

DOCUMENT RESUME

ED 110 526

UD 014 781

TITLE Myths and Facts About Welfare and the Scheme of Things Economic.

INSTITUTION Metropolitan Detroit Welfare Reform Coalition, Mich.

PUB DATE 73

NOTE 9p.; Adapted in part from "Six Myths About Welfare" and from "Why Do We Spend So Much Money," published by Popular Economic Press, Somerville, Massachusetts

EDRS PRICE MF-\$0.76 HC-\$1.58 PLUS POSTAGE

DESCRIPTORS Child Welfare; Dependents; Economically Disadvantaged; \*Economic Disadvantage; \*Economic Factors; Hunger; Low Income Groups; Nutrition; Physically Handicapped; \*Poverty Research; Urban Population; Welfare; Welfare Agencies; \*Welfare Problems; Welfare Recipients

ABSTRACT

This pamphlet restates commonly held ideas about welfare and presents facts and figures in refutation. (1) The myth that welfare is the good life--color TV's and Cadillacs; argues that welfare is the "good life" only for those who have not experienced it. (2) The myth that most welfare recipients are cheaters; studies are said to show that only four-tenths of one percent are fraudulent. (3) The myth that most welfare recipients are blacks who have moved to northern cities just to get on welfare; statistics are said to show that the majority of welfare recipients are whites (48.3 percent), blacks rating 43.2 percent, and 8.4 percent are others. (4) The myth that welfare takes most of the taxpayer's money; only 1.9 percent of the 1974 federal budget is stated to have gone to all public welfare payments. (5) The myth that hard work is the answer to the welfare problem; the Department of Health, Education and Welfare are said to have reported that less than one percent of the nation's welfare recipients are able-bodied men--13.4 percent are of old age, 0.5 percent blind, 7.6 percent permanently and totally disabled, 51.1 percent children, 0.9 percent unemployed fathers, and the remaining 26.1 percent mothers. (Author/JM)

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# MYTHS\* & FACTS

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\*  
about welfare  
& the scheme of things economic



# myth:

Welfare is the good life — color TV's and Cadillacs.

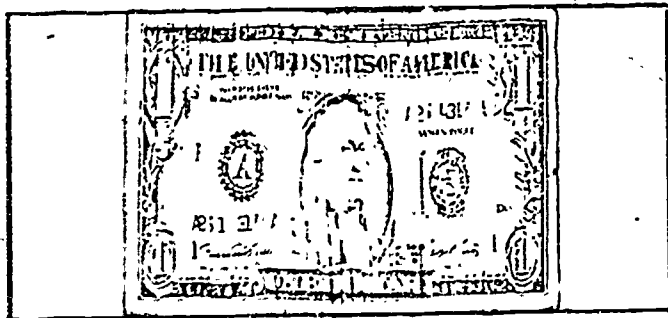
An absurd myth, really, though a particularly popular one, apparently even with President Nixon, who once requested the song "Welfare Cadillac" (sic) at a formal White House function.

The mystery — a mystery that neither the songwriters nor the President have yet explained — is how a Mississippi welfare mother manages to pay her rent, buy food and clothing for herself and three children and still purchase that new Cadillac on \$60 per month.

Whereas the Mississippi welfare payment is patently absurd, Massachusetts, the most "liberal" welfare state in the nation pays a benignly inadequate \$394 a month.<sup>1</sup>

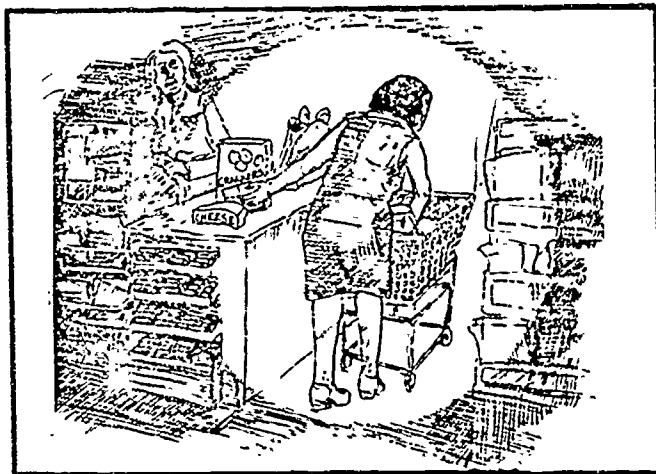
Compared to Mississippi welfare payments, \$394 may seem like a lot; but computations based on a U.S. Bureau of Labor Statistics (BLS) survey show that a family of four needs at least \$659 a month (\$7,905 a year — late 1973 prices) to live in minimal health and nutrition. That makes the Massachusetts figure \$265 a month short — \$265 short of what it takes simply to survive.

The White House Conference on Food, Nutrition and Health in 1970 endorsed a \$5,500 annual income as the ultimate solution to the hunger problem. This is no bargain in 1973 — with inflated food costs. A Gallup poll reported in March 1973 that the American public, when questioned about the minimal cost of living, felt that a family of four could not get by on less than \$646 a month (\$7748 a year).<sup>2</sup>



Food stamps do not substantially improve the situation. The family of four with an income of \$300 a month can purchase \$108 of food stamps for \$83, a bonus of \$25.<sup>3</sup> But, this \$108 worth of food stamps must last the whole month (less than a dollar per day per person). Not to mention the fact that many state and local governments do not develop food stamp information and distribution systems to adequately reach and serve all the eligible poor. Further limiting the scope of the food stamp program, the blind, aged and disabled will no longer be able to participate after federalization of their assistance programs January 1, 1974.

Let's take a look at Michigan, one of the more liberal states where the total allowance is \$354.80 per month for a family of four. Of this, \$354.80, \$110 is for housing payments or rent, \$35 for utilities, and \$209.80 for personal needs (\$52.45 per person). Personal needs include food, clothing, transportation, education, recreation, furnishings and household items. Try it some time.



## WHAT DO THESE FACTS AND FIGURES MEAN TO A REAL WELFARE FAMILY?

They mean that the family will probably live in crowded substandard housing, infested with rats and roaches. That they will send malnourished, ill-clothed children off to inferior schools. That they will eat starchy, unbalanced meals. That they will probably be obese and eventually become ill. That day in day out, they will lead frustrating, frustrated lives; day in day out, living with the shame of poverty — feeling it their shame, not ours; day in day out, on the lowest rung of the ladder: on welfare.

Welfare is the "good life" only for those who have never experienced it.

### NOTES

1 — Social and Rehabilitation Service, U.S. Department of HEW

2 — The Detroit Free Press, March 2, 1973, p. 2B

3 — U.S. Department of Agriculture Food Stamp Program, UI. 36, 1971, only 52.9% of AFDC families participated in food stamp programs according to studies by the National Center for Social Statistics, the Social and Rehabilitation Service, U.S. Department of HEW (reported in Welfare in Review, March-April, 1972, p. 2).

# myth:

**Most welfare recipients are Blacks who have moved to northern cities just to get on welfare.**

The majority of welfare recipients are white — 48.3%, according to HEW; 43.2% are black, and 8.4% are American Indian and others.<sup>1</sup>

Most importantly, the most recent studies refute the notion that black people who moved to northern cities did so to get higher welfare payments.

During the two decades following World War II, some 20 million Americans moved from rural to urban areas. About one-third of these migrants were non-white, and most of them (about 90 percent) did settle in the great northern industrial cities. But to get jobs, not to get welfare: during the peak migration period, 1950-1960, when large numbers of black people were moving to the North, the nation's welfare rolls rose only 17 percent — this despite the fact that male, non-white unemployment rates during the decade after the Korean War were particularly severe (9 percent to 15 percent).<sup>2</sup>

Significant increases in the welfare rolls (108 percent from 1960 to 1968) didn't begin to occur until long after the peak period of migration had passed.<sup>3</sup>

Forty and three-tenths percent of welfare mothers have never even lived outside the state in which they are residing, according to an HEW study.<sup>4</sup> Of those who have at one time lived in another state, many list the Northeast, West and Midwest as the last previous place of residence.

Moreover, the average migrant (to cities) receiving public assistance waited 5 years before applying for welfare.<sup>5</sup>

Black people may have moved north for a variety of reasons — in hope of better jobs, better education, less oppressive discrimination, or simply to be near friends and relatives who had already moved. But there is no evidence at all that black people — or rural poor people in general — have migrated to the North in order to get on welfare.

## NOTES

- 1 — U.S. Social and Rehabilitation Service, Findings of the 1971 Study, a statistical abstract 1972, p. 302.
- 2 — Piven, Frances F. and Cloward, R. A., *Regulating the Poor*, Random House, New York, 1971.
- 3 — Piven and Cloward, op. cit.
- 4 — *Welfare in Review*, March-April, 1972, p. 30.
- 5 — *Poverty Profile*, Campaign for Human Development, NC Publications, Washington, D.C., 1972, p. 24.


# myth:

**Most welfare recipients are cheaters.**

Any taxpayer who wants to believe the other "good life" myths about welfare must also assume that recipients make fraudulent claims. ("How else could they buy those Cadillacs on their allowances?") But, again, the U.S. government's own facts refute the charge. In HEW's pamphlet, "Myths vs Facts," it is revealed that studies show only four tenths of one percent 4 out of every 1,000 were fraudulent.<sup>1</sup> Only 1 in 20 welfare

recipients were found to be ineligible for services received, an especially low figure when one considers the complexity of the laws governing welfare and the overload of cases.<sup>2</sup> Now let's look at statistics on federal income tax evasion:<sup>3</sup>

	Reported Income (billions)	Unreported (billions)
Farmers, small businessmen and professionals	\$12	\$ 4.6
Wage and salary earners	1.5	.2
Receivers of interest	2.8	-1.4
Receivers of dividends	.9	.08
Receivers of pensions and annuities	.6	.24
Receivers of rents, royalties and capital gains	1.2	.15



To understand the loss to the Federal Treasury through income tax evasion, one must consider that of only 1016 cases of income Tax fraud referred to the Justice Department for prosecution, in 1971, \$2,250,080,000 in deficiencies, penalties and interest was collected.<sup>4</sup>

Cheating a little on your income tax is one form of casual, almost institutional fraud. There are many others, equally casual and "acceptable." They range from padding expense accounts to short-changing highway toll machines.

But that's beside the point.

The point is, that for America's 15 million recipients, the welfare system itself is a fraud; poverty, the only reality.

Given the temptation, given that a few dollars more or less welfare money may be a matter of survival, the prevailing honesty of welfare recipients — their fidelity to the rules of the very system which keeps them poor — is, to say the least, remarkable.

## NOTES

- 1 — "Welfare Myths vs Facts," Social and Rehabilitation Service, Department of HEW, 1972.
- 2 — "Welfare System Over U.S. Scored," New York Times, January, 1972, quoted a Congressional Staff study: "Local welfare agencies are supposed to follow directives which may fill a bookshelf four feet wide." Compounding this is the fact of "chronic understaffing." Service workers in Detroit average 200 to 350 cases.
- 3 — Stern, Philip M., *The Great Treasury Raid*, Random House, New York, 1965.
- 4 — "How Tax Dodgers Are Getting Caged," U.S. News and World Report, December 4, 1972, p. 25.



LNS

## myth:

Welfare takes most of your taxes.

The American Paradox — poverty amidst plenty. "Well, we'd like to do more, but most of our tax money is already going for welfare."

Is it?

Take a close look at the federal budget. Here's where your taxes really go:

### FISCAL 1974, FEDERAL BUDGET, \$268.7 BILLION

Military programs	30.2%	\$ 81.1
Foreign affairs	1.4%	3.8
Space programs	1.2%	3.1
Farm subsidies	1.5%	3.9
Interest on debt	9.2%	24.7
Public welfare payments (includes AFDC, OAA, AB and APTD)	1.9%	7.7
Other programs	53.7%	144.3 billion

Source. U.S. Bureau of the Budget, February 1973

Thus, in fiscal 1974, the federal government is subsidizing a sub-poverty existence for nearly 16 million Americans on less than 3 percent of the federal budget.

Nor is the cost of this 3 percent, nor any other percentage of the federal budget distributed equally among all Americans, as the ostensible tax structures would seem to claim.

The fact is that the more a person earns, the more able he is to avoid paying his fair share of the cost of the nation's governing. For instance, in 1971 tax loopholes allowed 276 Americans with incomes of over \$100,000 each to avoid paying any federal income tax at all! In this group of "big welfare recipients," seventy-two had incomes of over \$200,000 per year. John Paul Getty, earning over \$100 million, paid only a thousand dollars in federal taxes.<sup>2</sup>

When someone else pays less, the rest of us pay more: 94 percent of all taxpayers earn less than \$20,000 a year; yet this 94 percent in 1970 — mostly wage earners and salaried professionals — bear the brunt of federal taxation which is supposed to be progressive.<sup>3</sup> Under the present tax system a person with an income of \$20,000 pays the same percentage of income for federal, state and local taxes as a person with an income of \$15,000.<sup>4</sup> Nor is the phrase "big welfare recipients" mere rhetoric. Discriminatory and inequitable tax concessions, which Phillip Stern calls "tax welfare," give 2.2 billion to 3,000 families with incomes of over a million dollars. This is the same amount which was spent on food stamps in 1971 for 14.7 million hungry Americans. Stern's figures are:

Yearly Income	Yearly Tax Welfare
Over \$1,000,000	\$720,000
\$500,000 — \$1,000,000	202,000
\$100,000 — \$500,000	41,000
\$ 50,000 — \$100,000	12,000
\$ 25,000 — \$ 50,000	4,000
\$ 15,000 — \$ 20,000	1,200
\$ 10,000 — \$ 15,000	650
\$ 5,000 — \$ 10,000	340
\$ 3,000 — \$ 5,000	48
Under \$3,000	16

Such tax "handouts" to the rich annually cost the U.S. Treasury \$77 billion — or twenty-five times the amount we pay to support, in misery, the many American poor.<sup>6</sup>

There are direct subsidies to the wealthy, too. For instance in 1969 415 farm owners received over \$100,000 each in subsidies from the Department of Agriculture. These were not small, poor farmers, they included major corporations, banks, and large land owners. Senator James Eastland, alone, received over \$146,000 for not growing cotton on his plantation in Mississippi.<sup>7</sup>

Our oil subsidy program (via depletion allowances) doesn't even appear in the federal budget as a subsidy; but it still costs the average taxpayer — costs all of us — at least \$1.5 billion a year.<sup>8</sup>

On the state and local level, it's harder to generalize about the relative cost of welfare. But a couple of things are clear.

First, while no state in the union provides truly adequate welfare payments, some states are vastly more inadequate than others. \$60 a month for a family of four in Mississippi, \$349 a month for a family of four in Massachusetts. The lack of a

uniform, adequate federal welfare system means that some Americans are bearing a wholly disproportionate share of our common social responsibility.

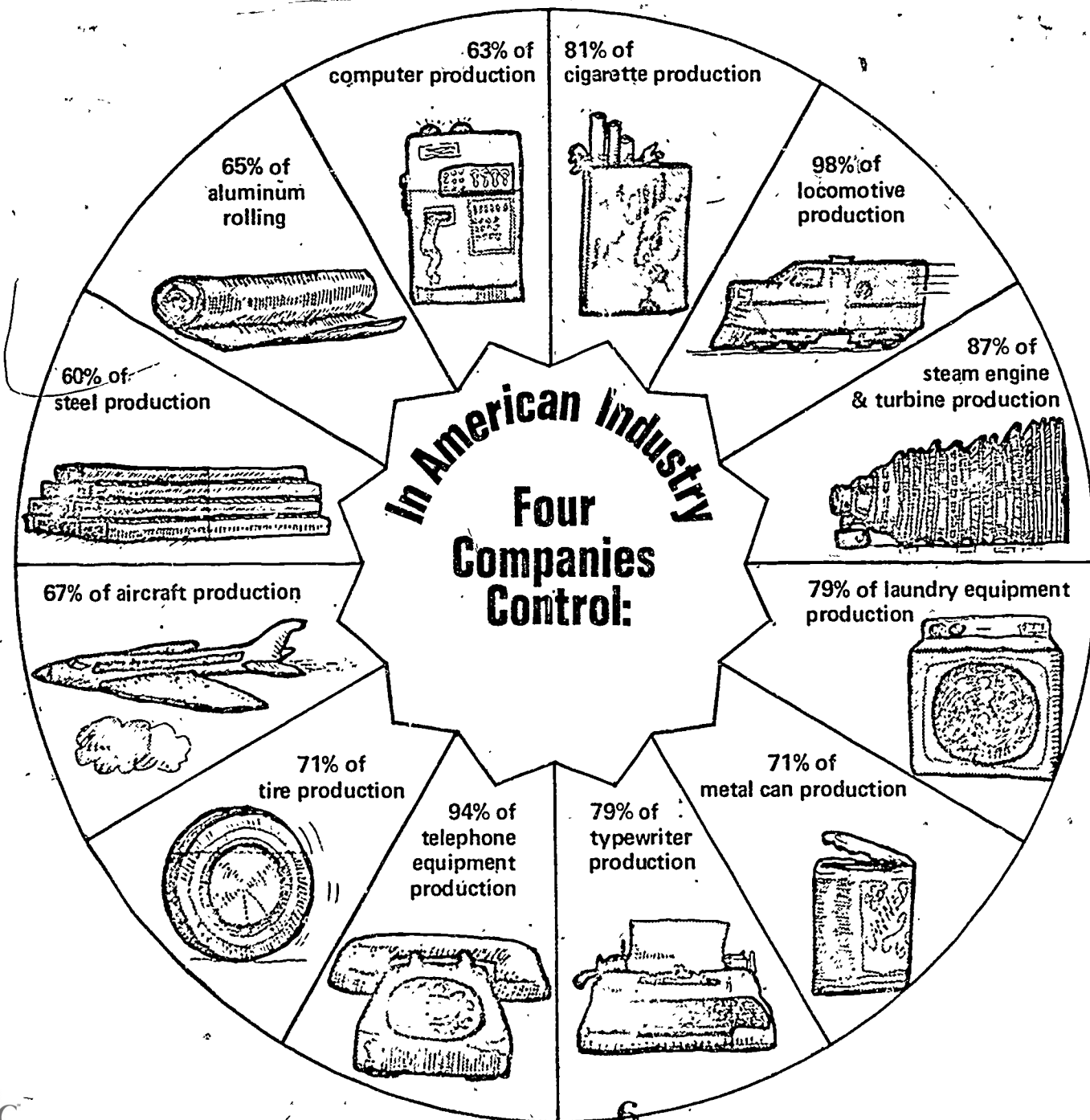
Secondly, the same preferential concessions that make for inequity in federal taxation are often perpetuated on the state level. In addition, other state tax structures — the purely regressive sales tax, for one, literally takes bread from the table of poor families, yet hardly affects the life style of the affluent at all.

While corporations and wealthy individuals are getting tax breaks, the welfare recipient who works is being taxed at a rate of 66-2/3 percent,<sup>9</sup> a rate far greater than that actually paid by multimillionaires.<sup>10</sup>

**NOTES**

- 1 — Sen. Walter F. Mondale, from a study of 1971 tax returns made by the U.S. Treasury Department.
- 2 — Stern, Phillip M., "Uncle Sam's Welfare Program — for the Rich," New York Times, April 16, 1972.
- 3 — Department of Internal Revenue, Statistics of Income—Preliminary-Individual Income Tax Returns for 1970, p. 22.
- 4 — Peckman, Joseph, "The Rich, The Poor, and the Taxes They Pay," Public Interest, Fall, 1968, p. 3.
- 5 — Stern, op. cit.
- 6 — Stern, op. cit.
- 7 — Senator John J. Williams, statement, Congressional Record, March 24, 1970.
- 8 — Stern, "The Great Treasury Raid," Random House, New York, 1965, p. 10.
- 9 — Under the current AFDC program, working people may retain only 1/3 of their earnings; an amount equal to 66-2/3% of their earnings is subtracted from their welfare payment.
- 10 — Stern, op. cit., p. 23.

**miscellaneous facts :**



## myth:

### Hard work is the answer to the welfare problem.

Work might be a solution to the welfare crisis — if welfare recipients really were lazy men, dodging jobs. But the U.S. Department of Health, Education and Welfare (HEW) reports that less than 1 percent of the nation's welfare recipients are able-bodied men,<sup>1</sup> and by law these men have to be seeking jobs through their state employment agencies to be getting any welfare at all. Prior to enactment of the law, a government study indicated that 80% of the able-bodied unemployed males on welfare did want to work.

Considering that the unemployment rate in December 1972 was 8.2 percent of the labor force<sup>2</sup> — and the unemployment rate among blue collar workers even higher<sup>3</sup> — the number of able-bodied men receiving welfare is remarkably small.

### WHO REALLY IS ON WELFARE?

According to recent statistics<sup>4</sup>, 13.4 percent are old-aged recipients (QAA), 0.5 percent are blind (AB), 7.6% are permanently and totally disabled (APTD), 51.1 percent are children (AFDC), 0.9 percent are unemployed fathers (AFDC-U). *The remaining 26.1 percent are mothers.* Statistics show that of the welfare mothers<sup>5</sup>: 37.1 percent were needed in the home full time as homemakers, 11.3 percent were physically or mentally incapacitated, 6.3 percent were enrolled, or awaited enrollment after referral, in the Work Incentive Program (WIN), and 5.3 percent were actively seeking work. Fourteen percent of mothers were employed but are making so little money that they still qualify for welfare.

### ARE WELFARE MOTHERS EMPLOYABLE?

Many welfare mothers are needed full time by their families. A recent report by HEW confirmed that "it is clear that many AFDC families still face formidable barriers to self-sufficiency."<sup>6</sup> There is only a small number that could work if certain conditions permitted.

First, quality day care services for children must be available — a crucial need when you consider that in 88%<sup>7</sup> of AFDC families the youngest child is under 12 years of age.<sup>8</sup> But right now day care is scarce and very expensive — \$2189-\$2320 per year per pre-school child and \$653 for after school and summer care for other children.<sup>9</sup> A mother with one pre-school child and another one in school would have to pay over \$2,500 a year for child care, which would probably

be well more than half of her income. If she could find any day-care at all. Many women can't: Six million children under six years of age have working mothers but there are only 625,000 spaces available in licensed day care centers.<sup>10</sup> In other words, the need for day-care is almost ten times greater than the supply. And the need is growing rapidly.

Secondly, improved education and training: Another crucial long-term need; but, right now, not a very immediate solution to the poverty problem. The fact is that only 27.5 percent of all AFDC mothers have ever completed high school!<sup>11</sup> The median number grades of school completed is 10.4<sup>12</sup>. Considering what it takes to find a steady job today, most unemployed AFDC mothers would have both to finish high school and to complete a training program before even trying to enter the job market.

Transportation and health problems associated with low income families<sup>13</sup> are further impediments which keep mothers on aid from the job market.

### ARE DECENT JOBS AVAILABLE FOR EMPLOYABLE WELFARE MOTHERS?

Even if a welfare mother could find child care, complete her education, and obtain a skill, she still would be hard put to find any work at all. The jobs simply are not there. For instance, in 1969 in Cleveland, Ohio, there were some 16,175 jobs available to women. But there were 22,596 women looking for jobs (including 621 employable welfare mothers).<sup>14</sup>

In Cleveland, as almost everywhere else in the country, there just aren't enough jobs to go around.

And the few jobs that are available rarely provide enough income to support a family. Although women in general are better educated than men, unemployment has been consistently more severe among women over the last decade. In 1972, for example, the unemployment rate for women was 5.4 percent as compared to 4.0 percent for men.<sup>15</sup>

### INCOME OF YEAR-ROUND FULL-TIME WORKERS IN 1971

Occupation	Women	Men
Clerical Workers	\$5,718	\$ 9,162
Operatives	4,798	7,894
Non-farm Laborers	4,520	6,792
Sales	4,549	10,588
Service	4,280	7,191
Private Household	1,981	—

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## THE PROBLEM IS INCOME, NOT JOBS

Having a job is no guarantee against poverty; in 1971, 22% of all women who worked 35 hours or more per week for 50-52 weeks, and 46.5% of those working 40-49 weeks, had incomes from all sources (including alimony) of less than \$4,000.<sup>17</sup>

Obviously, the problem is getting an adequate income, not just getting a job.

Although the number of able-bodied adults on welfare is infinitesimal and unemployment rates increasingly higher, the welfare system clings to the 19th Century notion that "putting them to work" is the answer. Under the Work Incentive Program (WIN), the welfare department can order a mother to take training or a job arranged by the state or local employment office, with the threat of cutting her off welfare if she does not accept it — force her to take any job, even if it's not covered by minimum wage laws. In the South especially, where cheap "domestics" are in greatest demand, the WIN program can be tantamount to involuntary servitude.

## SHOULD ANY MOTHER BE FORCED TO LEAVE HER HOME AND CHILDREN FOR AN OUTSIDE JOB?

Whether or not one accepts the notion that child-raising should be "woman's work," the fact is that in most American families child-raising is woman's work — and hard work, at that. It's at least paradoxical, perhaps cruel, that a society which traditionally extols the virtues of motherhood is simultaneously forcing some mothers to leave their homes and children for low wages, dead-end, outside jobs.

As the President's Commission on Income Maintenance aptly pointed out. "Our economic and social structure virtually guarantees poverty for millions of Americans. Unemployment and underemployment are basic facts of American life ... How does a woman with six children survive while she is hunting work or being trained?"<sup>18</sup>

### NOTES

- 1 — U.S. Department of Health, Education and Welfare, Social and Rehabilitation Services, "Welfare Myths and Facts," 1972 (October, 1971 Statistics).
- 2 — U.S. Department of Labor, Manpower Labor Review, February, 1973, p. 13.
- 3 — Ibid, p. 13.
- 4 — U.S. Department of HEW, "Public Assistance Statistics, June, 1972" Social and Rehabilitation Service, Table 3.
- 5 — U.S. Department of HEW Third Annual Report to Congress, Social and Rehabilitation Service, "Services to AFDC Families," October, 1972, p. 1033.
- 6 — Ibid, p. 27.
- 7 — U.S. Senate Committee on Finance, June 16, 1971, "Child Care," p. 1.
- 8 — HEW publication, Department of Social and Rehabilitation Service, Trend Report, 1971 — "Graphic Presentation of Public Assistance and Related Data," p. 27-68: 8% of AFDC Children are under 3 years of age, 17.5% are 3-5 years, 55.5% are 6-15 years
- 9 — U.S. Senate, "Child Care," from OEO Study in Child Care 1970-71.
- 10 — U.S. News and World Report, "Latest Benefits to Employees," December 11, 1972, p. 64.
- 11 — HEW Social and Rehabilitation Services, "Services to . . .," op cit, p. 25.
- 12 — HEW, "Trend Report . . .," op cit, p. 28
- 13 — "Services to AFDC Families" cited above; 17% of AFDC recipients were found inappropriate for referral to WIN because of health handicaps, and many others had serious transportation problems, p. 38-39.
- 14 — Manpower Planning and Development Commission of the Welfare Federation of Cleveland, "Employment Opportunities and Employment Characteristics and Attitudes of AFDC Mothers in Cuyahoga County," June, 1970, p. II and IV.
- 15 — U.S. Department of Labor, "Manpower . . .," op cit, p. 26.
- 16 — U.S. Department of Commerce, Social and Economic Statistics Administration, P-60N085, Bureau of Census, Consumer Income, December, 1972, p. 139.
- 17 — Ibid, p. 122.
- 18 — The Report of the President's Commission on Income Maintenance Programs, "Poverty Amid Plenty; The American Paradox," U.S. Government Printing Office, 1969, p. 23.

## myth:

All welfare mothers do is have illegitimate children to draw more money.

And a particular, vicious myth, both because it grossly distorts reality and because it generates the widespread feeling that welfare recipients are the "undeserving poor" who should, apparently, be allowed to starve.

First, we tend to believe that welfare recipients have more children than the rest of us, lots more. The stereotypical welfare family of twelve. But actually, the average welfare family in 1971 had 2.7 children.<sup>1</sup>

Secondly, we tend to assume that all welfare children are "illegitimate." The facts indicate that about 30 percent of the AFDC children are "illegitimately" born. In the general population a lot of babies are conceived out of wedlock but are not born out of wedlock: timely marriages. In fact, a recent report for HEW showed that one-third of all first born American children, born between 1964 and 1966, were conceived out of wedlock; yet, by the time these children were born, nearly 66 percent of the mothers had married, making their children "legitimate" in society's eyes.<sup>2</sup>

In other words, the percentage of children conceived out of wedlock is approximately the same for both AFDC recipients and the general population. The only difference is that the general population is more able to marry, to have abortions, and to generally reduce their "illegitimacy" rate.

Welfare recipients may or may not be more promiscuous than affluent people. We don't know. All we do know is that poor people's illegitimate babies are more likely to be recorded for public condemnation.

The myth that welfare recipients "breed" many children to get more money can also be seriously questioned. Allotments for additional children are often scaled down; and do not meet the cost of maintaining a child in minimal health and nutrition. Poor people are not stupid. During the second half of the 1960's, the time in which welfare rolls supposedly swelled, census figures reveal that while fertility in all groups declined, that of low income and near-poor groups declined more rapidly.<sup>3</sup>

If low income families sometimes tend to be larger than more affluent families, it is often due to cultural differences which value large families. It has nothing much to do with an increase in a consistently inadequate welfare grant.

### NOTES

- 1 — Welfare in Review, "Measures of AFDC Family Size," May-June, 1972, p. 63.
- 2 — HEW Study reported in The Boston Globe, April 18, 1970.
- 3 — Frederick S. Jaffe, Perspectives Magazine, January, 1972, p. 43.

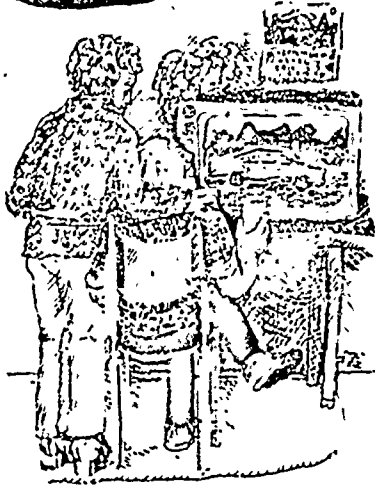
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# miscellaneous facts :

FEB 13 1975

Are most Americans pretty well off?



**M**OST AMERICANS HAVE NEVER STAYED IN A HOTEL.

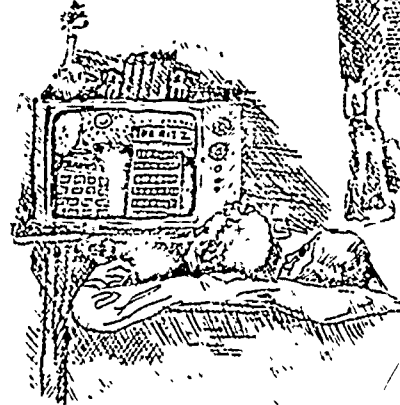


**25%** OF AMERICANS BUY THEIR CHRISTMAS GIFTS WITH TRADING STAMPS.

**I**N THE U.S. TODAY THERE ARE ONLY **12** DOCTORS WHO TREAT PEOPLE FOR EVERY **10,000** RESIDENTS.

**I**F EVERYONE WHO NEEDED DENTAL CARE NOW HAD IT DONE, IT WOULD TAKE ALL U.S. DENTISTS **10 YEARS** TO CATCH UP.

**I**N 1967 **HALF** THE POPULATION DID NOT TAKE AN OVERNIGHT TRIP OR VENTURE OVER 100 MILES FROM HOME.



**4** OUT OF **5** AMERICANS HAVE NEVER FLOWN IN AN AIRPLANE.

