



WHY NOT A SAFETY NET?
BY JULIANNE MALVEAUX

The current coverage of economic crisis has focused on banks and bailouts, foreclosures and moral failures, stimulus and state fiscal challenge. Little attention has been paid to the ways that increasingly poor Americans are managing their lives. We know that food stamp applications spiked in the last two months of 2008, that joblessness higher than it has been in more than 20 years. We should be reminded that we shredded one of our nation's safety nets in 1996 when we ended "welfare as we know it" and substituted it with TANF, Temporary Aid for Needy Families.

TANF was passed in the middle of economic expansions. Its architects, perhaps, could not have foreseen the double-digit unemployment rates that are now being experienced among African Americans and are likely to soon experience in the overall population. How else might we justify the five year limit on TANF aid that was imposed when the law was passed? States, cash-strapped by our current recession, may elect to provide families aid for more than the cumulative 60 months, but the federal government limits the number of families who can be helped, and penalizes states if they offer too much aid.

TANF also limited the activities that are considered work activities. Before TANF, participants could attend college to improve their skills before returning to the labor market. TANF limited college attendance, and reduced job search to 6 weeks and vocational training to one year.

None of the TANF provisions seem realistic in the face of this recession. Those who found jobs before exhausting their 60 months of eligibility by have only a few months left, even as they are losing jobs and opportunities. Others, who might ordinarily enter the labor market, need a safety net while the economy is shedding jobs. Still others, who have used up their unemployment benefits, may need public assistance, and may qualify, but states don't have the money.

Congress reauthorized TANF in 2005, but they level funded it through 2010. This means we have a pre-recession assistance available in a recessionary context. There is not enough money to help all the families who need assistance and work opportunities. While there has been an admirable focus on the middle class, the underfunding of TANF suggests that scant attention has been paid to poor people.

In the middle of an economic expansion, it was easy for our legislators to engage in a moral argument about public assistance. Those who received it were portrayed in contemptuous terms, as lazy and morally inferior, as, in the words of one Congressman, "people you would not leave your cat with". If numbers are the only measure, TANF was a stunning success, with the number of families on aid dropping for 10.3 million in 1997 to 4.3 million in 2006. The moral case against poverty had been made so effectively that few explored the invisible challenges that people faced because of the limitations of TANF.

If there is a contemporary moral argument to be made, it cannot be against poor people, or those who have lost their jobs because our economy is tottering on the brink of disaster. Instead, we might explore the immorality of the Madoffs of the

world (people you could not leave your cash with), or less specifically those whose greed developed financial instruments that had no integrity. The safety net we shredded more than twelve years ago might be useful as we tackle this recession. Without the safety net, hundreds of thousands of families face hunger, hardship and homelessness. The stimulus package will, in time, create jobs for some of the people who have lost them, but many will need to learn new skills. Those who have been crushed by our economy need a safety net. From the perspective of soaring food stamp applications, high unemployment rates, and housing foreclosures, "welfare as we know it" doesn't seem like such a bad idea.

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