

keep that same family above the federal government's estimate of the poverty level, and only 50 percent of the income estimated to be necessary for a three-person family to live a safe and healthy lifestyle in Indianapolis.

Implicit in this "get a job" myth and much of the anti-welfare rhetoric is the notion that poor people are poor because they are too lazy to work. However, noted welfare and poverty researcher Joel Handler describes empirical studies showing that poor people, including people receiving welfare, usually have a well-developed work ethic and, in fact, most do work at jobs that simply do not pay enough salary to keep their families out of poverty.

Those who do not work outside the home usually are raising families, and the financial difficulties of maintaining employment, child care, transportation and health care are often responsible for forcing single parents out of the workplace. Also, any description of AFDC recipients as not "working" ignores the reality that raising children is both difficult and important work: Anyone who has raised children must reject the "lazy" description for a single mother who is raising kids in an environment of substandard housing, violence and constant financial uncertainty.

Myth #2: Once a person receives welfare benefits, his financial needs will be met.

Truth: Receipt of Aid to Families with Dependent Children in Indiana provides a family with less than one-third of the income needed to meet the federal government estimate of the poverty level. A disabled adult's Supplemental Security Income provides a little over 54 percent of the estimated income necessary to meet the poverty level for a two-person family. AFDC benefit levels vary among states, but the median state AFDC maximum monthly benefit level for a family of three was only \$366, which is barely more than a third of the federal poverty line. The grim implication of these figures is that our streets and shelters are full of families with children who are homeless and/or hungry, yet are receiving the maximum welfare benefits allowed.

Myth #3: Women have babies in order to receive larger welfare checks.

Truth: Since Indiana's average AFDC monthly increase totals only \$65 per additional child, as contrasted with the federal government's quite modest estimate of a \$200-plus increased monthly cost of living per child, Indiana's welfare recipients do not have any financial incentive to have babies. In fact, most welfare mothers do not have a large number of children: 73 percent of all AFDC recipients have only one or two children. AFDC recipients with more than three children constitute only 10 percent of the total number of families enrolled in the program.

Myth #4: Most welfare recipients are African American, longtime dependents and teenage parents.

Truth: All of these descriptive adjectives are incorrect as applied to AFDC recipients. African-Americans only make up 37 percent of all AFDC recipients (down from 45 percent in 1969), over half of all recipients leave the AFDC program within one year, and only 8 percent of recipients are under the age of 20.

Myth #5: Programs to help the poor are too expensive for state and federal government budgets.

Truth: Don't blame the poor for budget deficits without looking in the mirror first: All the direct aid to the poor (AFDC, Medicaid, Food Stamps, and SSI) together does not equal three of the tax breaks benefiting the middle class and wealthy (deductions for retirement plans, home mortgage interest deductions, and exemptions for employer-paid health insurance premiums). Put another

way, the AFDC program consumes only 1 percent of the federal budget and 2 percent of the average state budget.

Also, government investments in the well-being of our nation's poor, especially poor children, are cost-effective because of the programs' prevention of future social costs. For example, every dollar spent on Head Start programs is estimated to save \$4.75 in later special education, crime, welfare and other costs. Similar estimates have every dollar spent on childhood immunization or drug treatment saving \$10 in later medical costs or social costs.

Myth #6: Housing assistance is widely available to poor people.

Truth: There is often at least a two-year waiting list for public or subsidized housing in Marion County if the housing unit is even accepting applications, and these existing programs are at risk of reduction or elimination by the current Congress. Subsidized housing is vital to poor people because the federal government's recommendation that people pay 30 percent of their income on housing and utilities is an otherwise impossible goal for most AFDC recipients. For example, the 1993 fair market value for an Indianapolis two-bedroom apartment is \$523, which represents 156 percent of the monthly income of a three-person family receiving AFDC.

In fact, most poor people in Indianapolis pay over 50 percent of their income in housing costs. Some of the hypocrisy of the anti-welfare rhetoric based on allegations of budget-busting is demonstrated by the government's commitment to providing significant housing benefits for the decidedly non-poor. For every dollar spent by the federal government on low-income housing assistance, \$3 of housing assistance is provided to high-income persons (incomes in the top 20 percent) through homeowner tax deductions.

Myth #7: Private charities can replace government programs to help the poor.

Truth: Private charitable programs currently spend only about 1 percent as much as state and federal governments on social services, and many of those private services are provided by agencies heavily dependent on government funds. The major charitable providers of social services, including Salvation Army, Catholic Charities USA and Feed the Children, have taken the position that government has a necessary role in helping the poor. Leaders of these organizations predict disastrous consequences for the poor if the government significantly reduces its role in providing a social safety net.

Myth #8: The United States provides the opportunity for persons in poverty to simply pull themselves up into the middle class.

Truth: For most poor people, 1995 America is not the land of opportunity. The gap between the rich and poor in our society is the largest of any industrialized nation, and the percentage of poor people who are able to move out of poverty has steadily decreased in the last several decades. Even though current efforts to solve the United States' poverty problem focus on reducing or eliminating government programs, it is the more generous and pervasive family benefit programs that are generally cited as the source of the greater amount of class mobility and lower amount of poverty in comparable countries.

Dire consequences are predicted as a result of changes to our current welfare system, with poverty experts and service providers predicting everything from widespread rioting to a future where children sleeping on sidewalk heating grates will be a common sight. The lesson to be taken from exposing the fallacy of the myths that motivated these changes is that the very survival of our country's poor families is put at risk based

on misconceptions and prejudices, rather than clear-eyed examination of the effectiveness of the current welfare programs. While it may not yet be clear what the consequences of changing welfare will have for the poor and for the rest of us, it is clear that we have eliminated "welfare as we know it" when we did not really "know it" in the first place.

#### TRIBUTE TO JOHN TAKOVICH

HON. CARRIE P. MEEK

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, November 28, 1995

Mrs. MEEK of Florida. Mr. Speaker, I have the distinct honor in extending my warmest congratulations and best wishes to Mr. John Takovich on this retirement, which Miami-Dade Community College is celebrating this Sunday, December 3, 1995. Having served as an integral member of the College Division of Physical Education and Athletics since 1964, he also served as director of the north campus intramurels program.

During his 32-year career, John held chairmanships of the department of prescribed physical education and the department of leisure services, was coordinator of athletic facilities. In 1986 he returned to full-time teaching duties and involved himself in a myriad of classes ranging from soccer, wrestling, health analysis, and improvement to sports officiating.

He has demonstrated an enviable versatility in spearheading sportsmanship and teamplay through his unrelenting efforts as event coordinator for numerous intercollegiate activities held at the north campus including the Sunshine Open National Tournament, the NJCAA Soccer Tournament, the NJCAA judo events, the College Celebrity Golf Annual Event and the college open house.

Countless students and parents from the South Florida community are deeply thankful for the longevity of his dedicated service in buttressing the college's challenge for academic achievement and athletic development.

A native West Virginian, he has become a permanent fixture in the Miami-Dade community through his constant advocacy and exemplary commitment to the cause of making the college the best in the Nation. He and Patricia, his wife of 32 years, have been blessed with three children and everyone is looking forward to this longed-for retirement.

#### TRIBUTE TO NETTIE BECKER

HON. HOWARD L. BERMAN

OF CALIFORNIA

HON. HENRY A. WAXMAN

OF CALIFORNIA

HON. ANTHONY C. BEILENSEN

OF CALIFORNIA

HON. JANE HARMAN

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, November 28, 1995

Mr. BERMAN. Mr. Speaker, my colleagues and I are honored to pay tribute to Nettie Becker, who this year is being given an award