

Does it Pay More To Live Off Welfare Than Work?

By Toya Sharee August 23, 2014

Last week I came past an article a friend had shared on Facebook that I assumed were the ramblings of some bitter Republican blogger. Upon skimming I came across phrases that seem to blame President Obama for everything from the deficit to the Fat Boys breaking up.

But the title, "Welfare Is The Best Paying Entry-Level Job In 35 States" intrigued me and I had to investigate if there was any truth to the idea that it pays more to live off the system than put in a hard day's work. Even if it was just Republican propaganda, I had a feeling in some way it might just have a point.

I'm not judging those on welfare or making any assumptions about the lifestyles of those who have to rely on it. Who knows, maybe one day life will place me in a position where I have a little yellow and green card of my own. But I can't help but be reminded of the words of my mother who grew up on welfare and worked her behind off so that eventually she and her family didn't need to rely on public assistance:

"It's those cards I tell you. The cards made them feel like they're just like everyone else. When I was growing up people were ashamed to be on welfare and therefore motivated to get off it."

By "cards" she is of course referring to the EBT card, known as "Access" in PA, but in other states goes by the name "Independence Card" or "Families First". EBT cards replaced food stamps in the late 90's and allow low-income families to get everything from food to cash assistance with one swipe.

It was only early this summer that my fiancé got an earful of expletives as he heard me complaining to my health insurance about being charged \$400 because I didn't leave the hospital after a prenatal appointment to get blood drawn at my "capitated" lab. Wait, so for nine months whenever I need blood drawn (which anyone who's been pregnant knows is a lot), I should tell my ob/gyn to hold that thought while I find a lab my insurance has assigned so I don't go broke trying to have a baby? Or what about when I'm in Walmart choosing between whether to get "good" OJ or name brand cereal only to stand in line and watch someone pull out that green and yellow card us PA folks are all too familiar with and get Simply Orange, Cinnamon Toast Crunch AND gelato. I work every day and still can't afford that damn Breyer's Gelato unless it's on sale.

But these days is there any motivation to get "off the system"? For the same asthma medication I shell out \$200 for, a friend with publicly assisted health insurance gets for free. There are many days where I feel like those on welfare are the ones winning . And if the article has any truth to it, you may want to stop reading now if you still have any faith left in the American dream.

The DCClothesline article basically states that in 35 US states it pays more to accept welfare than for a college graduate to work an entry-level job. It's based on a study done by the Cato Institute titled the "The Work vs. Welfare Trade-Off" that lists all 50 states as well as the District of Columbia. The top 5 states where it appears to be more financially beneficial to accept public assistance than work an entry level job are New York, Connecticut, Massachusetts, D.C, and Hawaii with the Aloha state ranking number one with citizens receiving \$60,590 a year in benefits before taxes. My own state of PA ranks #19 with citizens pulling in almost \$30,000 before taxes in public assistance. The article states that, "Welfare pays and pays well" as in most states recipients end up making more than retail clerks and fast food employees. It also goes on to post the blame on The President of course and marks that now more than ever there are more underemployed or unemployed college grads who leave school with degrees only to live with their parents, the \$17 trillion dollar deficit and overwhelming amounts of unpaid school debt. Author Dave Hodges seems to be in defense of hardworking young people but advises them to stop getting wasted on the Obama Kool-Aid (disregard the racist undertones for a minute).

What bothers me more than who Hodges chooses to blame for the current financial imbalance of the country, is the fact that although I'm no economist, the numbers make sense. I've been that college grad living at home with my parents making minimum wage. The closest I've come to using public assistance is a health program I enrolled in during a few years when I had no insurance just to make sure I could continue to get birth control. Even then I was counting down the days until I got a real job with benefits where I didn't have to wait for hours in a clinic to be seen or switch birth controls whenever the government decided they didn't want to include my preferred method in their program. But even now with feeling like I've been lucky enough to catch a crumb off that good old apple pie that is the American Dream, there are times when I feel like I was better off with government health insurance when I look at what I pay in co-pays and the running around I have to do for referrals.

Trust me, I'm sure that welfare isn't all it's cracked up to be. In the very limited exposure I've had witnessing family and friends living off the system, I hear the stories of repeatedly reporting every damn dime you come across to some government employee just so you can keep your childcare, or having some stranger inspect your housed to make sure you don't have any unaccounted guests or any sign of "luxury" since you're living off the working publics' dime. And in theory, you can't whip out your EBT card to pay for the extras like alcohol or cigarettes (although if you ever lived in the hood, you know there are all kinds of creative ways to get around that). At the end of the day I'm all for public assistance for those who truly need it, but I can't help but wonder if that "Access Card" grants access to everything I work so hard for and more. What's the motivation for people to seek employment and not rely on the system when they can

have the lifestyle of the working poor and barely above struggling without the actual work?

I think we've all woken up from the American Dream to realize that in these days and times, there are certain lifestyles that will have to remain in our heads. But I would still love to walk into a classroom and feel confident in the fact that I can tell my students that hard work pays off and not only can they be anything they want to, but they SHOULD want to be anything they want to. Unfortunately that's a hard sell when it appears that some of them are living better than me every 1st and 15th.