup>70</sup> Vast amounts of paperwork are commonly required to qualify for various types of assistance, and recertification periods and processes can vary across programs, creating ample opportunities for errors or incomplete applications. For example, Tracee described what she was asked to provide during her last visit to the MDHS office:

“They ask you for your birth certificate, social security card, your ID. That’s for everybody in the house. And [...] they ask you for check stubs, and proof of—well, that’s proof on income right there. And if you’re not working, they need proof that you’re looking for a job, which is all your jobs are online—applications are online, so I guess you get a screenshot or something? I don’t know. But they make you go to the WIN Job Center if you can’t prove that you’re looking for a job. But that’s the only proof they want is something from the WIN Job Center. So they ask you to do all of that.”

Against the backdrop of limited funding for programs like TANF, these requirements are one

method of bureaucratically “rationing” assistance among eligible people “by imposing costs and inconvenience on clients, and by changing the operating ideology of the system toward one in which workers were less helpful and recipients were more apprehensive.”<sup>71</sup> This same ideology shapes other practices of “soft deterrence” or “administrative exclusion,” such as the long lines, misplaced paperwork, and unapologetic miscommunications other participants described.<sup>72</sup> In other words, the application processes and delivery mechanisms for these types of benefits are not structured to facilitate maximum take-up, but to curb access and further indulge the myth of widespread fraud by insisting that a robust system of safeguards for “program integrity” is the only way to prevent it.

This toxic dynamic between program design and the people who administer those programs is demonstrated through one of Tracee’s experiences. After numerous experiences supplying duplicative paperwork to apply and recertify for programs, Tracee applied her characteristically methodical troubleshooting skills and began keeping a stack of her family’s birth certificates handy so she could just grab them when needed. Ultimately, though, she was investing time and energy in a system designed to devalue both.

“Well, when I went to recertify, I gave the lady all my stuff that she asked me for. And I asked her did she need anything else. She was like, ‘No, Miss C, I don’t need anything else. That’s it.’ So I didn’t receive my SNAP benefits on my card, and I called and asked why. She was like, ‘Well, you didn’t bring me what I told you to bring me.’ And I was like, ‘Remember, I came to your office.’ She denied everything because she didn’t want to get in trouble with her supervisor. And I don’t know what happened to my papers or whatever, but I just don’t like going in there at all because it’s always something.”

The impact of this approach is clear. For example, in 2016, Mississippi received 11,686 TANF applications of which only 165 were approved. In Hinds County, where Jackson is located, 44 out of

1929 applications were approved, or 0.2 percent.<sup>73</sup> While many of these denials likely resulted from not meeting TANF’s stringent financial eligibility criteria, many others were likely due to other administrative or non-financial reasons. According to the state TANF policy manual, missing an intake appointment, refusing to take a substance abuse screening questionnaire, or “fail[ing] to comply with any requirements or assignments” during the application processing period are all grounds for denial.<sup>74</sup>

Closely related to these hurdles is the concept of “bureaucratic disentanglement,” a phrase coined by political scientist Michael Lipsky to describe “fiscal and programmatic retrenchment” that occurs through “obscure and routine actions of public authorities,” such as the decisions of individual caseworkers that may delay or deter access to needed benefits.<sup>75</sup> According to some researchers, this type of “administrative exclusion” may have operated as a “hidden instrument for advancing caseload decline” following welfare reform.<sup>76</sup>

Mississippi’s recently passed Medicaid and Human Services Transparency and Fraud Prevention Act is bound to only make this dynamic worse. The new law will allow MDHS to contract with a private company to undertake further eligibility verifications of families participating in SNAP, TANF, and Medicaid.<sup>77</sup> If the audit determines there is any issue with a household’s eligibility, the household has just ten days to respond to a letter before all benefits are cut off. In addition, the law will impose a host of punitive and stigmatizing measures on people receiving benefits. These include vast new restrictions on which ATMs TANF recipients can use to withdraw cash assistance, which far exceed the requirements of federal law; for the first violation of this rule, the household will lose benefits for three months.<sup>78</sup> These provisions will not only further entrench myths about people receiving assistance, but also increase their material deprivation.

### *Undermining Security*

Residents articulated a wide array of hopes and

aspirations that could lead to longer-term financial security, which stand in stark contrast to the derogatory and often racialized rhetoric about affordable housing residents and families accessing public assistance. For example, in every focus group of working age participants, several if not the majority mentioned wanting to go back to school to improve their employment prospects and pursue their goals. Similarly, several of those who provided follow-up interviews, like Tracee, were currently in school or in the process of trying to return to school, which they viewed as an essential step toward greater financial independence.

These perceptions are supported by the data. In Colorado, for example, a study of 30,000 TANF recipients found that those who earned additional education credentials significantly increased their employment and earnings; those who completed an associate's degree in applied science were 22 percent more likely to be employed and saw their earnings increase by on average \$2200 per quarter.<sup>79</sup> Even completing a short-term certificate boosted employment by 11.9 percent.

Yet existing public assistance programs create barriers to these goals. Under TANF rules, vocational training and education can only count toward a household's work participation requirements for twelve months in a lifetime. This helps explain why prior to welfare reform, 649,000 student parents were receiving cash assistance while being enrolled in college full-time, compared to only 35,000 by 2015.<sup>80</sup>

Moreover, in the Colorado study, TANF participants who completed 30 credits but did not attain a credential saw no improvement in labor market outcomes, suggesting that education is likely only to have an impact on earnings if students can afford to stay in school long enough to acquire a degree or certificate.<sup>81</sup> Similarly, a range of studies have found that TANF programs that supported participants to access education and training have been more successful than those that adopt a "work first" approach, while work requirements on their own have not been shown to reduce poverty.<sup>82</sup>

A second common aspiration among focus group participants was moving out of public housing and, as Nicole was pursuing, even owning a home. Interviewees described a range of strategies for working toward this goal. Several were on the waitlist for a Housing Choice Voucher, which would enable them to move to their own apartment in a different neighborhood or city, though they were well aware that the odds were against them. Tracee, for example, had been on the waitlist for a voucher since 2010.

**Under TANF rules, vocational training and education can only count toward a household's work participation requirements for twelve months in a lifetime.**

While this transition was a common goal, it was also one fraught with uncertainty and emblematic of tension created by the desire to change their long term circumstances and the outsized risk posed without a functioning safety net. As Tracee described, "Are there any other programs that they could even create to help families in low-income apartments go to the next level? Because a lot of us are ready for transition, and it's scary to think, 'What if I lose my job? Then, I lose my house, and then I don't have anywhere to stay.' At least out here if I'm working and I lose my job, I still have somewhere to live."

Finally, several participants aspired to own or further develop their own businesses. Yvette, who recently started running her own salon, had set a specific goal of earning \$1,000 a week. Others noted a desire to build savings, so as to escape the cycle of living check to check. Some already had informal savings strategies. For example, Denise described leaving money with her mother to make it harder for her to spend it, while Jasmine talked about setting aside \$5 or \$10 at a time in a box at home.

Again, however, public policy fails to support

these goals for low-income families, often as a consequence of misplaced emphasis on waste, fraud, and abuse and inadequate attention to the needs and aspirations of individuals accessing public assistance. For example, across many public assistance programs, asset limits, set at \$2,000 for TANF in Mississippi, prohibit participants from building even a modest emergency fund that would enable them to transition off of assistance more securely and sustainably, which has been found to deter not only saving but also opening a bank account.<sup>83</sup>

Further, government support for homeownership primarily benefits higher-income families, in the form of the mortgage interest deduction. In 2016, only 0.5 percent of Americans in the lowest income quintile benefited from this support, compared to 76.4 percent of those in the top quintile.<sup>84</sup> Access to small business loans is often contingent on credit, and new budget proposals to completely defund the Community Development Financial Institutions (CDFI) Fund would further reduce affordable lending in low-income communities.<sup>85</sup>

The question is not whether low-income families aspire to and are working toward all of these goals, but why policy fails to support their efforts to reach them.

**The question is not whether low-income families aspire to and are working toward all of these goals, but why policy fails to support their efforts to reach them.**

## Political Exclusion

*“Well, unfortunately, the world has already labeled any type of assistance that you get from the government is bad. You are less than a human. You’re just at the bottom of the totem pole. Once you accept help from the government, you are no longer a person. You all belong to the government now. You are no longer you. You do not matter.” - Carla*

While few interviewees and focus group participants explicitly addressed their engagement in politics (nor were they asked about it), their descriptions of their experiences at the welfare office and the messages that those experiences communicated signaled feelings of limited control in their relationships with the state. For example, after Yvette realized during our interview that she had been sanctioned, she said with resignation, “I don’t have time to fight with them, so whatever they say is whatever goes for them.”

Importantly, these interactions with government programs and their representatives that diminish a participant’s perception of agency can also set their expectations for their ability to influence government itself. As prior research has found, the design of government programs can either cultivate or inhibit political participation by beneficiaries. Generally, experience with means-tested programs is associated with lower voter turnout and engagement relative to participation in universal programs. Stigmatizing and punitive programs like TANF have been shown to have the most negative effects on measures of political participation. And even within TANF, there is a significant variation depending on the policy choices made at the state level about features like work requirements, sanctions, and time limits.

As some researchers have observed, state TANF programs with the most paternalistic and punitive policy designs—such as Mississippi’s—have much stronger negative effects on political and civic participation than those with less paternalistic policies.<sup>86</sup> Predictably, if your primary experience with the state is as a target of suspicion, surveillance, and stigma, your faith in the capacity of government institutions to do good—and your ability to affect those institutions’ actions—will erode.

These expectations extend beyond the individuals who have direct experience with these programs to their broader social networks. Kathryn Edin and Luke Shaefer find in *\$2.00 a Day* that demand for TANF is functionally non-existent because of perceptions transmitted by those who have, or

tried, to access the program. And new research by Jamila Michener shows that a similar pattern of diminished political engagement diffused through communities in states that declined to expand Medicaid under the Affordable Care Act. Again, this research elevates the concerning degree to which financial exclusion and political exclusion compound each other, and the outsized implications for communities of color.

By contrast, universal, “first-tier” benefits can have the opposite effect. Social Security, for example, the strongest universal program we currently have in the United States, has been found to increase political participation among low-income retirees.<sup>87</sup> And even Head Start, despite being a means-tested program, has been found to positively affect political and civic participation,<sup>88</sup> which is likely explained by its active engagement of parents in

decision-making, which contrasts with TANF’s top-down, punitive orientation.<sup>89</sup> Similarly, Michener found the effects of her study to be reversed in states that did adopt the Medicaid expansion, which significantly increased the income and broadened the populations of new enrollees.

While the material effects of these programs are critical, so too are the messages they communicate about beneficiaries’ political and social value and how responsive government will be to specific individuals’ needs. As we envision a better system, there must be mechanisms to ensure that policy is accountable to the people impacted by that policy. Accordingly, attention must be paid to whether the design of the policy itself is diminishing their capacity to assert their power to administer this accountability.

## INCLUSION, BY DESIGN

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*“One of the things that we need is more money. Welfare is a right and we have the right to adequate welfare. We have a right to [a] decent standard of living including enough money for adequate food, housing, and clothing for our families. We have a right to be treated with dignity. We have a right to opportunities for good jobs, training, and education. We have a right to fair hearings with legal help if we believe we have not been treated fairly.”<sup>90</sup>*  
- Daisy Snipes, National Welfare Rights Organization, 1966

Nearly fifty years ago, thousands of welfare recipients organized through the National Welfare Rights Organization (NWRO) participated in rallies and protests in 57 cities across the country, urging reforms to the United States’ anti-poverty programs. Beyond the demand that they had a right to the provision of their basic needs, their

protests focused on the pervasive practices within the public assistance system that treated them as the “other,” such as unannounced home inspections and police officers placed within the welfare office.<sup>91</sup> By claiming that all Americans, by nature of their social citizenship, should be able to secure adequate shelter, food, and clothing without

sacrificing their dignity—and have a voice in the policy decisions that affected them—they were defending their right to be included.

As the experiences of the women contributing to this report make clear, this agenda for reimagining our approach to welfare policy remains strikingly relevant today, as does the need to center the leadership of those marginalized under the existing approach to advance it.

In *The Fire Next Time*, writer James Baldwin observes, “The American Negro has the great advantage of having never believed that collection of myths to which white Americans cling.” A prevailing myth that distracts many white Americans from the racial impact of our current policy framework is that their privileged status has been earned, rather than bought through centuries of legal oppression and exclusion.

This belief is reinforced by divergent and deeply racialized (but facially neutral) narratives framing each of these tiers: merit, responsibility, and productivity characterize the top, while criminality, laziness, and irresponsibility characterize the bottom. As a result, white Americans are often less attentive to the features of this two-tiered system and the extent of its unequal benefits. Meanwhile, the concentration of economic and political power yielded by this system creates an incentive and ability to maintain it.

This is why whose ideas set policy priorities and how those priorities become law have to change—and the leadership of Black Americans, especially Black women, needs to be embedded in both. For centuries, narratives designed to marginalize Black Americans have provided the foundation for marginalizing public policy, resulting in the disproportionate burden of poverty on Black families. While these same narratives and policies have also contributed to broader economic disadvantage and disempowerment, the consequences for Black Americans have been the most direct and pervasive.

Through expertise generated by navigating these policy structures and devising ways to compensate for their shortcomings, Black Americans bring an extensive history of thought leadership to envisioning a new system, and women like Carla, Tracee, and Nicole have valuable expertise to bring to bear.

The pattern of exclusion demonstrated in interviewees’ experiences suggests that simply reforming any single manifestation in isolation merely improves on a broken system that inherently assigns more value to some families than others. Creating a more equitable and inclusive system, one that achieves the unfinished business of prior movements like those of the National Welfare Rights Organization, will require a transformational reorientation of the principles and processes that inform social policymaking in the United States.

## Defining a New Approach

*“Just because we[‘re] here doesn’t mean this is what we accepted.” - Nicole*

Though deep and pervasive, there is nothing inevitable about our existing separate and unequal systems of social policies. They were created and maintained through a series of design choices based on how they should perform for whom they were serving. Different choices can undo it.

To do so, we must embed the values of inclusion and equity directly into our policies—and into the processes that design them.

This new model would apply the principles and methodology of human-centered design to social policy. That means originating policy design around the needs and wants of the families the policy is intended to serve and democratizing the process to include direct participation by the families. By centering policies around what will best serve the families who have been placed at the margins by the current policy approach, giving these families a meaningful voice in the design process, and evaluating the effectiveness

of interventions according to their outcomes, this model marks a radical shift in the power dynamics of how policy is made and who it works for.

**Design Features**

As a starting point, Family-Centered Social Policy proposed a framework consisting of six principles for social policy design, with the goal of enabling all Americans to access a shared infrastructure of opportunity. These features can apply broadly across the types of public goods and social infrastructure needed to truly support equality of opportunity, e.g. child care, income supports, financial services, housing, health insurance, and paid leave.<sup>92</sup>

A key principle shaping this framework is that our policies are broken, not people. As a result, our approach to supporting low-income families to meet their basic needs, work towards long-term goals, and lead self-directed lives need not radically differ from our approach to enabling all families to pursue these same aspirations.

One application of these features iterates on the NWRO envisioning of “decent income as a right.”<sup>93</sup> An unconditional, cash-based system of benefits, most closely associated with proposals for a Universal Basic Income (UBI), would offer a range of advantages over the existing system by eliminating the current paternalistic influence by enabling recipients to make the best choices

**Fig. 2 | Features for the Provision of Social Public Goods and Services**

| Feature                           | Description   |
|-----------------------------------|---|
| Universality                      | These goods should be available to the broadest population possible through a single policy design but default to including those traditionally underserved due to race, gender, family structure, or other considerations.   |
| Portability                       | Access to these goods should be tied to individuals and not be contingent on work status.   |
| Visibility                        | People should know what is available to them and how to access.   |
| Efficiency and Simplicity         | These goods should be easy to sign up for, with minimal barriers to uptake. Goods should be delivered automatically where appropriate.  |
| Progressivity                     | These goods should be structured to disproportionately benefit the families who would otherwise have the greatest challenge acquiring them. Progressive benefits ensure that the allocation of resources through this infrastructure does not contribute to growing inequality. Targeted Universalism is one model that follows this principle. |
| Public Control and Accountability | Whether through direct public provision, the use of a public option, or regulatory oversight, these goods must ensure they are fair, accessible, and not exploitative or unduly restrictive.  |

about how to use their assistance, rather than making those choices for them and making an infusion of cash into the household predictable and accessible.<sup>94</sup>

Likewise, providing benefits universally and unconditionally eliminates stigma by making receipt of assistance part of social citizenship, and reframes poverty as a collective problem and byproduct of our current economic system rather than a consequence of personal failings. And, by divorcing the receipt of benefits from work, individuals have greater autonomy to choose work arrangements that meet their needs and flexibility to devote time away from paid employment to caregiving without sacrificing their financial wellbeing, an essential application of the NWRO plan affirmed by the women in this report.<sup>95</sup>

Another version of this idea is the Universal PLUS Basic Income, proposed by Dorian Warren, president of the Center for Community Change Action, and endorsed by the Movement for Black Lives, which would provide a modest UBI to everyone, funded by divestment from the prison system, with a “pro-rated additional amount...for Black Americans over a specified period of time.”<sup>96</sup> This proposal is premised on the understanding that a UBI has significant potential to reduce economic hardship and inequality, but if it is not designed in a race-conscious way, will do little to remedy underlying racial disparities.

Warren’s UBI proposal draws on longstanding calls for financial reparations to compensate for the cumulative toll of generations of being denied full participation in the economy or sharing in the benefits of national prosperity, as does a proposal focused on closing the racial wealth gap by economists Sandy Darity and Darrick Hamilton. “Baby bonds” would provide one-time grants to each child born in the United States to families below a certain wealth threshold (e.g. the median), progressively structured to provide the greatest benefit to the households with the lowest net worth, thereby disproportionately benefitting Black families through a “race neutral” mechanism—the

inverse of wealth-building policies historically.<sup>97</sup>

Importantly, neither of these proposals are intended to discourage participation in the paid workforce as much as to acknowledge the extensive disadvantages Black Americans continue to experience in hiring and compensation. Indeed, Darity and Hamilton also argue for a federal job guarantee to address these issues from the supply side, an idea that the Center for American Progress has likewise embraced.<sup>98</sup> The unemployment rate for Black workers has averaged in the double digits since the 1970s and never fallen below 7 percent—a level white workers only reach during economic recessions. By directly targeting the unemployed, who are disproportionately Black, a job guarantee program carries the potential to both raise families above the poverty line and embolden workers to unionize and demand better working conditions in the private sector.<sup>99</sup>

**These proposals, each of which has its origins in historical and ongoing movements led by Black Americans, demonstrate that it’s not for a lack of imagination that we’ve yet to reform our two-tier system; it’s lack of political will.**

These proposals, each of which has its origins in historical and ongoing movements led by Black Americans, demonstrate that it’s not for a lack of imagination that we’ve yet to reform our two-tier system; it’s lack of political will. For these and other ideas to gain political traction and to provide a safeguard against retrenchment, we have to change who is making policy and how it gets made.

### *Design Process*

As the women in this report demonstrate, families who have experienced poverty or are receiving assistance are uniquely positioned to provide insights about programs’ strengths

**Fig. 3 | Principles for Policy Design Process**

| Principle     | Description   |
|---------------|---|
| Human-Centric | Grounded in the needs, wants, and capabilities of the people being served and prioritizing participation among those most marginalized by the current social policy system. |
| Iterative     | Open to changing methods to increase performance for those policy is serving.   |
| Responsive    | The experiences of the people served by the policy are used to monitor and evaluate the policy's performance and maintain accountability when refinement is necessary.      |

and shortcomings. Ensuring that government is responsive and accountable to these families will require institutionalizing a set of principles that affirm their power and enable them to assert it to influence the policies that impact their lives.

The benefits of consulting individuals and families who are going to be affected by a policy or program in decisions about its design are two-fold. First, ideally, this process will have meaningful impacts on policies themselves, and shape policy interventions to be more responsive to a community's actual experiences, needs, and circumstances than to preconceived narratives about what those needs are. Soliciting community members' input before undertaking a policy reform is an investment in ensuring the policy actually has the effect intended. Continually engaging these stakeholders as the policy or program is implemented can serve as a further check on evaluating its performance against its stated goals, as measured by the experiences of those directly affected. Over time, these efforts will establish an infrastructure for deliberative and ongoing engagement, where members of the community are working collaboratively with government to direct priorities and co-design policies.

Second, even in places where current political

realities suggest that policymakers may be resistant to actually integrating this feedback into policy design, the process of engaging the community about these decisions can serve as a mechanism for building political power and strengthening government's accountability to the community over time.

Mississippi's own history provides compelling examples of this theory in action.

In the 1960s, low-income Black women initiated the Child Development Group of Mississippi (CDGM), a Head Start program that provided children in poverty with early childhood education and employed more than 2,500 women across the state.<sup>100</sup> The program also prioritized ensuring community members had "opportunities to make decisions directly affecting their own lives and the operation of CDGM centers," and in the process became a mechanism for broader political engagement.<sup>101</sup>

Similarly, in 1965, community organizers launched one of the country's first Community Health Centers in Mound Bayou, Mississippi, which became a model for centers nationwide and "[t]ogether with Medicare, Medicaid, food stamps, and other programs, [...] improved the health

status of its roughly 12,000 Black residents of North Bolivar County.”<sup>102</sup> Funding for both these efforts came from the short-lived federal Office of Economic Opportunity created during the War on Poverty, but the implementation and success of the initiatives resulted from community action and particularly the leadership of Black women within the community.<sup>103 104</sup>

As these efforts were unfolding in Mississippi, nationally, other actions undertaken during the War on Poverty were seeking to address economic and political exclusion in tandem through the “maximum feasible participation” of people affected by poverty in the design and implementation of its programs.<sup>105</sup> This engagement was understood as both a way to ensure anti-poverty programs were more effective and responsive, and a way to build the political power of people in poverty. To operationalize this approach, the government funded the creation of community action agencies (CAAs), which would be locally administered bodies undertaking efforts to reduce poverty “with the maximum feasible participation of residents of the areas and members of the groups served.”<sup>106</sup> By 1968, over 1,600 CAAs were in place across the country.

However, initial legislative requirements that the CAAs’ projects include “rigorous planning, evaluation, and demonstration components” were dropped from the final bill, as was the requirement that result-oriented research be incorporated into program design. Further, as a result of these changes, the federal agency charged with coordinating all of these efforts, the Office of Economic Opportunity, had little capacity to systematically engage with the CAAs and coordinate data on effective approaches and best practices. Finally, different visions about power, decision-making, and representation, against the backdrop of the civil rights and welfare rights movements, complicated the CAAs’ role and created barriers to their effectiveness.<sup>107</sup> In 1974, the Nixon administration abolished the Office of Economic Opportunity, effectively bringing this experiment to an end.

Though the lack of political will rendered this early effort at participatory policymaking unsuccessful, today there are promising examples of this model underway.

ALL IN Alameda County was founded by County Supervisor Wilma Chan in 2014, the fiftieth anniversary of President Johnson’s War on Poverty, to function as a multi-stakeholder innovation incubator, bringing together community residents, business owners, nonprofit leaders, government agency staff, and elected officials to end poverty in Alameda County, California.

ALL IN is working towards this goal with attention to making community members living in poverty arbiters of governmental action by building civic capacity to engage directly with local government and creating mechanisms for ongoing and deliberative collaboration in both the identification of policy priorities and program design. For example, in 2016, ALL IN awarded mini-grants to 74 community leaders and organizations to convene listening sessions across the county to gauge community needs and identify recommendations to inform future policies or action projects.<sup>108</sup> Of the 1,700 residents who participated, nearly 60 percent earned less than \$15,000 annually and half had received a high school diploma or less. Insights from these sessions will create an action plan for ALL IN. The infrastructure constructed by the listening sessions will provide necessary community feedback to iterate policy and programing interventions developed in response to priorities surfaced by the listening sessions themselves.

In Richmond, Va., the capital of the former Confederacy, the Office of Community Wealth Building is a leading example of changing the policies that government produces by changing the way it makes policy.<sup>109</sup> The OCWB emerged as part of the city’s plan “to reverse 400 years of history with respect to structural inequality and impoverishment” by identifying drivers of inequitable benefits of the city’s resources by its residents and proposing solutions to redress these

challenges. Engagement of and representation by community members experiencing poverty has been a key strategy for aligning priorities and program design to achieve these goals. Recommendations from the process that spurred the creation of the OCWB were vetted by a Citizens Advisory Board consisting primarily of persons living or working in high-poverty neighborhoods. OCWB's efforts to maintain a vital leadership role for community members living in poverty and amplify their voice throughout Richmond city government are ongoing.

These examples illustrate the feasibility of putting these principles into practice at the city and county level. As more groups and localities begin adopting similar approaches, opportunities to share insights and strategies will likewise expand, and lay the

groundwork for a new movement to center people in policymaking.

Importantly, this participatory model for informing policymaking can provide a tool not just for government, but also for philanthropic foundations, social service agencies, and other stakeholders that set priorities and shape systems that will affect a given community. By taking an intentional approach to engaging with community members in their own work, groups that are in a position to design and influence policy can complement and strengthen existing efforts to build capacity and elevate the voices of individuals and families who are too often excluded from policy conversations.

## CONCLUSION

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*"I'm not afraid to ask for help. People need help. Even people with good jobs need help, so it sounds like people just need help. Why not help them?" - Nicole*

Throughout the focus groups and interviews, women defined the deficiencies of the programs they encountered in relationship to the inadequacy of benefits and unresponsiveness to their needs. Tracee speculated that the extensive amount of time she had spent on the waitlist for a housing voucher was due to a lack of resources at HUD. Jasmine assumed that the SNAP benefit she received was so far below what she needed to actually feed her family because whoever was

deciding what that allocation should be didn't understand that disconnect.

Both of these are pathologies of a system built around scarcity, limiting the resources available and contriving criteria for rationing what little resources do exist around a set of factors that implicate the individual as the reason for why benefits are so meager or wholly unavailable. These factors are on full display, from the work

requirements depicting people in poverty as lazy to the drug tests depicting them as criminals.

This foundational value of scarcity is evident in both policy design and the experience of families in this paper. For example, the policy manual for Mississippi's child care program, which has come under fire for its inadequate oversight and lax quality standards,<sup>110</sup> states plainly: "If funds are available, eligible children and families are served on a first-come, first-served basis."<sup>111</sup> With the shift to block grant financing, the question of need has become virtually irrelevant, and prospective applicants are aware. As one focus group participant described:

"I applied online [for a TANF daycare voucher] and they said, 'Ms. S, we don't have the extra funds to pay for the child care.' When I had a job. [...] My check was \$350 a week—they think that's a lot—and I have twins. That's \$250 for daycare...and I have to make this \$50 stretch. I have to buy food, diapers...and that's every week. Every week, every week."

This scarcity is by design, and its results are predictable—precarious employment and the perpetuation of poverty. "If there's a program that really helps the people to rise up," a focus group participant shared, "you don't hear about it."

As Jasmine explained, when programs imposed so many requirements on people who were often already struggling, it could set them up to become trapped in a vicious cycle:

"I mean, if there is funding for child care, or whatever the case may be, I don't feel like it should be as many requirements, because you have some people that do actually need help. And then when they don't have this—say, if they have a job and it's hard for them to get child care, then they don't have anybody to watch their child, and they end up getting fired from the job. The cycle's going to keep going. It's just, bad things are going to continue to happen to that person."

This perception of scarcity fostered a belief in these women that their receipt of benefits was coming at the expense of someone else, and they frequently described how they felt a responsibility to forego benefits they qualified for based on others' more dire needs. Some noted that this was part of what motivated their desires to move out of public housing; for Yvette, for example, who was homeless before she got access to a subsidized apartment, moving to her own place would "giv[e] the opportunity to someone else to come in and have the same blessing."

Jasmine gave voice to a sentiment broadly shared about how an alternative system would work: "I just feel like everybody should have a chance... if they give everybody an equal chance, it'll be better."

**"I just feel like everybody should have a chance... if they give everybody an equal chance, it'll be better."**

To build a system that actually succeeds at reducing poverty, generosity, rather than scarcity, must become our foundational value and equity and inclusion must be its defining features. This, in essence, was the platform of the National Welfare Rights Organization. This, in aspiration, is at the heart of what we believe to be a distinguishing part of the American identity.

The purpose of social policy most deeply connected to this identity is to ensure equality of opportunity—the ability for individuals and families to build lives of value around their own talents and aspirations. While success isn't guaranteed, the chance to build a prosperous life—however an individual defines it, by virtue of their own effort and ability—is the animating idea behind the American Dream.

This view of equal opportunity, in the end, is fundamentally about freedom. By protecting

individuals and families from insecurity or economic risks and assuring access to a plurality of pathways for them to pursue, social policy should provide an infrastructure that enables all members of our society to develop their capabilities and express them in purposeful and meaningful ways.<sup>112</sup>

This ideal, however, exists independently from the experiences of the women in this paper. As Carla described, “We’re not free to [do] nothing. Everything is based on how somebody else feels.” Ultimately, this is a failure inherent to designing policy where the universal value and dignity of all members of our society goes unseen; one where the benefits of American prosperity are freely bestowed on some, while access to programs supporting basic material needs are competed over by others.

Troublingly, this failed model is one that current Congressional majorities are seeking to apply more broadly across anti-poverty programs, while eliminating certain programs wholesale. House Speaker Paul Ryan’s “A Better Way” poverty plan elevates TANF as a successful model, calls for an expansion of work requirements to other programs (while failing to address the stagnant minimum wage), and puts heavy emphasis on state and local administration of programs.<sup>113</sup> Meanwhile, the newly proposed GOP tax plan would yield the greatest gains--on average, around \$130,000 per year—to the top 1 percent.<sup>114</sup>

The current political climate has also underscored and exacerbated threats specifically to affordable housing programs, which like other cuts, would have the most significant consequences in low-resource states like Mississippi that rely more heavily on federal funding. President Trump’s proposed budget would cut funding for public housing by nearly one-third. This would not only further reduce the availability of housing, but also diminish its quality; public housing already requires \$26 billion worth of repairs.<sup>115</sup> The Trump

budget would also eliminate Housing Choice Vouchers for 250,000 households.<sup>116</sup>

These proposed cuts are emblematic of the broader approach to poverty embraced by current Congressional majorities and reflected in the Trump budget, which seeks to dismantle the social safety net by framing it as a waste of resources and summarily claiming that programs that have enabled millions of low-income families to heat their homes and access adequate nutrition have not produced sufficient “results.”<sup>117</sup> The proposed cuts to housing also align with the new administration’s rhetoric on affordable housing and its tenants. The new Secretary of HUD, Dr. Ben Carson, has broadly criticized government assistance as fostering dependency, and bemoaned his own agency’s programs becoming a “way of life” for participants.<sup>118</sup>

Pushing back against these developments, and the narratives they are based on, is critical. Yet beyond defending current programs from cuts, we need to advance an affirmative vision of what a more effective, inclusive, and democratic system could look like. This vision starts with a set of principles designed to end the two-tier structure of government support, and a commitment to engaging with the individuals and communities likely to be affected by any social policy reform and elevating their voices in the policy discussion.

This approach offers a powerful alternative model that builds from the truth that all people are deserving of the same dignity and respect, rather than the myth that some of us are better than others. By putting the individuals and families marginalized under our current approach at the center of policy design, we can affirm that this is a commitment made to all of us, not just some.

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