1995

Morality narratives in the rhetoric of welfare--a pentadic analysis

Elisabeth Anne Jorgensen

Iowa State University

Follow this and additional works at: https://lib.dr.iastate.edu/rtd

Part of the English Language and Literature Commons, and the Rhetoric and Composition Commons

Recommended Citation

https://lib.dr.iastate.edu/rtd/6978
Morality narratives in the rhetoric of welfare—a pentadic analysis

by

Elisabeth Anne Jorgensen

A Thesis Submitted to the Graduate Faculty in Partial Fulfillment of the Requirements for the Degree of

MASTER OF ARTS

Department: English
Major: English (Rhetoric and Composition)

Signatures have been redacted for privacy

Iowa State University
Ames, Iowa
1995
For Peter
without whom I would still
be eating Spam
and
Aaron, Jorgen, and Eva
because their hugs
kept me going for 15 years.
# TABLE OF CONTENTS

**INTRODUCTION** .................................................. 1

**CHAPTER 1—THE MYTHS AND CEREMONIES OF WELFARE** ........ 6

- The Work Ethic ................................................. 7
- Women and Employment—the Domestic Code .................... 17
- Morality and Mental Health .................................... 27
- Racism—Civil Rights and the Office of Employment Opportunity .................. 31
- Myths of Poverty in Contemporary Rhetoric ..................... 39
  - Academic arguments ......................................... 39
  - The choice narrative ........................................ 40
  - The victim narrative ....................................... 42
  - The moral narrative ....................................... 43
- Legislative arguments ......................................... 47
- Labelling theory ................................................ 52
- Proposed analysis ............................................. 53

**CHAPTER 2—MYTHS AND CEREMONIES OF POVERTY IN BUREAUCRATIC RHETORIC** ........ 56

- Dramatism ..................................................... 57
- Narratives of the Models .................................... 68
<table>
<thead>
<tr>
<th>Title</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>CHAPTER 2—continued</td>
<td></td>
</tr>
<tr>
<td>Procedure</td>
<td>73</td>
</tr>
<tr>
<td>Observation questions</td>
<td>75</td>
</tr>
<tr>
<td>Volition and authority</td>
<td>78</td>
</tr>
<tr>
<td>Purpose</td>
<td>88</td>
</tr>
<tr>
<td>Discussion</td>
<td>99</td>
</tr>
<tr>
<td>Current Welfare Demographics</td>
<td>103</td>
</tr>
<tr>
<td>CHAPTER 3—MYTHS AND CEREMONIES OF WELFARE IN THE PERSONAL NARRATIVE OF A WELFARE CYCLER</td>
<td>106</td>
</tr>
<tr>
<td>Lee's Story</td>
<td>107</td>
</tr>
<tr>
<td>Responsibility</td>
<td>110</td>
</tr>
<tr>
<td>Work and Motherhood</td>
<td>116</td>
</tr>
<tr>
<td>Education</td>
<td>119</td>
</tr>
<tr>
<td>Class-consciousness</td>
<td>122</td>
</tr>
<tr>
<td>Conclusion</td>
<td>125</td>
</tr>
<tr>
<td>AFTERWORD—MY STORY</td>
<td>129</td>
</tr>
<tr>
<td>BIBLIOGRAPHY</td>
<td>133</td>
</tr>
<tr>
<td>APPENDIX A: PARTICIPANT QUESTIONNAIRE</td>
<td>139</td>
</tr>
<tr>
<td>APPENDIX B: INTERVIEW GUIDELINES</td>
<td>140</td>
</tr>
<tr>
<td>APPENDIX C: THE FIP APPLICATION</td>
<td>141</td>
</tr>
</tbody>
</table>
INTRODUCTION

In popular discussion, the word "welfare" loosely refers to a number of government benefit programs including Social Security for retired persons, Veteran's benefits, and Supplemental Security Income for the widowed, orphaned, and disabled. However, "welfare" is most often used somewhat pejoratively as reference to Aid to Families with Dependent Children (AFDC), commonly called "ADC" by recipients—at least in Iowa, the state in which this study was written. ADC, like Social Security, SSI, and VA benefits, is an "entitlement" program, meaning that all eligible people who apply receive assistance. ADC is also accompanied by Title XIX (Medicaid) and U.S. Department of Agriculture foodstamps, although both the latter programs serve large populations that are not eligible for ADC. In some communities, ADC recipients may also be eligible for low-income housing, child care subsidies, and other benefits offered through federal, state, or charitable programs—although such programs serve only a small percentage of eligible recipients and are not usually considered "entitlements." Subsequently, the image of the welfare recipient who receives cash, foodstamps, medical, dental, childcare, housing, government food commodities, supplemental foods, food pantry items, holiday relief (such as Toys for
Tots), job training, and job placement is not representative of most welfare households.

ADC grant levels are determined by the individual state while dually funded by the states and the federal government. As a result, benefits vary widely for families of equal size, from one hundred fifty dollars per month in Mississippi and Alabama to eight hundred dollars per month in Connecticut (Bane and Ellwood 136). Eligibility rules are also determined by the individual state, resulting in a wide variety of criteria nationwide. Unlike recipients of Social Security, SSI, and VA benefits, ADC recipients may also be required to enroll in various government-sponsored job training or job search programs. Although ADC benefits account for only one percent of the federal budget, discourse about welfare is often bitter and contentious.

The vast majority of welfare recipients are custodial single mothers. The Left, on the one hand, often portrays mothers who receive Public Assistance as helpless victims of an unjust culture, policy, and bureaucracy. The Right, on the other hand, often depicts heads of welfare families as ignorant and lazy, bearing large families to increase their benefits. Because of these widely disparate visions of the poor, nearly every Washington administration since Johnson has sought to
"reform" welfare—dismantling, restructuring, and creating programs designed to alleviate the problem as it is conceived under the current paradigm. Unfortunately, much research suggests that once families become Public Assistance recipients, the resultant unwieldy bureaucracy may discourage employment and family self-sufficiency (Auletta; Bane and Elwood; Mead; Piven and Cloward; Pope). Consequently, the average "episode" is lengthening while persistently greater numbers of family heads are leaving the rolls only to reapply following short periods of employment (Bane and Ellwood 41). The high rate of recidivism is detrimental not only to the individual family, but to national and state budgets from which funds must be allocated to support them. Once again, as the social and economic philosophies of Washington have shifted, the new Congress has entered the welfare reform debate.

It is worth noting that no government entitlement program comes under more scrutiny than does Aid to Families with Dependent Children. Unlike other government security programs, ADC has been historically subject to the infusion of cultural values which differentiate between the deserving and the undeserving poor. In short, many ADC policies, past and present, seem to have
originated, in part, as attempts toward general social
control. Subsequently, Handler and Hasenfeld argue,

social welfare policy cannot be fully
understood without recognizing that it is
fundamentally a set of symbols that try to
differentiate between the deserving and
undeserving poor in order to uphold such
dominant values as the work ethic and family,
gender, race, and ethnic relations. In this
sense welfare policy is targeted not only at
the poor, but equally at the nonpoor, through
the symbols it conveys about what behaviors are
deemed virtuous or deviant (11).

Unfortunately, the ambiguity of these symbols reflects
clashing moral systems which often result in
contradictory policy design and administration.
Therefore, the purpose of this study is threefold--to
clarify the conflicting narratives and their moral bases
inherent in the current welfare system; to examine the
ways in which the rhetoric of the routine documents of
welfare administration serves as ceremonial reinforcement
of the myths underlying these narratives; and to glimpse
the influence of these myths and ceremonies on the life
of one long-term welfare recipient. Toward these goals,
Chapter 1 explores the history of Aid to Dependent Children, as well as its social, legislative, and administrative subtexts. Chapter 2 follows with a rhetorical analysis of the Iowa Family Investment Plan (formerly AFDC) application. My purpose is to suggest ways in which the myths surrounding public relief recipients may be reflected narratively in the bureaucratic rhetoric of the FIP program and to discuss the implications for ceremonial dissemination of a dominant ideology therein. To conclude, Chapter 3 offers a case study of an individual "welfare mom"—an attempt to gain insight into the ways in which dominant cultural narratives have influenced her self-perception and her perception of other FIP recipients.
In light of humanity's history of racism, enslavement, and warfare, it comes as no surprise that any given culture is underscored by myths which define the "other" as inherently different, albeit inferior, to the group with which we are identified. These myths are reinforced by ceremonies which bolster group identity and sociological separation from other cultures. "Ceremony" in this context, refers to the normalized iteration of ideological paradigms within the general culture, both explicitly and implicitly.

Explicit ceremonies include traditions such as circumcision, marriage rituals, and other rites of passage, but may also include overt job and housing discrimination, "separate but equal" educational opportunities, and the refusal of a Catholic to allow her daughter to date a Jew. Implicit ceremonies, by contrast, may not be apparent to participants, but are practices which operate from unarticulated, perhaps even unrecognized assumptions. Clothing fashion, for example, serves as an implicit ceremony of differentiation between social groups, as do ethno- or androcentric reports of history in public school textbooks.
The purpose of this chapter, then, is to examine four major myths which operate as underlying assumptions of the welfare program in the United States and to demonstrate the ways in which administrative rhetoric and practices serve to implicitly ceremonialize these myths. I have included comments on the Protestant Work Ethic, the Domestic Code, the "demonization" of mental illness, and racism.

The Work Ethic

The Protestant Work Ethic (PWE) has been debated by scholars in various disciplines since Max Weber first introduced the concept in his 1930 thesis "The Protestant Ethic and the Spirit of Capitalism." Although the origins of the moniker "Protestant Work Ethic" are unknown, it seems to have stemmed from Weber's proposal that a particularly Protestant belief system served as a driving force behind the development of dynamic capitalism. In response to Weber's submission, PWE has been considered as an historic, cultural phenomenon, an economic principle (Buchholz; Ditz; Furnham), a behavioral construct (Davidson and Gaites; Furnham; Goodin; Joyce; Rose), and an ideological paradigm underlying voiced attitudes toward the value of labor and personal civic
responsibility (Feather; Furnham; Rubin and Peplau; Segalman).

Weber's primary aim was to explain why western people pursue material gain for its own sake rather than because of necessity. He traced the origin of this behavior to Puritan asceticism and duty to the afterlife. Furnham clarifies Weber's argument by pointing out that:

Puritans felt obliged to be regarded as chosen by God to perform good works. Success in a calling (occupational rewards) thus became to be seen as a sign of being of the elect. Puritans thus sought to achieve salvation through economic activity (1990, 2).

Ditz further argues that despite the trappings of positivist science, the codification of capitalist economic philosophy was profoundly influenced by Calvinist metaphysics. He argues that the "sacramentalization of acquisition" replaced priests and kings with a new elite consisting of "the owners and controllers of profit-making assets" (630). Thus, acquisition of visible assets and a rising standard of living became evidence of the superiority of the wealthy individual and the subsequent rights of moral and civic leadership. Unfortunately, the majority of Blacks and
women were excluded from this cult of acquisition, and
their subsequent lack of material wealth served to define
them as "deviant" (Gordon; Handler and Hasenfeld; Piven
and Cloward; Rotenberg). Though the components of the
work ethic as well as its influence on contemporary work
behavior are debatable, the following characteristics are
compatible with most analyses:

1. Work is evidence of godliness; idleness a
reflection of sin (Cherrington; Jazarek; Oates;
Segalman).

2. Frugality is idealized; waste and
frivolousness are condemned (Cherrington;
Oates).

3. Complacency and failure are evidence of
immorality; material and professional success
are evidence of goodness, even salvation
(Cherrington; Oates).

4. Poverty is a sin; wealth is a sign of God's
favor (Oates; Segalman).

In short, the Protestant Work Ethic was, according to
Jazarek, "from the very beginnings an instrument of
social control" (676). Thus although scholars disagree on
the degree of PWE influence on economic development and work-related behaviors, among those who have expanded upon Weber's original thesis there is general agreement regarding its influence with regard to popular beliefs about the importance of work and the plight of the poor.

Throughout its history, welfare policy has been consistent with the work ethic philosophy. That is, single mothers perceived as "deviant" by virtue of their unwidowed poverty have not only been unexempted from work, they have also been subject to work and ethical retraining attempts. The following have been among the most significant:

1. **General work requirements for mothers with children over six years of age (later amended to 2 years).** In keeping with the "natural" placement of women, until recently mothers with children not yet enrolled in school have been exempted from work requirements. However, with the increase of women in the workforce by choice and the consequent expansion of daycare options, school age has been recently redefined as two years (Bane and Ellwood; Gordon; Handler and Hasenfeld).
2. Assumption of seasonable availability of work for mothers in agricultural environments. Under such rules, administrators were allowed to exempt families from benefits during the growing season, regardless of whether or not the head of household obtained work (Gordon; Handler and Hasenfeld; Piven and Cloward).

3. Job training programs. The underlying assumption of these programs is that welfare recipients lack marketable skills and motivation. Unfortunately, training has often prepared individuals only for occupations that will maintain their poverty status. Pivens and Cloward assert that the purpose is to maintain a low-wage labor base. Indeed, past programs have often "trained" women only in menial domestic work. Programs are frequently unmatched to job availability or child care availability and most often do not assist in job placement following training (Gordon; Handler and Hasenfeld; Piven and Cloward).

4. Available income rules. Underlying the assumption that the income of cohabitants or stepparents is available to benefit families,
the spirit of these rules is to force the female head of household to work rather than to rely on welfare (Gordon; Piven and Cloward).

5. Standards of need. Federal law allows each state to determine the minimum standard of need for each family living in the local economy. States often determine this standard arbitrarily. In addition, federal law does not require that the states fully meet the standard they have selected. The purpose of lower standards is to make public assistance less profitable than work. (Gordon; Handler and Hasenfeld; Piven and Cloward; Pope)

Although these measures have operated as ceremonies of discipline which stem from the assumption that the work ethic must be reinstilled among the poor, they have also served as ceremonies of paradigm reinforcement in the general culture by drawing clear distinctions regarding work status and economic conditions between the "deserving" and "undeserving" poor, augmenting in the middle-class a sense of moral superiority. In light of this, it should be noted that the option to choose between work and fulltime parenting continues to be considered appropriate only for middle-class mothers who,
if single, are counted among the deserving by virtue of perceived white, genteel widowhood. That is, a divorced or unmarried single mother, white or non-white, who does not work to support her family is often considered "lazy" or irresponsible" while her widowed counterpart is often credited with prioritizing her children over a career.

Further, although "available income" and "seasonal employment" rules have been repealed, many other work "incentives" continue to be mandatory for FIP recipients. For example, the state of Iowa, under its new Family Investment Plan requires contracts from all recipients outlining a "plan for self-sufficiency" which must be carried out within two years. Individuals who fail to live up to the terms of their contracts will be denied benefits. Although the two-year time limit may preclude a college education; may allow inadequate time to advance to "self-sufficient" wages in many occupations; and offers no back-up plan for those who may fail in their contracts, Iowa's new program is praised throughout the country and in Washington as a model for other states.

Numerous psychological studies outline correlations between high Protestant Work Ethic scores and attitudes toward the poor among diverse individuals. Findings include:
1. Entitlement opponents emphasize individual responsibility—a PWE attribute—while proponents focus on societal conditions (Furnham 1990).

2. Anti-welfare attitudes correspond to "conservatism, authoritarianism, and anomie" (Furnham 1990, 137), as well as racism and PWE, regardless of the social class of study participants (Feather; Feagin; Furnham and Bland; Joe, et al.; Kallen and Miller).

3. In studies designed to measure the level to which participants subscribe to PWE or its various components, comparisons of these measures with participants' stated attitudes toward those in poverty indicate that participants with high PWE scores are most likely to affix blame for poverty upon the poor rather than upon society (Feather; Furnham, 1983; Rubin and Peplau).

4. Williamson cites strong cultural support for PWE underlying the formation of public policy regarding poverty relief.
5. Rotenberg attaches PWE attitudes to psychiatric and psychological explanations for poverty, arguing that policy directed toward the unsuccessful assumes that the psychological "symptoms" of poverty evince the hopelessly damned state of the poor.

Surprisingly, in light of the above, studies which compare work values and behavior between the poor and non-poor have revealed that Protestant Work Ethic beliefs cannot be attributed to higher economic status (Cook; Davidson and Gaites; Goodin; Goodwin; Kaplan). That is, the poor, regardless of race, are at least as likely, and perhaps more so, to advocate a strong work ethic both verbally and behaviorally. Such research indicates that the poor average longer work hours, are more likely to continue working if need diminishes, attach more significance to work, and tend to be more future-oriented. Further, little evidence has been found to support the common idea that a culture of welfare is being passed from generation to generation within the general welfare population (Miller and Ferman, Bane and Ellwood). That is, although pockets of "cultural poverty" may found throughout the United States, this description does not suit that vast majority of welfare recipients.
Segalman characterizes the Protestant Work Ethic as a long-term problem for social work, citing the efforts of turn-of-the-century social work to correct the poor rather than their environments. His evaluation is supported by Lourie, who argues that relief efforts were designed to protect the community by deterring poverty through restrictions on the behavior of the poor, and by Lubove, who argues that the original purpose of social work was "the diffusion of middle class behavioral norms . . . thrift, sobriety, ambition, zeal for self-improvement and, not least important, fear of the consequences of dependency" (610). That is, the original purpose of welfare, according to these scholars, was to reinforce through implicit ceremonies of scrutiny and compliance the myth that poverty is evidence of social unsuitability.

Significantly, Davidson and Gaitz include women's unpaid housework in their measurements of work-time among the poor. Their approach is relevant in that the majority of recipient families are headed by women, who in the dominant paradigm of U.S. culture--the middle class domestic code--are assigned the role of primary care providers for their children. Unfortunately, the absence of a second parent in the homes of the vast majority of welfare recipients--a parent who would be
available to share child care and other domestic responsibilities—often forces the extreme poor to neglect their children for employment. Indeed, lack of maternal care for children among the poor is often used as evidence for lack of "family values" as well as social values, resulting in the hypothetical "culture of poverty." In short, work requirements—a direct application of PWE—as applied to single mothers, seem to be in conflict with culturally dominant family and social values (Furnham; Goodwin). That is, to ascribe to the "work myth" is to contradict the "maternal myth."

Nonetheless, the rhetorical ceremonies of welfare seem to confound the myths of work and motherhood.

Women and Employment—the Domestic Code

The major contradiction in welfare philosophy and policy is the clash between work and family ideologies. On the one hand, nineteenth-century industrial society, the nucleus of contemporary dynamic capitalism, defined work and the rewards of work as evidence of righteousness. On the other hand, this society defined the labor force as male, home and children as women's "natural" domain. The roles were quite clear—after a high-pressure day in industry, the male retired to the sanctity of the home--
an existence managed by a more gentle, civilized hand. Thus, the gentle virtues attributed to the maternal image provided a sharp contrast to the cutthroat competition of laissez-faire capitalism. The family, by definition, included two parents-- excepting the death of one. The priority of relief efforts was to sustain the orphaned family in as near the "normal" state (that is, prior to a parent's death) as possible. In keeping with this domestic code, Aid to Families with Dependent Children originally entered into debate as a move to strengthen the patriarchal vision of the nurturant stay-at-home mother--a vision which in that era was indistinguishable from the white, middle-class widow (Gordon; Neubeck and Roach). As a result, this program clearly discriminated against poor men, whether single, married with children, or widowed or abandoned with children. It was quite simply assumed that adequate work was available to able-bodied men. Those who did not work, for whatever reason, were considered deviant from mainstream values and therefore, undeserving of government and often private charitable relief. Indeed, despite the fact that the federal government has since 1962 allowed states to introduce programs for two-parent families in poverty (ADC-UP (unemployment)), few states have done so.
Nonetheless, with the exception of the Great Depression, the drastically more common scenario of poverty in the United States has been that of the female-headed household. Unfortunately, because the majority of poor women did not fit the profile for which the program was designed, they were deemed to be deviant in their very nature. That is, regardless of skin color or ethnic origin, the unwidowed, single mother was regarded as failing in her social duty for a variety of reasons, including failure to choose a suitable mate (i.e., poor young women tend to couple with poor men) and failure to be a suitable wife (i.e., men do not abandon "good" women).

Changing moral standards and perceptions of women's empowerment in the twentieth century exacerbated this perception by relabelling the desertion of a family by the father of the children as "marital separation"—a term which, although apparently morally neutral, shifted equal responsibility for single parenthood onto mothers. Gordon therefore argues that "single mothers (other than widows) were usually considered guilty of something" (Gordon, 33). Handler and Hasenfeld concur, pointing out that "poor women were never morally excused from paid labor" (23) as were women in the middle class.
Nonetheless, by virtue of the domestic code, the work of all women outside the home was deemed "unseemly" or deviant because work required the mother to leave her "natural" domain and acquire "unfeminine" characteristics. Indeed, due to the predominant vision of motherhood in the culture, working women were "condemned for working for frivolous reasons [such as "pin money"]; for depressing wages [single mothers were willing to work for desperate wages]; and for making working conditions worse for men" (Handler and Hasenfeld 23). To be sure, most worked at the most menial, even illegal, jobs for the lowest wages, further fueling negative public sentiment (23).

Poor women's failure to live up to the domestic code also left them subject to accusations of unfit parenting. Forced to assume the "male" role of feeding their families, they were often forced to leave children unsupervised and neglect housekeeping--primary measures of fitness for the "female" job of nurturing. The only choice given the vast majority of poor, single women was to violate one or the other of these cultural norms, or almost inevitably both. In short, the very origins of poverty relief served to reinforce and duplicate myths.
regarding the deviance of poor women (Handler and Hasenfeld).

A number of methods and policies have been implemented in the past, either federally or at the state level to enforce the domestic code among Welfare recipients. These include:

1. Denial of benefits to illegitimate children. Proof of paternity and marriage were required in 37 states until 1975. In addition to excluding women who had been deserted prior to marriage, this effectively excluded women from cultures whose marriage rites did not coincide with the legal norm (Gordon; Handler and Hasenfeld; Neubeck and Roach; Piven and Cloward).

2. Suitable home rules. Declared illegal by statutory ruling of the Supreme Court in 1973, these policies often excluded entire families in which one child was illegitimate. In addition, homes were inspected, often without notice, for cleanliness and safety standards which were not only beyond the budgets of most poor families, but higher than many middle-
class standards. Co-habitation or intimate visits from a male were also cause for discontinuation of benefits. Because of the lack of affordable child care, working women still receiving minimal benefits have often been threatened with removal of their children due to "neglect" (Gordon; Handler and Hasenfeld; Neubeck and Roach; Piven and Cloward).

3. Substitute parent laws. These mandated that a cohabitor's income (regardless of relationship to family) be declared as family income. Substitute parents could include grandparents, aunts, uncles, older siblings, friends, etc. Primarily operating on the assumption that a cohabitor is likely to be a male available to assume the father's role, these laws were also designed to make illegitimacy less visible by subsuming the mother and her child into a larger family unit (Piven and Cloward).

4. Establishment of paternity. Women who could not prove the paternity of their child(ren)
were categorically denied benefits. This policy was not only problematic when fathers denied paternity, but was used to deny benefits in more than one rape case (Gordon; Piven and Cloward).

5. Mandatory Cooperation in Locating Absent Father. Such laws were originally fostered as a means of returning the father to the family rather than merely to recover child support. Problematic in cases wherein a woman is threatened, cooperation has often been arbitrarily defined on a case by case basis (Gordon; Piven and Cloward).

6. Lodger rules. Similar to substitute parent laws, these assumed that anyone living in the benefit home provides a share of rent—regardless of employment status. Subsequently, two welfare mothers sharing an apartment would each have their grants cut (Gordon; Piven and Cloward).

7. Midnight raids. As a condition of benefits in many states, recipients were formerly required to admit a social worker to their
homes upon request at any time of day or night. Raids were primarily used to enforce chaste sexual patterns and to determine if a visiting male qualified as the father of the family. If the visitor proved to be the father of any of the children, benefits for the entire family would cease regardless of his condition of employment (Gordon; Piven and Cloward; Pope).

8. *Teenager residency rules.* These originally required that women under the age of 21 live with their children's grandparents. Operating on the assumption that the young mother came from a two parent household, such policies were designed to maintain a semblance of family "normalcy" by preventing the establishment of young, female-headed households (Handler and Hasenfeld; Piven and Cloward).

In force in many states as recently as the 1980's, policies such as these have also served a ceremonial purpose in the general culture by differentiating the mythical images of "deserving" and "undeserving" poor in the eyes of the general population as well as by forcing single mothers to conform to the perceived status quo.
That is, through these efforts, the myth of the genteel, white widow has been buoyed up by concealment of aberration and by dissemination of the "intact" middle-class family image. Meanwhile, the myth of the immoral single mother has been reinforced by ceremonies of forced compliance with sexual and domestic standards. Such efforts have been bolstered by the misperception that illegitimacy, divorce, and abandonment are predominately problems of the lower classes—a myth underpinned by the middle-class attempts (and ability) to conceal "family shame."

Poverty relief programs have largely continued in this tradition to the present day. As an example, widows on social security are treated with dignity, respect, and a minimal amount of personal invasion while single mothers who receive AFDC due to divorce, separation, or illegitimacy are condemned and their personal lives thoroughly scrutinized. Likewise, programs for widows are comparatively generous and continue at a reduced rate after children are no longer dependent. Labor-based programs, which were primarily originated for men, are also more generous, as well as non-intrusive, and are administrated, as are "widow's" programs, on the national level where they are less vulnerable to ideological
shifts in policy. In general contrast, household-based programs—designed to serve families without two parents—are inadequate, humiliating, and local (Funiciello; Gordon; Hahn; Handler and Hasenfeld; Melnick; Piven and Cloward; Pope). Thus, a clear distinction has been created and maintained with regard to the deserving and undeserving poor—a distinction based upon conflicting ideological paradigms regarding work and domestic behavior as applied to woman in poverty. Ironically, the inadequacy of benefits to "deviant" poor women exacerbates the difficulty of providing suitable homes further augmenting their dysfunctional image and perhaps their dysfunction in reality.

While most of the above laws have been diminished or removed by statutory rulings of the courts (Handler and Hasenfeld; Melnick), challenges in Washington to the current welfare program threaten to resurrect many of these practices under the guise of strengthening the "traditional" family, a pointed indication that the middle-class domestic code prevails. Proposed legislation includes mandatory cooperation in locating the absent father; establishment of paternity; denial of benefits to illegitimate children; and teenager residency rules. With regard to the latter, it should be noted that while the
age of sexual consent has been lowered to 14 in many states, 16 in others, a single mother is defined as a minor under various proposed legislation until age 21. The wedded mother under age 21, on the other hand, although she may not vote until age 18 or consume alcohol until age 21, is not subject to the provisions of legislation regarding her parenting status. Thus, a young mother's competence, under this paradigm, is assigned not with regard to her age nor maturity but with regard to her compliance with marital, that is, moral norms. Consequently, this proposed legislation is clearly intended to serve ceremonially to impress the middle-class domestic code upon unmarried teenage mothers by making it less probable that such mothers will be able to feed or shelter their children outside the benefit of marriage. Likewise, the call for such legislation ceremonially renews the perception among the general public that immorality is the source of poverty.

Morality and Mental Health

Although Segalman argues that the Protestant Work Ethic was rejected during the Depression because the "sinfulness" of the poor could not be applied to such masses of people, the programs that followed continued to
differentiate between the deserving and undeserving poor. Further, Rotenberg counters that the symbols of deviance were merely translated from traditional religion to modern psychotherapy. That is,

the Calvin-attributed concept of predestination was seen to imply that the elect were predestined to have the psychological "symptoms" of righteousness, while the damned were seen to suffer the unchangeable "symptoms" of wickedness (in Furnham 1990, 177).

While Rotenberg's study may be criticized for overlooking counter-theories, it is notable that mental health problems are often offered up as general causal elements of poverty. Gordon, for example, points out that Progressive-era reformers were particularly concerned with the issue of illegitimacy. Both conservatives and feminists "engaged in biologistic explanations, immediately looking for 'feeble-mindedness'" (28). Among other things, it was proposed and often implemented to submit each unmarried mother to tests of mental competency before pursuing relief efforts. Indeed, beginning in the 1940's, under the auspices of newly developing psychiatric and psychoanalytical social work,
mothers of illegitimate children were, according to Gordon, "rewritten as neurotics" (29).

On the other hand, while economic poverty is often too quickly cited as evidence of a "poverty of values," poor living conditions, inadequate food and clothing, lack of participation in the general culture, and the lack of dignity afforded the poor certainly increase the frequency of their mental health problems, perhaps impairing short-term judgement rather than underlying morality. Nonetheless, according to Rotenberg, the current model suggests that mental health problems among poor adults precede and perhaps cause family poverty. The emphasis on the psychology of recipients is reflected in poverty policy and administration through increased attempts to boost psychological counseling services to welfare recipients as well as through claims that the homeless poor are predominantly mentally ill.

While it can easily be argued that the conditions of poverty may, indeed, create widespread psychological disturbances, it may be significant that counseling programs are not incorporated into relief programs designed for the "deserving" poor. Thus, increased offers of counseling programs to ADC recipients may also be seen as ceremonial reinforcement of cultural myths about the
"deviant" poor. That is, the personal habits and social behavior of poor individuals may continue to be a measure of worthiness to receive benefits. Indeed, there is strong evidence that poor families are subject to more unfounded child abuse and neglect investigations initiated by schools as well as social services while child abuse and neglect are largely overlooked in the general culture (Gordon; Handler and Hasenfeld).

Moreover, individuals with a history of mental illness or developmental disorder are subject to more stringent rules, often under the guise of "protecting them from themselves." Among other things, persons with mental illnesses or developmental disabilities who receive public assistance are still subject to suitable home rules in which suitability is defined by cleanliness and safety standards beyond those of the average middle class family. In one such instance, a mildly retarded woman was cited for non-compliance with safety standards for placing her cable TV channel selector next to her chair with the cord trailing across the living room floor, a situation, common in most middle-class households, which is defined by the moniker "remote control" (Jorgensen).
Although program emphasis on mental health may stem from compassion for the mentally ill poor, broad generalizations regarding mental illness as a cause of poverty are poorly founded. As such generalizations manifest in increased psychotherapeutic efforts toward the poor, they exacerbate cultural fears regarding the mentally ill and fixate them upon those in poverty. Thus, misguided application of publicly-funded mental health counseling toward predominantly poor populations and rhetorical emphasis on the mental deficiency of the poor may serve the ceremonial purpose of differentiating the poor from the "rational" majority. As a result, the welfare mother again becomes clearly defined to the general population as the "other" and perhaps to herself as "incompetent."

Racism--Civil Rights and the Office of Employment Opportunity

In that the original purpose of Aid to Dependent Children was to provide security for white, middle-class widows and their children, Blacks were categorically exclude from consideration in early welfare efforts. Even after inclusion, many of the above policies substantially affected Blacks more than they did Whites. Subsequently,
it is not difficult to identify the racism that has been inherent in welfare policy throughout its history. Indeed, the exclusion of illegitimate children from benefits was largely founded upon the misperception that illegitimacy is more common among ethnic minorities and immigrants (Gordon 29). Racism was also at the heart of federalist provisions in the administration of welfare. Indeed, many researchers have cited evidence that Congress retained state control precisely to pacify anti-Black sentiment in deep southern states (Feagin; Handler and Hasenfeld; Neubeck and Roach; Piven and Cloward). This is vividly illustrated by the history of welfare in Mississippi where seasonal work assumptions and suitable home rules predominantly affected black women and their families (Neubeck and Roach; Piven and Cloward). However, both overt and covert exclusion of Blacks was certainly not limited to Mississippi, nor to the South. Indeed, the racism of 20th-century United States welfare policy can be found throughout the country.

The following rules and procedures, maintained under numerous and varied state administrations, have served deliberately and/or inadvertently to exclude Blacks and other ethnic minorities from welfare benefits:
1. Residency requirements. In an attempt to allow generous states to control migration from less generous states, Congress allowed establishment of minimum tenures of residency. This practice was strongly discriminatory against Blacks during the northern industrial migration from the South following the modernization of agriculture (Bane and Ellwood; Gordon; Neubeck and Roach; Piven and Cloward).

2. Suitable home rules. Citation of an illegitimate child in the home affected Blacks more than it did Whites for a variety of reasons including cultural marriage traditions and the lack of available employment for black men. Moreover, in the agricultural south, Blacks were often consigned to living in field shacks which could not pass middle class domestic standards (Bane and Ellwood; Gordon; Handler and Hasenfeld; Neubeck and Roach; Piven and Cloward).

3. Substitute parent rules. Extended family arrangements have traditionally been more
common among United States' black and immigrant families than among native born Whites. Under these rules, responsibility was often shifted to cohabiting blood relatives, many of whom were desperately poor themselves (Neubeck and Roach; Piven and Cloward).

4. Exclusion of Blacks from New Deal programs. To pacify opposition to work relief during the Great Depression from overtly racist southern governors, in practice Blacks were often categorically denied employment in the Works Progress Administration (Gordon; Handler and Hasenfeld; Piven and Cloward).

5. Property rules. In many states, these rules allowed for field shacks provided by employer-landlords to be counted as real estate owned by the benefit family. Because the bulk of agricultural workers in the south were Black, this resulted in a disproportionate number of black families losing the rent allowance of their benefits, diminishing their already minuscule allotments (Neubeck and Roach; Piven and Cloward).
6. Single parent rules. Because AFDC has traditionally excluded two-parent families, high unemployment among black males has forced many to abandon their families in order to indirectly provide for them (Bane and Ellwood; Gordon; Handler and Hasenfeld; Neubeck and Roach).

7. Man in the house rules. In effect, these coincide with single parent rules (Bane and Ellwood; Gordon; Neubeck and Roach; Piven and Cloward).

Although this is but a short list of the many tactics used, it demonstrates how Blacks have from the onset been counted among the undeserving poor. Furthermore, Washington is currently considering strengthening federalism with regard to welfare for the purposes of allowing residency requirements and state-level experimentation with work requirements. However, with broad changes in employment demographics over the last twenty years, there is only speculation as to whether such legislation will disproportionately affect Blacks as it has in the past.
Nevertheless, racism has had its impact on Whites as well as Blacks. For example, Neubeck and Roach note that increases in black populations within a state correspond to reductions in benefits for all recipients and that states with high black populations tend to be less generous (161). Furthermore, the historic synchrony of the initiation of Great Society Programs and the Civil Rights movement significantly changed the "face of the poor" in the eyes of middle America necessitating, in the eyes of policy makers, many of the above rules. Subsequently, Handler and Hasenfeld argue the above ceremonies "reminded majoritarian society who welfare recipients were; as African-American unmarried women came into the program, they had to be restigmatized into welfare abusers, spawning generational dependency" (25). Attempting to correct the problems of the poor at the most grassroots level, the Office of Employment Opportunity inevitably became embroiled in issues of Civil Rights. This involvement, along with changes in welfare rules which effectively reached more black families, resulted in greater visibility for black poor populations. Where white majority taxpayers once perceived anti-poverty programs as benefitting unfortunate widows and orphans who closely resembled
their neighbors, they now came to see the benefits as primarily supporting restless, urban Blacks. Ironically, although welfare reached fewer eligible Blacks than Whites; compliance was frequently more restrictive for Blacks; and Blacks often received lower benefits than Whites, cultural rhetoric has disseminated the notion that Blacks are primarily responsible for high levels of welfare dependence.

During the Civil Rights movement, as overt cultural racism continued to cast its shadow over the United States, profound resistance to anti-poverty programs arose in the mainstream. Wide dissemination of anti-Black, anti-poor sentiment imprinted the public with the image of the black "welfare queen." This sentiment was exacerbated by racist images of Blacks, regardless of economic status, as lazy and immoral, symptoms of deviance bolstered by cultural work and domestic myths as discussed above. Thus, a black face was painted on poverty in the U.S. and a face of poverty was painted on U.S. Blacks. That is, the racism dominating United States culture also served to reinforce the notion of the poor as inherently deviant. Although the push for Civil Rights called for measures that would improve the lot of poor Whites as well as poor Blacks, poor Whites were often
reluctant to join the Civil Rights crusade for fear of losing the perceived status they enjoyed over poor Blacks. As Neubeck and Roach point out,

Racism . . . undercuts the likelihood that the poor who are atomized politically, will be able to organize collectively along racial lines to struggle on their own behalf. Racism keeps poor white and minority persons apart in any action aimed at making welfare more responsive (163).

Nonetheless, poverty is intrinsically linked to Civil Rights for minorities as well as for poor Whites--of which the vast majority are women with children. Unfortunately, greater awareness on the part of policy makers that the vast majority of women on welfare are neither minorities nor uneducated "chronic" poor has not softened the image of the poor. Instead, where Blacks have been innately identified as "undeserving" poor in myths of the dominant culture, poor Whites have come to be seen as "abandoning" the culture of their birthright to "join" Blacks in a deviant "culture of poverty" (Mead; Murray). In short, the myths of the war on poverty have been rewritten through the above administrative ceremonies from compassion for helpless white widows and
orphans to contempt for "shiftless," unemployed Blacks to calls for punitive measures against "immoral and irresponsible" single mothers—the majority of whom continue to be assumed to be Black (Neubeck and Roach).

Myths of Poverty in Contemporary Rhetoric

The historical shift from the dominance of the myth of the poor, white, widow toward the dominance of the lazy, immoral, irrational, Black "welfare queen" in popular mythology is clearly displayed in contemporary political and media rhetoric about welfare reform. While extreme examples of this narrative are only rarely exploited, most commentators on the subject of welfare employ strands of the greater narrative. This is true, not only in the popular media, but in academic and legislative research and discussion.

Academic arguments

Bane and Ellwood identify three paradigms dominating the current welfare debate—rational choice models, expectancy models, and cultural models (68). Though vastly different they share in common a focus upon the behaviors of the poor. Handler and Hasenfeld, in addition, identify four paradigms—political interest
theories, social needs theories, subjugation theories, and moralistic theories. The first of these—the political interest model—emphasizes the activities of political interest groups to perpetuate their own existences. Examples of such groups are local and state governments, political parties, and the welfare bureaucracy itself. However, despite that the interests these theories describe may overlap the concerns addressed herein, they are the subject of another study because they focus upon agencies rather than the beneficiaries of these agencies. Nevertheless, the remaining three models run parallel to Bane and Ellwood's paradigms. Although Handler and Hasenfeld focus on cultural responses to poverty while Bane and Ellwood focus on individual responses, a thread connects both perspectives that can be useful for clarifying the ideological conflicts underlying welfare discussion.

The choice narrative Historically the most dominant of Bane and Ellwood's paradigms, rational choice models, which depict "long-term welfare use . . . as a series of reasoned choices in the light of available options" (69), are also best supported by empirical research (94). Along with choice, these models emphasize lifestyle preference, tentatively concluding that
reasonable income and lifestyle choices must be expanded and that the poor must be given incentive to choose options other than welfare (Bane and Ellwood; Ellwood; Mead; Murray; Peterson and Rom). Bane and Ellwood strongly support rational choice models, calling for incremental programs that attack a variety of causes of poverty and are flexible enough to adapt to a dynamic economy.

Rational choice models parallel Handler and Hasenfeld's category of social needs theories which hold that "welfare policy is generally a rational response to the objective conditions of poverty" (2). However, citing a 1988 study by Ellwood, they counter that rational choice models have failed to demonstrate that the causes of poverty can be determined objectively. They argue that causes are defined by ideology, that the problem looks as it does only from where you are standing. Rational choice models, according to Handler and Hasenfeld wholly overlook the role of ideology in policy formation. Therefore, they can be looked upon as the most empirically-oriented of the three paradigms. For the remainder of this discussion, these models, rational choice and social needs, will be referred to as The
Choice Narrative—characterized by a objective and pragmatic approach to welfare policy.

The victim narrative By contrast to the choice narrative, expectancy models define the welfare recipient as "victim," emphasizing her lack of choice or perception of choice. Historically voiced by liberalism, expectancy models are significantly supported by empirical research which tentatively concludes that, beyond expanded choices, the poor may need mental and social rehabilitation to overcome damages inflicted upon them by individuals or by cultural discrimination. Included among expectancy models are leftist models sometimes referred to as cultural models which locate the causes of poverty culture within dominant social structure rather than within the individual (Massey and Denton). Indeed, rehabilitation efforts under these models are differentiated form those under cultural models by their emphasis upon social structures rather than upon the individual.

Expectancy models correspond to Handler and Hasenfeld's subjugation theories which emphasize domination by an elite (4). Although these researchers grant subjugation theories a certain historical validity, they point out a number of flaws. For example, they argue
that the focus of subjugation theories upon ideology is too narrow—that is, Marxists blame capitalism, feminists blame patriarchy, and minorities blame racism. Handler and Hasenfeld posit that one must "understand the full range of ideological constructs . . . the confluence of many factors--normative, political, economic, and organizational" (7) to properly interpret the welfare system. Throughout this discussion I will refer to these models, expectancy and subjugation, as the Victim Narrative which is characterized by a nurturant approach to policy.

Despite their differences, both the choice narrative and expectancy models tend to define the welfare recipient as ascribing to cultural norms. Thus, both favor programs designed to improve employability through increased availability of jobs and work supports (such as child care) or through improving the self-image of recipients (Piven and Cloward; Pope). Thus, both narratives are differentiated from the cultural, or moral, narrative which defines the welfare recipient as resistant to cultural norms.

The moral narrative Bane and Ellwood's cultural models suggest that welfare recipients have abandoned the values of society, creating a "culture of welfare."
Cultural models focus upon the individual, explicitly defining the welfare mother, perhaps her whole family, as deficient in common cultural "values," which we may freely assume to mean morals (78-79). Under these cultural models, it is the welfare recipient rather than the dominant culture or bureaucracy which must be "fixed." However, such cultural models as applied to general welfare population are least supported by empirical research (94).

Nonetheless, their popularity is growing because of strong ethical and pathetical appeals founded upon the values of white middle-class America. For example, due to her unemployment, the Public Assistance recipient is often associated with slovenliness, laziness, ignorance, and immorality--attributes not typically associated with economically more secure individuals. Proponents of these models argue that the poor should simply "pull themselves up by their bootstraps." Consequently, they favor punitive programs designed to discourage application, force employment, and limit extent and duration of benefits (Mead; Murray).

However, Bane and Ellwood point out that liberals have also advocated a cultural model which focusses upon the individual. Under this model, the poor are commonly
seen as deficient in social and employment skills. Such models aim to rectify poverty problems through education programs largely determined on the assumptions of administrators. Thus, although left-wing advocates of cultural models envision a "incompetency" subculture while right wing advocates envision a subculture of "immorality or amorality," it is worth noting that both narratives define the welfare recipient as the "other"--the former calling for moral "rehabilitation," the latter calling for moral "discipline" or even "punishment."

Consequently, despite apparently altruistic motives, The Incompetency Narrative relies on assumptions of a standard cultural morality and the failure of the recipient, in some capacity, to ascribe to the standard.

Handler and Hasenfeld label both incompetency theories and immorality theories "moralistic" because they are characterized by the use of social science theories to bolster moral judgements about individual behavior as opposed to social dynamics. Therefore, for this study, I have labelled such cultural theories The Moral Narrative--characterized by a punitive or rehabilitative approach to policy that is underscored by the assumption of a normative United States moral standard to which the poor fail to ascribe.
Noting that most moral narratives have been debunked by further research, Handler and Hasenfeld nonetheless acknowledge the contribution of ideological considerations by study authors. Still, they argue that policy is not ideologically consistent nor coherent and that no one-to-one relationship exists between policy and administration. I further argue that it may be just this conflict between the symbols and myths of policy that is the central problem with welfare.

It should also be noted that it is the moral narrative that appears historically to have the greatest dependence upon ceremonial differentiation between "deserving" and "undeserving" populations. For example, the choice narrative, by delineating an egalitarian culture consisting of equally rational and moral individuals, defines the poor as potentially "us." Likewise, the victim narrative appears to define the poor as "us" by citing the general culture as the source of irrationality and immorality. By contrast, the moral narrative clearly labels the poor as "others," thus serving as a powerful ceremony of reassurance to white, marginally middle-class populations, as well as ceremonies of absolution for the affluent. That is, via this narrative, the vulnerable middle-class is assured
that "it can't happen to us," while the affluent may shirk their consciences, noting that the poor "deserve their lot."

**Legislative arguments**

As might be expected, Democrats and left-leaning moderates often employ the victim narrative, zeroing in on examples of continuing inequality of opportunity in the general culture. Proponents of this narrative, for example, were largely behind welfare rights movements which corresponded to civil rights efforts. Unfortunately, while the victim narrative served to empower the minority poor during the Civil Rights era, there may be cause for concern that for the individual, labelling oneself as a victim may be disempowering (Erickson; Goffman; Tannenbaum). Indeed, to highlight "rehabilitation" rather than "rights" or "vulnerability" rather than "strength" defines the poor as innately different from the non-poor, perhaps further disempowering them due to low self-image. That is, rather than deficient in morals and ethics, within this narrative welfare recipients are perceived as deficient in ability, education, and skills, both social and vocational. Proponents of this position often call for work "incentives" backed by rules of compliance with
rehabilitation efforts. Though they argue from a position of "compassion," such advocates retain the right to determine whether some behavior—such as drug addiction, mental incompetency, or lack of cooperation with retraining efforts—can disqualify certain individuals from benefits. While this may seem logically sound with regard to public interest, unacceptable behaviors are often defined arbitrarily and are subject to changing trends. Policy and administration founded upon this narrative, therefore, may also work to ceremonially reinforce the perceived innate inferiority of poor individuals.

Political rhetoric on the right generally supports the moral narrative in its most overtly moralistic form, calling for enforcement of the work-ethic among single mothers and for the reinstitution of "family values" throughout the general culture. High rates of divorce, child abuse, and illegitimacy in the general culture, as well as drug-trafficking in poor neighborhoods are cited as evidence that poor families are not deserving of assistance. The perception is also created that charitable and governmental responsibility should be directed at the welfare of children only—in effect because they must be "rescued" from the moral destitution
of their poverty-stricken parents. Unfortunately, the moral narrative is primarily supported by anecdotal evidence citing the worst cases of welfare abuse and fraud (Bane and Ellwood; Gordon; Melnick). Nonetheless, despite the lack of empirical evidence that this "culture of poverty" exists widely or that this culture is intergenerational, the popularity of this narrative is growing. As an example, recent welfare reform legislation submitted by conservative Republicans at federal and state levels calls for the following:

1. Limits on the duration of benefits regardless of employment status or job-search status.

2. Mandatory compliance with work and work-training programs, regardless of interest, aptitude, related job availability, or potential income level of training-eligible occupations.

3. Denial of benefits to mothers under 18, in some proposals, age 21.

4. Forced cohabitation of single, teenage mothers with the grandparents of her child.
5. Mandated cooperation in locating the absent father.

6. Contracts (largely determined by administrators and policy-makers) outlining the individual's plan to "escape" welfare within two years.

7. Reduction of benefits to women with subsequent illegitimate children.

8. Denial of benefits to illegal immigrants, and requirements of citizenship for legal immigrants.

9. Suitable-home rules—the definitions of "suitable home" are varied and sundry. One such definition, informally proposed to the United States' public, defines any home headed by a woman under the age of 21 as unsuitable regardless of the legitimacy of the children. Children in "unsuitable" households are not only deprived benefits, they are likely to be removed from the home. (Cordtz)

These are just the tip of the iceberg of the growing negative sentiment toward United States poor. Indeed,
calls for orphanages for children born to impoverished mothers have garnered support from the very individuals who have cited increasing daycare assistance as too costly (Gingrich).

My outline of the ideological extremes is not intended to suggest that the objective model, i.e. the choice narrative, offers a clearer picture of the problem of the poor. Though most often supported by political moderates, this model merely ignores the interplay of ideology, policy, and administration. Nonetheless, advocates of this narrative have often been instrumental in the rejection of punitive programs. Because depletion of assets is often seen as limiting options, choice adherents may have also been instrumental in the development of current models which allow recipients to retain more assets as well as more take-home pay before benefits are reduced.

Unfortunately, because of their drastically different analyses, champions of each narrative merely affix blame for the current "welfare crisis" upon implementation of programs founded upon the others. Such partisan analyses tend to fragment analysis of the system--isolating components the program as "working" or "not working"--rather than examine the underlying
assumptions of the functioning system as a whole. Correspondingly, it is also rare that, even within the same model, advocates agree upon what is and is not working and why. Further, empirical arguments tend to be based on demographic analyses rather than on scrutiny of the system. Indeed, rarely are any of the narratives driving these analyses subject to open-minded scrutiny. Consequently, underlying the debate is a lack of understanding as to which of the narratives, if any, is dominantly voiced by the bureaucracy of the system. Thus, the political discussion of welfare often becomes an ideological cat fight rather than a reasoned discussion of pragmatic and compassionate options.

Labelling Theory

In 1938, Frank Tannenbaum introduced the concept that has come to be known as "labelling theory." First applied to the causes of criminal recidivism, later theorists have applied Tannenbaum's concept to alcoholism, mental retardation, mental illness, and sexual deviance. Tannenbaum sums up his theory as follows:

The process of making the criminal is a process of tagging, defining, identifying, segregating,
describing, emphasizing, making conscious and self-conscious; it becomes a way of stimulating, suggesting, emphasizing, and evoking the very traits that are complained of. The person becomes the thing he is described as being. Nor does it matter whether the valuation is made by those who would punish or reform (19).

My argument is that the academic, political, and administrative rhetoric of welfare serves just such a purpose in our culture. That is, the routine dissemination of the myth of the black "welfare queen" through these rhetorics serves as an implicit ceremony of "naming." Furthermore, this naming ceremony has influence not only on the welfare recipient, but on the general population as well.

Proposed analysis

As I have argued, the history of welfare policy formation has been underscored by a shift in the cultural narratives of the destitute poor--a shift driven by racist, sexist, and moralist assumptions that are not generalizable to the poor masses. I have further argued that contemporary rhetoric is characterized by a conflict
between three narratives, asserting my point that the Moral Narrative clearly dominates historically, as well as in the contemporary paradigm, due to ceremonial reinforcement in policy formation.

Kai Erickson, following Tannenbaum, argues:

Deviance is not a property inherent in certain forms of behavior; it is a property conferred upon these forms by the audiences which directly or indirectly witness them. The critical variable in the study of deviance, then is the social audience rather than the individual actor, since it is the audience which eventually determines whether or not any episode of behavior or any class of episodes is labelled deviant (11).

From this premise, I have argued that academic and political welfare rhetoric have successfully influenced the audience of the general population toward accepting a stereotypical image of the poor. However, I argue that a secondary audience exists as a subset of the larger culture—the audience of the poor themselves.

I therefore propose that rhetorical analysis of bureaucratic welfare texts is an appropriate first step
toward better understanding of the "naming ceremony." The welfare application is significant for study because just as the rhetoric of welfare policy serves as ceremonial reinforcement of the "other" myth within the dominant culture, the rhetoric of welfare administration may also reinforce this myth among recipients. In short, welfare recipients may adapt their self-perceptions or their perceptions of fellow recipients to suit the dominant narrative of the welfare bureaucracy as it is reflected in the texts they must read in the process of obtaining and maintaining public economic relief.
CHAPTER 2

MYTHS AND CEREMONIES OF POVERTY
IN BUREAUCRATIC RHETORIC

The application for the Family Investment Program (Appendix C), as ADC is officially known in Iowa, is a 22-page document designed primarily to ensure that benefits reach only those applicants who are eligible for assistance under a complex and strict set of guidelines. Unfortunately, for many women, the welfare application process may initiate a long cycle of alternating lateral and downward trends punctuated by periods of hopeful aspiration. My underlying question, then, is "Does the FIP application reflect the work, domestic, or racial moralities that have been detected in the history of the program?" My further concern is the ways in which these moralities, and the conflicts within and between them, may serve as an implicit naming ceremony for individual recipients.

The analytical method I have chosen is Kenneth Burke's pentadic analysis, or dramatism—a method of translating the underlying narrative of a text through analogy to basic components of drama—scene, actor, act, prop, and motivation which comprise to form the plot. The
pentad is also somewhat analogous to the journalistic questions, who, what, when, where, and why—although journalists are not concerned with consideration of the ratios. I have selected dramatism because underlying the demographics of the welfare system are the personal dramas or narratives of individual recipients. Indeed, the intricacy and inconsistency of welfare demographics indicate that it is unlikely that a consistent narrative can be applied to most recipients. Nonetheless, welfare rhetoric may reflect a singular narrative that attempts to describe most welfare households. Further, this narrative may reflect the ceremonial imposition upon recipients of inappropriate or clashing moral systems.

Dramatism

Theoretically, rhetorical analysis provides a "window" into the underlying meanings and assumptions of a given text or discourse—salient symbols and myths which are perhaps unclear or even invisible to the "author(s)." That is, rhetorical analysis is a tool for structuring individual interpretation in a way that is meaningful for a broader audience. To these ends, I have applied Kenneth Burke's dramatist pentad to the welfare application under study. The pentad translates a non-narrative text into
a discernable narrative which can be analyzed as can any "story" for salient symbols and myths. Subsequently, this method grounds itself in a literary tradition rather than in an empirical or quasi-empirical research tradition.

Essentially, pentadic analysis "recodes" a text into a narrative containing 5 elements--agent, act, agency, scene, and purpose. By comparing the hierarchy of the elements of a given statement, the analyst can interpret the implicit role and importance of each in the perception of the author(s). Most significant is the ratios between the two most dominant elements in the hierarchy. Burke further argues that the dominance of any element or ratio can reveal underlying assumptions, or motives, in the text (1945, xv). My argument is that the implicit containment of these motivational narratives in an apparently neutral document may serve as a ceremony for dissemination of dominant values which create or reinforce an identity for the welfare recipient, in short naming her as an "other."

An excellent example of this method is David Ling's analysis of Ted Kennedy's address to the people of Massachusetts regarding the car accident at Chappaquiddick in which Mary Jo Kopechne was drown. According to Ling, Kennedy's speech was dominated by the
pentadic element of scene regarding the night of the accident as opposed to his act on that night. For example, he emphasized the conditions of the road and the bridge, describing the road as "unlit" and the bridge as "narrow" with "no guard rails" and "built on a left angle" to the road. Kennedy, the agent in this analysis, describes his act as a response to this scene, which effectively subordinates the importance of his behavior to conditions beyond his control. Ling argues from this analysis that Kennedy's motive was to diminish his personal responsibility for Kopechne's death.

The elements of the pentad can be defined as follows:

*Agent* initiates the narrative act. To serve as agent, the subject of a sentence must have volition. Thus, for the purposes of this study, the agent can be identified only as the applicant, the Department of Human Services, or a representative of DHS or other government agency.

*Act* is distinguished from pure motion by volition. Therefore, the narrative act may or
may not be represented by the main verb of the sentence.

Agency may be the recipient of an act or medium through which an act is carried out. For example, the statement, "I punished Jorgen" may be defined variously as in Figure 1. The agency does not possess volition.

Scene defines the background against which the act takes place. This may be a physical setting, i.e., the Human Services office or "upon Jorgen" (Figure 1), or a set of circumstances, i.e., unemployment.

Purpose represents the implicit reason for an act, rather than the cause. For example, the purpose of "I punished Jorgen" is "to prevent future misbehavior," rather than "because he came home three hours late." It is also differentiated from motive in that it is generally limited to the verbal narrative; it is generally more explicit than motive; and it does not necessarily carry the ideological import of motive.
Original  "I (agent) punished (act) Jorgen (agency).
Statement  

In this simple statement, the pentadic elements are clear. However, if the act of punishment is specified, the agency may shift. Thus, the statement "I grounded Jorgen" may be defined as above, while the statement "I spanked Jorgen with my hand" may be defined as follows:

Revised  "I (agent) spanked (act) Jorgen with my hand (agency)."
Statement  

In my family constellation, Jorgen is identified as the agent of the sentence narrative because it is important to know who received the act of punishment. However, in a child abuse trial, the agency of the third sentence would shift because the question would be redefined from "Who got punished?" to "What was the method of punishment?". Jorgen, as a result, would become the scene, as in

Assignment  "I (agent) laid (act) my hand of Scene (agency) upon Jorgen (scene)."

Figure 1

Pentadic Analysis

Motive, the issue I am attempting to define by means of the pentad, is often confused with purpose. Motive can be more clearly defined, with reference to the above scenario, as "to instill family or social values" rather than "to prevent misbehavior." As such, motive extends beyond purpose in that it is inclusive of paradigmatic assumptions, as in this example, our family's definition of "misbehavior."
Corresponding to the above definitions, the questions driving this first portion of my research are:

1. Who is accorded primary volition—DHS, the applicant, or a 3rd party?

2. Is the scene against which the FIP drama is placed defined in terms of the individual or in terms of her circumstances?

3. How does the FIP application define the client's purpose?

4. How does the FIP application define the purpose of DHS?

5. In what ways does the underlying narrative of the FIP application correspond to those of the three ideological models?

In short, does the text define the motives of welfare policy as nurturant, punitive, neutral, or conflicting? For the purposes of this study, the potential motives are defined in correlation to the narratives as such:

- **victim narrative** (social and economic inequality)
- **moral narrative** (punishment and disincentive)
- **choice narrative** (pragmatics and objectivity).
For the purposes of clarity, it is also necessary to define the potentials of each element of the pentad. For example, given that the agent must have volition, assignment of this element is restricted to the Department of Human Services, the FIP applicant, and perhaps a third party. In this instance, the third party designation is rather vague in that the appropriate term ought to be "victimizer." However, this label need not be attached to a particular individual, such as an absent father, but may be attached to a mass human phenomenon such as a dominant cultural ideology, prejudice, or socio-economic system. Thus, for the purposes of these analyses, the agent has three potential definitions--DHS, the FIP applicant, and the "victimizer."

Definitions for agency are similar in that agency can be defined as DHS, the FIP applicant, or a third party. Agency may also be defined as the FIP application or other tool of eligibility such as formal documentation of personal information. However, for the purpose of simplification, official (read government) documents are attributed to DHS due to its role as government representative.

Because the act and the agent are inextricably linked, definitions of act must correspond to the
appropriate definition of agent. The following possibilities are relevant to this analysis:

<table>
<thead>
<tr>
<th>Moral Narrative</th>
<th>Victim Narrative</th>
<th>Choice Narrative</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agent</td>
<td>DHS</td>
<td>Punishment</td>
</tr>
<tr>
<td>Client</td>
<td>Dishonesty</td>
<td>Desperation</td>
</tr>
<tr>
<td>3rd party</td>
<td>Fairness</td>
<td>Victimization</td>
</tr>
</tbody>
</table>

Note that the nature of each act corresponds between agents creating a correlation to the narratives discussed in Chapter One.

Likewise, the scene corresponds narratively with the act. That is, the scene against which acts take place can be defined respectively as greed, need, and choice. For instance, in the moral narrative, the client (agent) is dishonest (act) because she wants a better lifestyle than she can afford (scene). Contrastively, in the victim narrative, the scene may be defined by an implicit narrative of a social worker (agent) rescuing (act) a family in poverty (scene). On the other hand, the choice narrative argues that the client (agent) is choosing (act) from a variety of lifestyle choices (scene), and DHS or the "third party" may be defined as a passive agency.
Purpose may also be defined correspondingly as follows:

*Eligibility and Compliance* correspond to the moral narrative in which the goal is to exclude the majority of applicants and to coerce continued cooperation, honesty, and self-revelation from successful applicants.

*Expediency and Thoroughness* correspond to the victim narrative in which the goal is to offer the greatest amount of relief as quickly as possible and for as long as needed with maximum dignity and future independence.

*Efficiency* corresponds to the choice narrative in which the goal is immediately pragmatic—for DHS this means rapid, standardized processing, for the client this means choosing among options she believes will balance immediate need against future need or aspirations.

These definitions will be used throughout my analyses of the current rhetorical models of poverty and the FIP application.
Sentence level analysis of the pentadic ratios can provide a glimpse of the dominant ratio of the FIP application at the global level. That is, the dominance of any element of the pentad from sentence to sentence may provide an overall picture of the drama within the FIP application. For the purposes of this study, I have made the following assumptions:

Agent dominance likely indicates that the focus is on the personal attributes of the client, such as honesty and is likely to correspond with the moral narrative. It is not likely to correspond with the victim narrative because the victim narrative focuses on exterior causes of poverty rather than on individual behavior. Nor is it likely to correspond with the choice narrative because the choice narrative emphasizes economic options available to a variety of essentially equal agents.

Likewise, act dominance is likely to focus on the client, again corresponding to the moral narrative. That is, under this model the following questions might be asked—Have you revealed all your assets? Who lives with you
other than your children? Do you know who is the father of your child? Act dominance is unlikely to correspond with the victim or choice narratives for reasons corresponding to agent dominance.

Agency dominance serves to render potential agents passive. That is, the agency is a medium through which or upon which the act functions. An agency dominance, therefore, may indicate neutrality of the text or may serve to deflect focus from latent acts within the text.

Scene dominance is likely to indicate A) that the personal circumstances of the family are the most important; or B) that the applicant's status in the general culture figures most prominently. The former corresponds with the nurturant model in which the purpose is relief of need from desperate circumstances and the latter corresponds with the neutral model in which the scene is a culture rife with choice. Further clarification of scene requires definition of agent and act.
The dominance of purpose, in contrast to the other elements, is not so easy to conjecture because it is intrinsically dependent upon the definitions of agent and act. For example, the purposes eligibility and compliance focus on the honesty of the client while the purposes of expediency and thoroughness correspond to the concerns of DHS.

However, before attempting an analysis of the bureaucratic text, it will be clarifying to understand the ways in which the pentadic ratios manifest in the narratives identified in Chapter One.

Narratives of the Models

In contrast to the implicit narrative of a dense bureaucratic text like the FIP application, the narratives of the models are rather explicit. Indeed, the models often depend on explicit narratives for argumentative appeal. For example, the victim narrative tends to depict the welfare recipient against a background of unavoidable poverty resulting from sexism and an abusive ex-husband. Like formal texts, these model
narratives can be pentadically defined as in Figures 2 through 5.

The choice narrative (Figure 2), most closely corresponds with a pragmatic and morally neutral model as outlined above. Although the applicant is granted volitional choice in this scenario, the dominant element is the scene—a fair culture in which everyone has an equal opportunity for success, victimization, or failure. This model is strikingly nonevaluative in that the purpose is positive and upholds the cultural paradigm of the United States as a "land of equal opportunity."

Note that while the choice and moral narratives both define agent as the applicant, their definition of the scene is widely disparate. Indeed, the choice narrative places emphasis on an idyllic scene in which all citizens, including the applicant, may choose. The result is a scene-act ratio which renders all motives neutral by virtue of its comprehensive equality. By contrast, the moral narrative (Figure 3)—which also defines the scene as a fair and equal culture—reverses the ratio. The resulting act-scene ratio clearly defines the applicant's motive as deviant due to the judgmental definition of the act. The incompetency narrative (Figure 4), also a moral narrative as discussed in Chapter One, also employs an
act-scene ratio. However, in this instance, as has been pointed out, the import of the act is less on immorality than on incompetency. The client, nonetheless, is characterized as aberrant from cultural behavioral norms. Thus, for the purposes of this study, the survival and moral narratives have been subsumed under the rubric "moral." Nonetheless, should this broader moral narrative prove dominant, further analysis may be necessary to determine whether its moral import concerns incompetency or immorality.

The victim narrative (Figure 5) is unique in that it identifies the FIP applicant as a passive agency. This, in turn, produces radically different definitions for the remaining pentadic elements. The agent and the act are of particular interest—the former taking the position of oppressor, the latter an act of oppression. As a result, purpose, in contrast to the other narratives, is redefined as external to the applicant. This narrative, then, places emphasis upon purpose and corresponds with theories of racism, sexism, and dominance. In administrative practice, this corresponds with the nurturant model which often envisions the DHS as emancipator of the oppressed.
Agent - the FIP applicant
Act - choice
Agency - the Department of Human Services
Scene - a variety of income and lifestyle choices, including employment, remarriage, continued marriage, childbirth, FIP, etc.
Purpose - individual freedom and lifestyle preference

Ratio - Scene/Act

Figure 2

The Choice Narrative

Agent - the FIP applicant; the poor
Act - immorality; laziness; dishonesty
Agency - Department of Human Services
Scene - a pathological subculture underlying fair opportunity in the general culture
Purpose - personal gain

Ratio - Act/Scene

Figure 3

The Moral Narrative (Immorality)
Agent - the FIP applicant; the poor
Act - complacency; ignorance
Agency - Department of Human Services
Scene - an uneducated or unskilled subculture underlying a naturally competitive culture
Purpose - minimal effort and subsistence

Ratio - Act/Scene

Figure 4
The Moral Narrative (Incompetency)

Agent - may be defined as an individual, such as an ex-husband; or as a construct, such as free-market capitalism or sexism
Act - injustice
Agency - the FIP applicant
Scene - inequality; crisis; lack of choice
Purpose - perpetuation of the cultural status quo

Ratio - Purpose/Act

Figure 5
The Victim Narrative
Procedure

To paraphrase each sentence to the most elementary level with as little possible alteration of the meaning, I began by identifying the primary act of each sentence. One underlying assumption of this decision was that "act" could not be represented by "be" verbs as these indicate "existence" rather than "action." I also assumed that in complex sentences, passivisation of one verb was likely to indicate that the focus of action was upon another verb. That is, I assumed that the primary act would be represented in an active structure.

I followed identification of the act by asking myself variations on the remaining four basic questions of journalism—who committed this act?, who or what was acted upon or through?, against what background (physical, social, economic, etc.) does this act take place?, and why did the agent perform this act?. Thus, I coded for the following items:

agent - act - agency - scene - purpose.

For example,

This (the interview) is a good time to ask any questions you may have

became

Applicant (agent) ask (act) DHS (agency) at interview (scene) for answers (purpose).
In the original statement, initial use of the pronoun "this" in reference to the prior sentence places greatest emphasis on the interview, making the original quotation scene-dominant. Also emphasized, although less so, is the act (asking), which produces a scene-act ratio. Perhaps most significantly, purpose, that is, "for answers," is unstated in the original sentence, although it is the central issue of the statement. This defines the pentadic act as "asking" rather than as "answering," assigning volition, i.e. responsibility, to the applicant. Were the reverse true, the sentence would be phrased roughly as, "Your worker will answer any questions you may have at the interview."

In addition, DHS assumes the role of agency and is only implicit in the statement. Both conditions serve to circumvent the issue of bureaucratic volition and reinforce assignment of responsibility for the act to the applicant. Isolated from the context of the application, it may therefore be argued that the motive of this statement is to delay questions until the interview and to place responsibility for communication of information upon the applicant. After global analysis of this document, this statement appears to be exemplary of the volitional assignment of this document. Therefore, in
addition to the basic elements of the pentad, I added the following items to my coding system:

<table>
<thead>
<tr>
<th>Applicant &amp; Department of Human Services</th>
<th>Observing that the only volitional &quot;players&quot; in my drama are the applicant and the DHS, I have made the assumption that the agent would most consistently represent them. I coded for their &quot;roles&quot; to allow me to investigate circumstances under which &quot;agent&quot; shifts between them.</th>
</tr>
</thead>
<tbody>
<tr>
<td>voice (active or passive)</td>
<td>This was added when I observed that DHS seemed to appear as agent most often in passive statements while the applicant seemed to appear as agent most often in active statements.</td>
</tr>
<tr>
<td>redundancy</td>
<td>For my purposes, a redundant statement is defined as a statement that contains no new information or solicits information requested elsewhere in the application. The significance of redundancy will be clarified elsewhere in this text.</td>
</tr>
<tr>
<td>implied outcome (positive, negative, or qualified)</td>
<td>This refers to the potential result of application and was added when it appeared that, in statements implying negative outcomes, DHS, as either agent or agency, is rarely represented in the dominant ratio or is only implicit in the original statement.</td>
</tr>
</tbody>
</table>

Thus, my final coding system included: agent, act, agency, scene, purpose, DHS, applicant, voice, redundancy, and implied outcome.

*Observation questions*

As I expected, the majority of the statements in this form have an agent-act ratio. However, this is primarily because the form solicits answers (acts) from
the applicant, the primary agent. Therefore, I chose to focus my dramatization on the text surrounding the informational questions—text that is generally instructional or provides information that DHS is legally responsible to convey. This may help to prevent my data from becoming skewed by questions, which unavoidably support this particular ratio.

However, I do not wish to imply that all agent dominant ratios define the applicant as agent. For example, the statement

the Income Maintenance Worker who processes your application is mainly concerned with your eligibility for cash and medical assistance, places the IM Worker in the agent dominant position. Thus it is important to investigate the conditions under which the definition of agent shifts.

Indeed, many statements have an agency dominance, for example,

This authorizes the Iowa Department of Human Services to release information contained on this form to the Iowa Department of Public Health.

By reference to its context in the paragraph, I have identified the agency in this statement as "this" (your signature on page 3 of the application), and the agent as the Iowa Department of Human Services. As a result of these definitions, the above phrasing places volition
upon the agency (your signature), an element of the pentad that is not granted volition. Consequently, the implicit act of DHS—which is to release highly personal information to a department with which the client may have no contact—is transferred to the applicant by an agency of mandated compliance. This suggests that it is important to determine the frequency with which volition, i.e. authority for action, is granted to a non-volitional element—the result of which is to de-emphasize the act. Such occurrences as the above statement have led to the following observation questions:

1. Is the primary agent of this text DHS or the applicant?

2. What other "roles" does each play in the underlying narrative?

3. How does the assignment of volition to agency clarify the roles of DHS and the applicant?

4. How does sentence "voice" influence the assignment of volition?

5. What do the relationships between purpose, scene, and act tell us about these roles?
6. How do these roles work to distribute responsibility and authority between the volitional agents?

Through exploring answers to these questions, I intend to create an interpretation of the "character" of the welfare recipient as ceremonialized by the underlying narrative of the welfare system.

**Volition and authority**

The overall tone of this document seems to be set with the first sentence can diagrammed as follows:

| Original Statement | "The answers you put down on this application give many of the facts we need to decide if you are eligible."
| Paraphrase (explicit) | Your answers (agency) determine (act) eligibility (purpose).
| Paraphrase (implicit) | We (agency) determine (act) eligibility (purpose).
| Complete Paraphrase | The applicant (agent) provides answers (act) to DHS (agency) that they may make a decision (purpose) about eligibility (scene).

| Agent | - applicant |
| Act | - provide answers |
| Agency | - DHS |
| Scene | - eligibility |
| Purpose | - decision |
The dominant element in this case is the "purpose" which is to "decide," followed by the scene, "if you are eligible for assistance." However, because an act of DHS is implicit in this purpose, the authority to determine the scene is assigned to the DHS, although they serve as agency. That is, the explicit act of the applicant, although vital to an accurate view of the applicant's circumstances, is subordinate to the implicit act of the agency. The scene, then, is not defined as the applicant's circumstances but as (in)eligibility—which may be determined whether or not the agent-applicant completes the explicit act to the satisfaction of DHS, the agency.

Thus, although not granted volition by means of the agent position, DHS is nonetheless assigned authority in this mini-narrative. The consequence of indirectly assigning volitional authority to DHS is to convey doubt about the act of the agent, that is, the client. This is underscored by use of the term "eligibility," a moral narrative term, rather than "need," a victim narrative term, to describe the scene. In short, when speaking of motives, the client is concerned with having family needs met, while DHS is concerned with eligibility. Thus, corresponding to DHS authority, the motive of this
statement can be identified as eligibility. In ceremonial terms, the above statement defines the applicant in terms of ability or willingness to carry out the act of proving the validity of claims rather than defining the applicant in terms of need. That is, the applicant is initially identified as one who ought to be doubted.

However, the agency in this sentence is initially unclear. Although the first clause suggests that "answers" are the agency, this is undermined in the second clause by the placement of "we," or DHS, as agency. Indeed, the agency "answers" is qualified in the first clause by the phrase "many of the facts." As a result, the verity of the original agency comes into question, resulting in its subordination by a second agency, i.e., the answers may be incorrect, therefore, a new agency of information (DHS) is required. This reinforces denial of authority to the applicant in this statement.

The second sentence also reinforces the subordination of the agent to the agency by placing the application in the subject position in lieu of the applicant, as follows:

Original:  "Your application is not official until it has been signed and returned with your name and address on it."
Paraphrase You (agent) sign and return (act) application (agency) to DHS (scene) to make it official (purpose).

The subordinate positioning of the agent in this statement, by means of passive construction in which the stress is placed on the inanimate application, serves to undermine the volition of the applicant, reducing action to mere motion. Thus, the applicant, although assigned volition by virtue of agent definition, surrenders authority to the "official" application.

Whereas it can be argued that passivization as in the original statement diminishes the commanding, and therefore patronizing, tone of the actively voiced paraphrase, the simple addition of "please" to the paraphrase is adequate to satisfy cultural needs for politeness. This point is particularly significant in light of the common use of the statement, "Please sign and return this form with your name and address on it" which is often used in similar bureaucratic situations. Indeed, "please" occurs only twice in the entire 22-page document--once preceding a request to follow instructions (page one) and again requesting the return of the document (page sixteen). The ceremonial import of the above choice of phrasing is also underscored by the
command structure of all instructions within the text, such as, "All support payments received after you are approved for FIP must be turned in to the department." Additionally, all such commands are bold-faced, in capital letters, and are followed by text which outlines the consequences of failure to follow the command. In context, this phrasing suggests the translation of the FIP applicant from "deserving citizen" to "undeserving other" who does not elicit calls for politeness. In a ceremonial sense, such lack of politeness indicators and commanding construction and type-face defines an unequal relationship between the applicant and the bureaucracy, not unlike that between a truant child and the school principal.

As noted above, one means of deflecting responsibility from the agent is passive voice. For example, DHS serves as the agent for the act (stopping benefits) in the statement,

Your FIP will be stopped and the support payment will be sent to you if the support payment is more than your FIP payment

--an act-dominant statement which may be paraphrased as

DHS (agent) will stop (act) your FIP (agency) if your support payment is larger than your FIP payment (scene).

However, the subject of the verb is "your FIP," which
carries the onus for the act, despite its definition as agency and the impossibility of volition in an inanimate form. Moreover, the absence of the agent in the explicit statement also serves to de-emphasize the volition of DHS. Taken together, these details, in effect, fully redefine the agent, that is, DHS as non-volitional. The result is an act-scene ratio with the volitional agent unstated, deflecting authority elsewhere. This deflection is significant largely because the cessation of benefits carries great import in the lives of welfare dependents—a negative act for which only DHS can have responsibility and authority. Thus, the question arises—if not DHS, to whom is this volition assigned? In short, statements such as these confound the issue of authority. It is therefore critical to determine the frequency of non-volitional agents, both in scenarios in which DHS is agent and those in which the applicant is agent.

Of the statements analyzed for this study, 55% defined the agent as the applicant. However, because the application is a directive text, it may not be of any real importance, in isolation from other textual features, that the applicant usually occupies the agent position. Nonetheless, 91% of the agent-applicant statements are in active voice. This more clearly defines
the applicant, not only as the primary agent of this text, but as a largely volitional agent as well. By contrast, 76% of the statements wherein DHS is identified as the agent are passive, undercutting the issue of bureaucratic volition. This is particularly true when the statement implies an outcome which is negative, such as the termination or delay of benefits. The minimization of DHS volition can be illustrated by a variety of other examples as well.

In the following example,

If you are not sure of the answers to some of the questions, talk to your worker

the applicant as agent is again assigned responsibility for the primary act while no act is assigned to DHS even implicitly. In addition, the use of "talk" rather than "ask" defines the purpose as an extension of the applicant's act rather than as an implicit act of DHS. In other words, the purpose can be paraphrased as "explain to your worker" rather than "receive answers from your worker." This is underscored by the definition of scene as the family environment, which would be the underlying content of purpose defined as "answers." However, because the content of the answers requested by the application is family information unknown to the worker, it is unlikely that the act of asking the worker can accomplish
such a purpose. Therefore, purpose must be defined as explanations stemming from the applicant. The overall effect is to assign responsibility for acting to the applicant while denying her authority for the results of the act.

The evasion of responsibility is also underscored by the definition of DHS as agency in 20% of the studied statements, establishing Human Services as a medium through which the agent acts. For example, "This (your interview) is a good time to ask (DHS) any questions you may have," places the responsibility for acting upon the client. As in the above example, the act is defined as "asking" rather than "answering." Likewise, in the lists of rights and responsibilities, the client is designated as responsible for accepting entitled benefits, although DHS is not designated as responsible for issuing them. In this light, it may be significant that the form lays out the client's rights and responsibilities rather than the client's responsibilities and DHS responsibilities or vice versa. Furthermore, in each instance wherein the agency is DHS, the agent is defined as the applicant and the statement is in active voice. Such statements clearly assign primary volition to the applicant. Indeed, the applicant is defined as a passive agency only in 2% of
the total. This is in stark contrast to DHS which is rendered non-volitional by the role of agency or by passivisation in 42% of the total. The significance of this to the naming ceremony is that the applicant's dominant role as agent suggests that only the applicant possesses the power to resolve the family crisis—a power that is undercut elsewhere in the application.

It should be noted, however, that agent, whether defined as DHS or the applicant, is present in the primary ratio in only 9% of the statements, except in information-seeking questions as noted at the beginning of this chapter. Indeed, the most frequent dominant ratio elements seem to be "scene" and "act." For example, the statement "Answering ALL of the questions will help us act sooner," produces an act-scene ratio. That is, the act is answering while the scene is completeness. Purpose is subsequently defined as "expediency." Because the act of DHS, that is "a decision of eligibility," is subsumed in this purpose, responsibility for expediency is assigned to the applicant's act. In one sense, purpose and act can almost be equated, that is, DHS cannot act, i.e., carry out its purpose, until the applicant acts. Unfortunately, the applicant's ability to answer ALL the questions may be undermined by actual circumstances. For
example, many applicants may not be able to identify the whereabouts of the absent parent. Whereas the application text does not make allowances for such discrepancies, the applicant may therefore perceive the process as futile. Thus, although the applicant is assigned textual authority for eligibility, she may not, in reality, possess such authority under the conditions as stated herein.

As another example, the statement

*When you sign your application, this means that the answers you gave are true as far as you know and that you understand your application may be one of those chosen for a special review by the Department or someone acting for the Department*

also produces an act-scene ratio. In this occurrence, the act of signing is equated with consent to the review (scene). Again, because the actions of DHS are implicit within the scene rather than standing independently, the applicant is assigned responsibility for the purpose of potential review—which is to verify the information previously provided. Consequently, the purpose can be defined as truth and compliance, which places responsibility upon the applicant for surrendering authority to DHS. Analogous to the surrender of the supplicant to the priestess, in the ceremony played out in this text, final authority ultimately resides with the
individual human will. Indeed, as the explicit and intentional purpose of the supplicant is to sacrifice ill to reap a greater spiritual benefit, so the implicit, unintentional purpose of the FIP applicant is to sacrifice self-determination to meet basic material needs. This ceremony can be further clarified by a discussion of purpose as defined pentadically in the FIP application.

Purpose

The five patterns which emerged from coding for "purpose" are defined as follows:

Compliance - defined as pure motion; task is carried out simply because the rules say so; no explicit or implicit rationale. As noted before, compliance corresponds with a punitive model, called the moral narrative.

Need - a broad spectrum of the applicant's needs including benefits, expediency, information, choice, assistance, and convenience. This pattern clearly corresponds with a nurturant model, called the victim narrative.

Truth - solicitations of honesty, clarity, and correctness as well as solicitation of compliance with perjury laws and threats of penalty. Truth statements also correspond to punitive models.

Eligibility - carries a different moral import from truth statements—that of fairness or civic responsibility.
Efficiency - refers primarily to verification and computation of information provided by the applicant, these statements differ from truth statements in that they carry no moral import and are thus likely to correspond to the choice narrative.

The confusion of agent and agency, as above, confounds definition of purpose in that purpose is inextricably linked to act and agent. In light of this, it seems to be significant that purpose is most frequently defined as truth, compliance, and eligibility, definitions corresponding to the concerns of DHS as agent, rather than as need, which corresponds to the concerns of the applicant as agent. With regard to the dominance of the applicant as agent, the former definitions of purpose suggest that eligibility, compliance, fairness, and honesty primarily benefit the individual rather than the larger culture represented by DHS. While this may be true in an abstract sense, the immediate benefit the applicant seeks is concrete, economic relief. It can be argued, then, that the ceremonial import of the emphasis on DHS concerns in this text is akin to eliciting righteous behavior because it is "good for the soul."

Indeed, often the purpose is utterly unstated. For example, the statement, "If the DHS office is a part-time
office, your application must be received by an Income Maintenance worker," does not offer a purpose for the contingencies placed upon the act. This statement is particularly interesting because the application does not differentiate between IM workers and other workers in the office, nor is the act clarified in the context of the paragraph. In such instances, the only definition for purpose seems to be "because the form says so"—a statement of Compliance, the most dominant of these definitions for purpose.

Compliance occurs in one third of all the statements analyzed for this study. However, of these, only 16% occurred in statements wherein DHS served as agent, while 84% occurred in statements wherein the applicant serves as agent. Of these, 65% presented an act-scene ratio, 32% presented assorted act-dominant ratios with an element other than scene in the secondary position. The number of compliance statements coupled with the emphasis on the applicant's act in such statements suggests an intense bureaucratic focus on the passive cooperation of applicants. Indeed, the remaining 3% presented purpose-dominated ratios in which the second element was either act or scene. I argue again that the predominant emphasis
on compliance in this text is analogous to the surrender of the supplicant's will to that of the priestess.

Furthermore, with regard to compliance statements, the act is clearly defined as providing information while the scene references the applicant family's circumstances. While most are simple solicitations of information required under various legislation, 10% solicit behavior, mandated by legislation, such as mandatory job registration with the Department of Employment Services (Job Service); enrollment in work rehabilitation programs; and assistance to locate absent parents. In defining the act as mandated social behavior, a new phase of the naming ceremony is entered—one which delineates the act of the applicant as one of contrition, effectively defining the applicant as a "sinner" who has failed to comply with cultural behavioral norms.

The act-scene ratio can also serve as a guarded threat, as in:

Your FIP will be stopped and the support payment will be sent to you if the support payment is more than your FIP payment.

In context, this statement follows a statement of the requirement to surrender child support received while on FIP. Thus, it can be diagrammed as follows:
Agent - DHS     Scene - Child support exceeds FIP
Act - Termination     Purpose - Compliance/Eligibility

Agency - FIP Benefits

First, because of the passive structure, the onus of the act is transferred to the agency, the FIP benefits, which occupies the subject position in the surface structure. Indeed, DHS, the agent is only implicit in this statement. As a result, this structure minimizes the apparent volition of DHS. Second, subordination of the scene to the act in the dominant ratio assigns more significance to the termination of FIP than to the implicit increase in income. That is, the language used to describe a positive possibility is voiced and an intimation of a negative possibility. For the FIP applicant this is particularly true for two fundamental reasons:

1. The arrival of child support payments is less reliable than FIP for most clients. The support payment that results in termination of FIP may be the last payment received by the family—or another may not come for many weeks. Thus, if a family receives a support payment
May 1, they lose their benefits for June and cannot reapply for 30 days. Because of processing time, they are likely to lose benefits for July, sometimes August as well. If no child support arrives in the meantime, the family gravely risks hunger, even homelessness.

2. Because Medicaid benefits are tied into FIP, termination of cash benefits often means termination of medical benefits for the family. At the minimum, FIP termination requires reapplication for Medicaid. Although Medicaid may be administered independently of FIP, reapplication may leave the family without medical coverage for at least 30 days.

In short, the fear common to applicants with regard to compliance with the above requirement may be reinforced by the emphasis of the negative over the positive, much in the same way the retelling of "Pinocchio" serves as a ceremonial passage to children of the consequences of lying.

Upon initial analysis, the second largest group of purpose statements, defined as need and comprising 27% of the total, seems to contradict the negative emphasis on
the applicant's behavior. However, of these, 80% define
the agent as the applicant, two-thirds of which are act
dominant--indicating that the applicant is ultimately
responsible for meeting the needs of her family. For
example, the first statement of the applicant's rights,
"To ask for help from any program of your choice,"
corresponds in meaning to the 11th statement of the
applicant's responsibilities,
   To apply for, and accept, any benefits that you
   may be entitled to, including medical
   resources.
Although the redundancy of these statements seems to
reinforce the authority of the applicant in the dramatic
ratio, the way in which the second statement redefines
"right" as "responsibility" may appear to the applicant
to veil a threat, particularly in light of the
intrusiveness of compliance rules and the history of
suitable home rules. In short, the scenario represented
as "rights" presents the applicant-agent as a beneficiary
of society while the scenario represented by
"responsibilities" presents the applicant-agent as a
citizen or perhaps, parent. Nonetheless, neither
statement offers, nor solicits, additional information
from the applicant. Statements such as this,
unfortunately, may indicate that the paradigm underlying
the FIP application assigns responsibility for her family to the applicant while failing to assume she has the authority to carry out her duty. This, too, parallels a ceremony of the supplicant in which the applicant's authority to meet the needs of her family is fulfilled by means of surrendering her self-determination to the authority of the bureaucracy.

Incongruous to the moral narrative building in this text, 20% of the need statements emphasized the purpose, that is the needs of the applicant and her family, all of these implying positive outcomes—a rare assertion of applicant authority in this text which reinforces the notion that only the applicant can meet the needs of her family. Most of the remaining did not imply the outcome, though a few suggested negative outcomes such as loss of benefits. On the other hand, another 20% of the need statements defined the agent as DHS. In all but one, the implied outcome is positive. In short, DHS is rarely identified as the agent who meets the needs of the family. Nonetheless, in these rare instances, their claim of authority is strongly asserted by their relationship to the implied outcome, counterbalancing the assignment of authority to the applicant in similar statements. Thus, with regard to need statements, the text is clear
about client responsibility as well as about DHS authority.

Nearly as common as need statements, truth statements comprise 25% of the total—well over half defining the applicant as the agent of an act-purpose ratio. That is, in these statements, the act committed by the applicant, which is defined as transference of information, serves the purpose of honesty. In reinforcement, in truth statements wherein the volitional agent is defined as DHS, the implied outcome of the act is negative. All are simple threats of penalty—a strong assertion of bureaucratic authority which nonetheless leaves responsibility for the action with the applicant. For example, the statement

If any [answer] is found to be wrong, you may be denied food stamps and be subject to criminal action for knowingly giving false information

can be diagrammed as follows:

Act - prosecution  Scene - false information
Agent - DHS  Purpose - to solicit truth
Agency - client

In this statement, the central act of providing information is merely implicit to the scene, a condition
which redefines the client as an agency, i.e. a conduit of information without volition. This is reinforced by the use of "wrong" rather than "false," a term which indicates error rather than volition.

Truth statements also tend to be redundant. Of the truth statements identified in this section of text, 22% ask for "completeness" and "truth," neither offering nor asking for new information. While this may not be significant in itself, the IRS 1040 form, targeted at the general public, contains only a single truth statement—the perjury statement required above the signature by law. While it may be argued, upon further analysis, that the 1040 booklet may contain numerous such statements, it should be pointed out that this document is distinct from the form. This allows the tax payer to selectively read the booklet text—a luxury not afforded the FIP applicant. Furthermore, the additional schedules and supplements to the 1040 form contain no truth statements. Thus, in the context of my other arguments, this suggests potential to argue that the FIP application reflects suspicion toward the motivation of the applicant with an intensity not found in bureaucracies focussed upon the majority. That is, although each citizen is required to carry out ceremonies of confession to government
bureaucracies, the moral distance between the average taxpayer and the FIP applicant is as great as that between a marginally rehabilitated ex-con and a clergyman.

In contrast to the moral patterns developing in this analysis, purpose is defined as eligibility only 20 times in this document. However, it is not surprising that 12 are scene dominant because the practical definition of eligibility is the circumstances under which the applicant and her family are living. Nonetheless, one such statement,

The income maintenance worker who processes your application is mainly concerned with your eligibility for cash and medical assistance, dramatically reinforces the notion that the focus of welfare programs has shifted from need to eligibility. The definition of purpose in this statement, clearly disinvites the applicant from sharing individual needs and concerns.

Finally, although solicitations of efficiency occurred in only 6% of this text, all define the agent as the applicant, indicating that bureaucratic delays in benefits are ultimately the fault of the applicant.
Discussion

Based on the above analysis, my overall sense of the FIP application is that it serves as a naming ceremony for the applicant by assigning her responsibility for her "sins" and subsequent "repentance," exacting "contrition" through cooperation with invasive requests for information, and eliciting the surrender of her "will" to DHS's greater authority. Subsequently, if the applicant is denied benefits or if benefits are delayed, she has only herself to blame. This is not particularly surprising, as most bureaucratic rhetoric serves this purpose. Concurrently, although one must have authority to bear responsibility, these forms do not tend to grant authority to the client. This sense is reinforced by statements such as,

```
although you are not required to provide this information, your cooperation will help determine compliance with federal civil rights law.
```

Despite the initial disclaimer in this statement, the vagueness of the agent to which the implicit act ("compliance") refers, deflects responsibility from the DHS. In essence, I find both the words "cooperation" and "compliance" heavily loaded in the context of this application, particularly because it immediately follows two pages of dense bureaucratic language (the
"Certification Statement"), written in first person, in which the client is required to declare, under threat of perjury, an understanding of his/her legal responsibilities, i.e., ignorance of one's sins does not ensure salvation.

In short, although the dominant act-scene ratio of this text corresponds to the moral narrative. Further, the pattern of authority which emerges undercuts the likelihood that the act can be defined as "choice" as in the neutral model. Indeed, the definition of act within the text, that is "the provision of information," effectively reduces act to pure motion due the coercive tone created by the dominance of compliance and truth statements. In fact, applicant choice is defined as purpose only in four statements. Consequently, the only act over which the applicant has volition is the initial choice to surrender her volition to the DHS—that is, an act of contrition.

Perhaps, then, the most significant claim of this analysis is the predominance of compliance, eligibility, and truth claims as definitions of purpose. Such definitions result in a portrait of the applicant as an individual who requires coercion to cooperate—an assumption which, in fact, underlies the moral narrative.
In short, the FIP application parallels the moral narrative by assigning a false sense of volition to the applicant—a will that exists only for the purpose of being surrendered. I am led to argue, therefore, that an underlying motive of DHS is to ceremonially transmit to the applicant the understanding that she has sinned, must now confess, and will henceforth be required to serve frequent penance. In this light, it is significant that the applicant, if accepted must reiterate much of the information given in the original application either monthly or quarterly—again analogous to the ceremony of confession which must also be repeated to maintain the supplicant's state of grace.

In the original spirit of welfare programs, recipients were perceived as "unfortunates," that is, widows and orphans whose circumstances were such that they could not subsist without assistance from the state or charities (P&C, 123). However, as welfare roles increased dramatically during the 1960's, requiring larger and larger sums from the public coffers, and as the economy has shifted to place more and more families on the margin, the aim has altered from correcting the circumstances in which individuals found themselves to correcting individuals (Rein 2). Welfare recipients have
come to be perceived, by the majority, as fundamentally lacking in some quality or qualities shared by those outside the welfare system (P&C 177). The definition of these qualities varies according to the theoretical model applied to analysis of the situation. As illustrated, the moral narrative argues that the welfare poor lack the values and ethics of the general culture while the victim narrative argues that welfare recipients lack social, practical, and employment skills due to their lifelong marginalization in the dominant culture. By contrast, the choice narrative, by definition, does not suggest individual inadequacy. This model simply views welfare as a rational option for those in need, subsequently focusing, not on cultural change, but on change within the marketplace.

Nonetheless, despite these differences, each model has adopted a philosophy that welfare recipients must be placed in the workforce. That is, compliance with work has become the measure by which welfare recipients are deemed deserving of public dollars. The results of these varying analyses can be summed up under the choice and moral narratives as "make them work," and under the expectancy model as, "train them to work." As might be expected, the former evaluation has resulted in increased
work registration and employment search requirements while the latter has resulted in increased rehabilitation programs. Unfortunately, underlying both assumptions is that work with adequate wages to support a growing family is available to all who are willing.

In short, elements of the moral narrative as reflected in academic, political, and administrative welfare rhetoric have begun to infiltrate the underlying assumptions even of proponents of choice and victim narratives—evidence the "naming ceremony" inherent in these rhetorics has largely been successful in diverting attention away from problems inherent in United States' socio-economic structure while focusing attention on a vision of a "culture of sinners." Unfortunately, a recent re-analysis of welfare demographics, conducted by Bane and Ellwood, suggests that identification of welfare recipients as "sinners" may be in appropriate for the vast majority of ADC recipients.

Current Welfare Demographics

Current research indicates that the majority of women who receive welfare can be classified as "cyclers"—individuals who receive benefits episodically. Previous demographics overlooked these women among the numbers of
short-term recipients (two years or less). Therefore, although the number of chronic poor (ten consecutive years or more) served by FIP benefits is under 20 percent at any given time, high rates of recidivism must be factored in to produce an accurate picture of chronic poverty. Welfare dynamics are complex, such that neither the liberal perception of an intensely dynamic system nor the conservative perception of a static system are accurate.

To compound problems, the demographics upon which most analyses are formed have been largely misunderstood until recently. For example, in the not-so-distant past, able-bodied welfare clients were perceived as belonging to one of two groups—long-term recipients, the "chronic poor"; and short-term recipients, the temporarily unemployed. It is the former group that is perceived as the primary "welfare problem" addressed through compliance and rehabilitation features of the current system. The latter group, by contrast, is perceived as consisting of individuals who have only temporarily lost their "mainstream" status and therefore, do not require special services. However, Pavetti revealed that 70 percent of short-term welfare recipients return to welfare at a later date. Bane and Ellwood have identified
many of these women as "cyclers" (40). Although they spend short individual episodes on Public Assistance, Bane and Ellwood have demonstrated that their cumulative "spells" often equal the long spells attributed to "chronic" welfare (41). Unfortunately, most past research counted only the length of spells without inclusion of the recipient's recidivism. Subsequently, although these individuals contribute statistically to the high number of short-term "spells," they may be better counted among the chronic poor (B&E 33).

Although many of these "cyclers" may temporarily leave welfare because of administrative non-compliance or bureaucratic error, many may be attempting economic self-reliance. Perhaps these clients may be differentiated from the myth of the chronic poor by their apparent drive to assume economic responsibility. In short, the question arises as to why this group, despite apparently concerted efforts, seems unable to remain self-reliant.
In light of my research, it may be fair to assume that the self-perceptions of public assistance recipients, as well as their perceptions of others who receive welfare, may be as ambivalent as the narratives of public texts. Ken Auletta, in his journalistic ethnography of relief recipients, noted that most of the welfare-dependent individuals in his study clearly differentiated themselves from others on the dole, regardless of whether or not their personal narratives upheld cultural stereotypes of the chronic poor. That is, most recipients felt justified in their dependence for a variety of reasons including parenting priorities, higher aspirations, schooling, as sense of victimization, etc. Indeed, when speaking of other recipients most upheld the stereotypes while offering a rationale for why they themselves could not be stereotyped. In short, even long-term welfare dependent individuals perceive the chronic poor as "them," a part of the problem, while identifying themselves with non-chronic poor socio-economic groups—apart from the problem. Thus, Auletta's findings also
support my thesis that the moral narrative has served among the general population, inclusive of the poor, as an effective ceremony for identifying poor individuals as "sinners."

With regard to Auletta's surprising insight into the self-perceptions of poor individuals, it is significant to examine the attitudes of an individual "welfare mom" toward the causes and solutions to her predicament, her self-perception, and her perception of others who apparently share her lot. Therefore, the questions approached in this chapter are:

1. Which of the three narratives dominates the self-description of one long-term welfare recipient?

2. Which of the three narratives dominates her description of other recipients?

Lee's Story

For the purposes of this study, I defined the appropriate participant as white, raised in the working-to middle-class, with a mainstream Christian religious background (Appendix A). My rationale is that such a participant is most likely to have been unconsciously
imbued with the mainstream moral values discussed in Chapter One. In addition, because cultural mythology envisions welfare dependence as a long-term lifestyle, it was critical that my participant had been involved with welfare bureaucracy for ten years or more.

My participant, Lee, is a white, 28-year-old first-generation welfare recipient who was, at the time of our interviews, attending her first-year at Iowa State University. She is the mother of three children—two from her first marriage, the third from a second marriage. The origins of her history as a welfare recipient are not uncommon. Pregnant and unmarried at age fifteen, Lee married her child's father at the midpoint of her pregnancy and left high school to care for her child while he worked to support them. Together, they had a second child before the marriage came to an end. After a few years of struggling to support her family on minimum wages supplemented by FIP, Lee remarried and gave birth to her third child. This marriage ended as well. At the time of these interviews, Lee was intimately cohabiting with a new partner but has no plans for remarriage or subsequent children. She is currently supporting her children, independently of her partner, through a
combination of FIP and wages from her full-time minimum wage job.

I met Lee in my Freshman Composition classroom where her situation came to my attention as family and economic concerns inhibited her ability to attend class and complete her work in a timely fashion. Lee also suits the description of a "cycler," a woman whose time on ADC has been sporadic due to attempts at family self-sufficiency. Interviews were designed to elicit her perceptions of her cultural status, the welfare application and maintenance process, and other welfare recipients. My purpose is to identify in her comments the threads of the three dominant narratives of the welfare debate.

I interviewed Lee on four occasions. The first was a general overview of her current lifestyle and the history behind it (Appendix B). The purpose of the second was to clarify any ambiguities I encountered in my transcription while the purpose of the third was to elicit her direct responses to the welfare application—an informal protocol, so to speak. Finally, we met to provide Lee an opportunity to critique my interpretation of her responses and offer further insight. The underlying questions driving these interviews were:
1. To whom does Lee assign responsibility for her economic distress?

2. Did the availability of FIP influence her decision-making throughout her children's lives? If so, how?

3. Does Lee plan to "escape" welfare during her children's lifetime and if so, how?

4. In what ways, if any, does Lee see herself as different from other welfare recipients?

5. How is Lee's value system similar or different from the values expressed in the three dominant narratives?

Responsibility

Perhaps the most significant element of Lee's responses is the ferocity with which she expresses her sense of personal responsibility for her children, the failure of her marriages, and her current economic dependence on the state. In the first two-hour interview, she returned to the issue of responsibility over a dozen times, amending nearly each comment about dependency with a disclaimer. For example, in reference to the possibility of future marriage, Lee commented that she is
"not asking anyone to provide for her children," strongly asserting that she is "the only one truly responsible for them." Nonetheless, her ambivalence on this issue was clear in subsequent comments about her government dependence—for which she apologized by pointing out that "they're [the state] . . . getting reimbursed . . . because Toni's dad is providing child support." While there is some validity to her rationale since child support payments to parents on FIP are assigned to state coffers, it should be noted that the sum which her ex-husband pays represents only about half her monthly grant. Nevertheless, his payments seem to assuage some of the guilt Lee expresses about her economic dependence.

A sense of guilt also seems to play a large role in Lee's discussion of personal responsibility, diminishing the validity of the moral narrative with regard to her story. Indeed, guilt seems to spur Lee to accept a greater sense of responsibility than is perhaps her due. This is no more apparent than in her comments about the breakups of her marriages. For example, Lee explained the breakup of her first marriage in this way:

It was just a parting of the ways. We had moved up here to Iowa 'cause we wanted for him to get
a better paying job so we wouldn't have to, you know, live so poorly all the time. So we moved up here to Iowa which is my home state. So needless to say, I brought him from Arkansas to up here and he just never adjusted, you know, none of his family was here . . . he didn't have any friends here . . . I took him away from that.

In short, Lee seems to have implicitly allowed the moral narrative to have "named" her. She also seems to be appropriately contrite. In this light, it is interesting to note, that when given the offer to select her own pseudonym for this report, she giggled and chose "Lee . . . because it's my sister's name--the one who never did anything wrong."

The sense of blame Lee expresses in the above comments was made all the more poignant when she later pointed out that her first husband does not provide financial assistance to their children, does not initiate contact with their children (including birthday or holiday gifts and cards), has fathered three more children in another marriage, and supports his new family on welfare. Her refusal to assign fault to her ex-husband further reinforces her expression of guilt as can be seen
by her explanation of his extreme absence in his children's lives, "I don't know if it's because of his remarriage or what . . . I-I-I assume it is, because she's kind of a bitter gal but . . .." In short, Lee denies the victim narrative by absolving her ex-husband and by placing him in the role of victim to his current wife.

Likewise, Lee denies the victim narrative in her discussion of her second husband by extolling his virtues as an absent father who has helped with bills, and provided clothing and health insurance for their child. Even when explaining that she had received no child support from him during the first four years after their separation, Lee pointed the finger at the legal system rather than at her former mate. Yet Lee's comments about the breakup of this marriage point to her victimization as she refers to him as "mean, awful, despiteful [sic] . . . a mentally abusive type person" who kept her "emotionally and mentally confused and upset constantly" and "tormented" her. Nevertheless, she again minimizes her victimization with comments such as, "we gave it our best," and "we just grew apart." Indeed, she begins in this segment of the interview to point the finger of blame at herself once more, "I don't know. I guess I
didn't . . . ," though at this juncture she trailed off, head bowed, leaving her comment unfinished. Even so, her self-referencing and self-effacing mannerism may indicate unresolved feelings of responsibility for the failure of this marriage.

Considering Lee's childhood background as well as the ambivalence of United States' culture toward divorce, it is not surprising that she harbors some guilty feelings about the breakups of her marriages. However, her informal responses to the FIP application suggest that bureaucratic rhetoric may have ceremonially exacerbated these feelings. For example, she frequently commented that the form made her feel "icky" although she also pointed out that she knows "they have to ask [invasive] questions because so many people cheat." Thus, it seems that while her experience with the bureaucracy at the least conflicts with the perception she would like to have of herself, she also seems to have assimilated negative myths regarding most recipients as "others."

Above all, however, Lee's comments about personal responsibility for her children point to a vehement pride or sense of honor. For example, she constantly pointed out that she has spent most of her years on FIP working either full or part time. Her sense of honor is also
apparent in her comments about her decisions to maintain custody of her children, "If I'm going to have the responsibility of becoming pregnant, then I'm going to keep that responsibility and do the best I can." This comment in particular may suggest some insight into the motivation of teenage mothers for keeping illegitimate children for whom they cannot independently provide—a subject for further study.

Lee's sense of personal responsibility and fierce pride have also been reinforced by her relationship to her extended family who, as she points out, have "never even bought a box of diapers." Lee made it clear that her parents' unwillingness to assist her has become a point of pride with her. With restrained bitterness, she pointed out that, although she has continued a reasonably cordial relationship with her parents, she has not spent a single night in their home since the advent of her first pregnancy. She refers to herself as "conditioned" to struggling on her own, pointing out that "when you lose your parents for support there's not much more you can do . . . if you haven't got that, you've got no choice but to stand on you own two feet." Despite her state-dependent poverty, when referencing her extended family, Lee argues "I don't need anybody's help." Lee's
situation flies in the face of the rationale behind "substitute parent" and "available income" rules by illustrating the family rejection that faces many single women with children.

Lee's comments about her personal responsibility and blame, which parallel my own experience, support the notion that mothers on welfare may be just as likely as individuals in the mainstream to accept the myths and stereotypes of the welfare poor even to the extent of subjecting themselves to the myths. In Lee's case, her sense of guilt may or may not be a direct response to the ceremony of the bureaucracy, but certainly is a response to widespread cultural ceremonies regarding the myth of the "fallen woman." On the other hand, her fierce declarations of pride and independence seem to be a direct response to her semi-conscious awareness that such ceremonies are in place to name her as a "sinner." What follows is an examination of her comments with reference to others on public assistance.

Work and motherhood

Despite her tendency to cast blame upon herself for her welfare dependence, Lee employs a number of rationale to differentiate herself from other welfare recipients. These include her sense of her worth as a parent, her
continuing attempts to work, her aspirations for the future, and her acceptance of the "truth" behind the myths regarding the "typical" welfare mom.

Lee's pride in her value as a mother is clearly apparent in numerous comments in these interviews. The most clear and poignant of these reflections refers to her choice to raise her children despite the obstacles. As she points out, "I want them to have their own blood relatives . . . be part of a real family . . . not somebody else's family, like they'll never really belong." Lee also takes great pride in her family's appearance, expressing concern that the public will label her children as inferior if they aren't clean enough, their hair isn't combed, or their clothes aren't up to social standards--further evidence of the force of implicit cultural ceremonies. She is also strongly motivated to see that her children have "food in their tummies" and worries that her efforts to work may interfere with her children's daily supervisory needs. About one decision to leave employment for the welfare roles, she comments,

It was just ridiculous carting them out in the middle of the wintertime, you know, 40 below zero . . . they were getting colds. They were
getting sick from, you know, being, you know, in and out of the cold all the time.

Such comments demonstrate that Lee has assimilated herself into the domestic code without question.

However, Lee's duties to motherhood are in clear conflict with her responsibilities as an economic provider. Indeed, she defines her primary responsibility as a wage-earner, vehemently asserting and reasserting that she had worked consistently since the breakup of her first marriage. She expresses strong desire to "write a check for my groceries instead of paying with the government's foodstamps." Nonetheless, citing low wages, car problems, and child care expenses, Lee is willing to do whatever it takes to provide income for her family, including "bit(ing her) pride" and applying for FIP. Indeed, she seems to submit to the work ethic with as little question as her submission to the domestic code which, as I pointed out in Chapter One, contradicts much of the work ethic standard.

Lee vividly illustrated her dilemma by outlining the way in which work expenses depleted her meager wages and work hassles depleted her abilities to parent. For example, to save money on rent, she shared a house with her brother in a nearby small town. Unfortunately, the
drive into work diminished her savings due to gasoline costs and depreciation of her car which came to require expensive repairs. In addition, she was forced to shorten her work hours to claim her children from school because the smaller school district could not provide transportation for after-school child care. Moving to the larger town did little to alleviate her problems due to the increased cost of child care in an urban University-town environment. At one point Lee noted, "I was making roughly 80 cents to a dollar an hour" after deducting for taxes, FICA, and childcare—a sum which did not take into account transportation expenses or the cost of clothing and other job requirements. Nonetheless, she continued to work as a point of pride while supplementing her income with FIP. Significantly, her combined income did not raise her standard of living above that of an unemployed welfare recipient. Work, then, has served a greater ceremonial purpose in her life which has differentiated her from a "welfare queen"—a differentiation she is currently reinforcing by her aspirations toward a bachelor's degree in design.

Education

When asked about factors interfering with higher-wage employment, Lee quickly responded, "a proper
education." However, Lee's educational aspirations go beyond economic considerations to self-identity. For example, she comments that she is "tired of being a nobody" that given a chance "I know I have something to contribute." Her aspirations are clearly middle-class as illustrated by her desire to provide musical education for her children, trips to amusement parks, family vacations, etc.

However, Lee expresses frustration at the lack of assistance she has received from the state toward her education. Much of this frustration stems from the guidelines for program-approved schooling which is geared toward one- to two-year community college or technical school education. For example, although Pell Grants help to cover tuition and supplies, she is not entitled to childcare assistance until only two years remain in her undergraduate education--a time at which she points out, "my kids will be old enough that I won't need childcare." In addition, a four-year program does not exempt Lee from work requirements. Subsequently, she has little time to devote to classwork.

However, a two-year education is not adequate in Lee's estimation since, on the one hand, she believes she has native abilities that cannot bear fruit in a basic
service occupation such as those for which individuals are trained at two-year schools, and on the other hand, she aspires to a higher income and lifestyle than such training typically provides. Again, her level of aspiration clearly points to her continuing middle-class identity in the midst of welfare poverty. Indeed, she expresses intense pride that she has been "accepted at a university instead of just a community college and has [her] friends say 'How did you do that?'" Above all, she is frustrated because despite the fact that she is attending school without assistance from the Department of Human Services and that she is also employed full-time, she is required to submit monthly paperwork to a program designed to locate employment or education. In short, she must comply with the regulations of a program that has no services to offer her and thus serves only as a ceremony of compliance. Her compliance not only costs her a great deal of time, she is astutely aware that the paperwork unnecessarily drives up the cost of bureaucratic paperwork. Nonetheless, she points out that she believes the paperwork is most likely necessary because "there's a lot of people out there who are really ripping off the system." This comment is only one of many
that illustrate the way in which Lee employs the moral narrative to distinguish herself from the "undeserving poor."

Class-consciousness

Lee's various references to other welfare recipients certainly run parallel to Auletta's findings about the attitudes of the welfare poor toward others in similar circumstances. That is, Lee seems to believe that her circumstances are unusual, even unique. She makes this distinction from the outset of her discussion by pointing out that when she became pregnant with her first child she was not even aware of the existence of welfare and thus, assumed that she and/or the child's father would provide income for support. She also indicates that she believed that her second marriage represented the end of welfare for her and her children and that, because she worked throughout the marriage, she had assumed at their separation that her job, combined with child support, would be adequate to meet their needs. Indeed, to avoid returning to the welfare roles, she shared a house with her brother. Of course, she did not anticipate that no child support would be forthcoming for over 4 years.

In making these observations, Lee again submits to the naming ceremony by placing herself within cultural
behavioral norms and without the attributes of the "typical" recipient. Thus, like the culture at large she avoids examination of United States' socio-economic structure, embracing the paradigm of United States' dynamic capitalism as a neutral, egalitarian system. She identifies herself, although poor, as middle-class, precisely because she has middle-class values, while assuming that the bulk of ADC recipients are outside the middle-class because of their unacceptable domestic and work behavior.

Lee's class-consciousness particularly emerges when she addresses the embarrassment she feels about purchasing food with foodstamps.

I have heard a lot over the years . . . you hear them in passing, you know . . . in the grocery store . . . in the mall . . . they're making fun of people that are on welfare . . . there's a lot of people who cheat as a lifestyle . . . who aren't embarrassed . . . or feel it is owed to them . . . like people think I'm some baby factory, when the circumstances aren't like that at all.
Indeed, Lee's motivation in telling her story to me was to let people know that she "not like the others." Furthermore, she argues that rather than disempowering her, this embarrassment makes her "want to get busy, to get away from it."

Asked to describe how she thinks other people look at her, Lee reaffirmed her motivation to make sure that her children have the "right" clothes, that their clothes are clean, and that their faces are washed, noting that she doesn't want people to say "there go those poor people." She also expresses concern that she provide the kind of home and material possessions so that her children won't be deprived "as far as their little school friends are concerned." Her references to cleanliness, fashion, and social "belongingness" suggest that she, too, is susceptible to myths about the "typical" poor. Furthermore, though critical of bureaucratic hassles of compliance with welfare regulations, she is above all apologetic for the system, frequently asserting that "they" have no choice because "they just want to make sure everyone's on the up and up"—and she certainly shares the doubt raised by the bureaucracy.

Despite her pride and determination, Lee's primary emotional response to her family's poverty and the
bureaucracy is one of helplessness in the light of complex rules and inadequate support that serve to limit her available choices. It is ironic, however, that she does not seem aware that others like her feel equally helpless and demeaned. She is painfully aware that certain aspects of her behavior are being monitored, (as she sees it, unnecessarily) but supports the necessity of monitoring others.

Conclusion

In conclusion, myths about welfare recipients may indeed be culturally reinforced by the ceremonies of media, legislative, and bureaucratic rhetoric. Indeed, even the recipient herself may fall prey to such myths with regard to both self-perception and perceptions of others. While I can offer no concrete solutions to the problems of poverty in the United States, this analysis serves to illustrate that policy development must begin by peering behind the myths into the lives of real individuals and their children.

Consequently, perhaps one problem with the development of welfare policy is that little to no input is solicited from recipients themselves. Certainly this is largely due to perceptions within each narrative that
recipients lack the training or expertise to develop insight into their circumstances. The long-held assumption of ignorant or naive poverty has, contrary to the choice narrative, limited the choices of individuals who must rely on public assistance. This set of circumstances is an astounding oversight in the current discussion which emphatically calls for self-determination on the part of the welfare poor.

However, neither my analysis of the form nor Lee's case seem to provide greater support for the victim narrative. Lee does seem to make choices amidst her culturally- and administratively-imposed limitations and accepts responsibility for the consequences of those decisions, even to her own detriment. Her pride and determination are also evidence that Lee is likely to reject the "victim" label. Nonetheless, despite lack of support for either the victim or choice narratives, and despite Lee's apparent acceptance of the moral narrative, it must be remembered that there is little basis in research to support a model dependent on notions of a "culture of poverty." Perhaps, then, the most forceful conclusion I can draw is that the application of a singular narrative to large groups of people is wholly inadequate as a locus for policy development. In short,
it may be time to simplify the system, to exclude moral coercion, to operate from a position of belief in the need of the poor, and to allow, rather than prohibit, self-determination on the part of individuals in poverty.

The recent implementation of welfare "contracts" in Iowa may have the potential to do just this. Under the current FIP program, clients are theoretically allowed to design a plan for self-sufficiency. Unfortunately, the guidelines for such plans are harshly limited in educational and employment options. In a nutshell, clients may choose but only from a short list of choices, many of which may not meet the skills, interests, needs, or self-identity of individual recipients. In addition, the two-year term limit may not allow substantial time for growth in the direction the client is attempting to define. Additional factors must be taken into consideration such as the ages of dependent children, the educational level of the family head, and job opportunities in the local economy. Above all, it should be noted, that in most welfare cases, both economic and practical support from the absent parent are notably lacking. Although more intense efforts toward child support collection are a step in the right direction, blame for family poverty still falls upon the single,
custodial mother. It is still the "welfare mom" who must endure the sneers as she pays for her groceries in foodstamps.
When I first walked into a welfare office, I was 18 years old with a precocious 2-year-old on my hip and a sense of determination. A freshman at the University of Kansas, I had recently summoned the courage to leave an immature marriage and abusive husband to pursue parenthood and my education independently. Little did I know that it would be fifteen years before I framed and hung my last food stamp on the wall. The events between included a child’s chronic illness, financial and personal abandonment, two more marriages, a husband’s depression, two more children, a husband’s alcoholism, spousal abuse, anorexia, rape, a personal depression, hunger, fear, and anxiety.

I was in and out of undergraduate college, hoping my degree would earn my entrance into the middle class. Meanwhile, I tried anything short of prostitution to support my children as best as I could. I have waited tables, balanced books, supervised advertising art and copy production, babysat, adultsat, taught disabled children, sold insurance, photocopies, books, and clothing, raised political funds, run my own business,
sewed, designed dresses, landscaped, and delivered balloons in a cave girl costume. I have burned out, been "downsized," quit, become ill, and been fired twice for theft, though innocent, because the temptation "was too much for someone just off welfare." I have at times neglected my children to go to work. I have been hungry and malnourished. I have been homeless and often lived in substandard housing.

Throughout the experience I continued to believe each month was my last on welfare. Each job I got was the next rung on the ladder. I encouraged my children to dream big and promised they could pursue their dreams of the Great American Novel, the Julliard, and world travel. When my children asked, I would always answer, "We're not poor, we're just broke."

When my second son was four years old, his preschool sent home the following note:

**Operation Santa Claus**

This year, Operation Santa Claus will be visiting (our daycare center). Individuals are being asked to donate the following. Please mark your preference.
The list that followed included a number of clothing and toy items. Although we had little for ourselves for Christmas, I had been raised on a steady diet of Christian charity and Yankee pragmatism, so I checked "sweater," returned the note to school with my son, and forgot about it.

The afternoon of my children's preschool holiday party arrived. When I picked them up, they each had a beautifully wrapped package under the arm marked, "Do not open until Christmas." Upon arriving home, the curious child in me won the battle, and I allowed the children to tear into their gifts. To her 2-year-old delight, Eva pulled "My First Barbie" from the paper and ripped apart the box. 4-year-old Jorgen looked stunned and red-faced and began to sob as he pulled his new sweater from the box. "I want a toy like Eva!" he cried. I tried to reason with him, explaining the virtue of gratitude and pointing out the beautiful Nordic pattern, white against blue. "I don't care! Throw it away!" he hollered. 10-year-old Aaron, standing in the doorway, spoke softly, "Throw it away, Mom. We're not that poor." No one received sweaters that Christmas.

Sometimes these days people express amazement that I've come to where I am from where I've been. I am often
quite certain they don't know where I've been. Sometimes when people speak of me third-person or relate back to me their perceptions of the stories I have told them, I feel they are talking about another person. I feel they picture my "old self" as dull, semi-articulate, and weak while they picture my "new self" as bright, articulate, and strong. But I never lived in a trailer court with ever-present curlers in my hair. I was much then as I am now. I only recently got luckier. My kids have grown and become self-reliant. I finally had my day in court with my oldest son's father. I married a man who is supportive of my identity and aspirations, in cash and deeds.

My experience has left me haunted by the voices of other destitute women. Despite my own middle-class prejudices, I have always known that I could not possibly be the only welfare mom like myself. Countless informal conversations in welfare offices, at the pediatrician, and on campus have reinforced this belief. Since I have embarked on formal investigation, my intuition has become confirmed. I do not know our numbers, but the above story about Lee is just one of dozens I have heard over the last many months.


1. How old are you?

2. How many children do you have?

3. Does your family have a traditional religious affiliation? If so, explain.

4. How would you describe the socio-economic status of your family during your childhood?

5. Have you been married?

6. How long have you been receiving assistance from the Family Assistance Program during this spell?

7. Have you applied for, and/or received FIP at any time in the past? For how long?

8. How long did you remain in school?
APPENDIX B
INTERVIEW GUIDELINES

How many children do you have?

Did you plan to become pregnant at the time(s) your children were conceived?

Were you using birth control? What kind?

Did you marry your child's father? Why or why not?

Describe the way you felt when you first became pregnant.

Did you expect to seek public assistance when you chose to keep your child?

Describe the reaction of your child(ren)'s father at news of your pregnancy.

Describe your feelings about motherhood.

Describe the current involvement of your child(ren)'s father(s) in their lives.

Describe your current relationship with your child(ren)'s father(s).

Describe the conditions of separation from your child(ren)'s father(s).

Have you begun another romantic relationship? Why or why not?

How much child support have you been awarded?

How much have you received?

Are you currently pursuing career or educational aspirations?

Why did you choose to apply for FIP?

How do you plan to become self-sufficient?

Would you consider having another child if you remain on FIP?
APPENDIX C:
THE FIP APPLICATION
STATE OF IOWA
DEPARTMENT OF HUMAN SERVICES

PUBLIC ASSISTANCE APPLICATION

THIS IS FOR YOUR INFORMATION. (TEAR OFF BEFORE RETURNING YOUR APPLICATION)

INSTRUCTIONS

The answers you put down on this application give many of the facts we need to decide if you are eligible for assistance, and if so, how much assistance you should get. Your application is not official until it has been signed and returned with your name and address on it. In order that a decision can be made on your application as soon as possible, please follow the instructions below:

1. COMPLETE AND RETURN THIS APPLICATION TO YOUR COUNTY DHS OFFICE AS SOON AS POSSIBLE. The earliest date for which you may be eligible for cash assistance is 7 days following the date the form is received in the county DHS office. If the DHS office is a part-time office, the application must be received by an income maintenance worker. If you mail the form, it may take 2 or 3 days before we get it. Therefore you may lose 2 or 3 days of benefits. Food stamp eligibility may begin the same date you apply. Medical Assistance may begin retroactively up to three months before the month in which the application is received in the county office. You should receive a written notice of approval or denial within 30 days of the date your application is received if you are applying for the Family Investment Program (Aid to Families with Dependent Children), Refugee Cash Assistance, Food Stamps or Medical Assistance. Note: If you are applying for Medically Needy, you should receive written notification of approval or denial within 45 days from the date you apply.

2. SPECIAL INSTRUCTIONS TO GRANDPARENTS AND OTHER RELATIVES APPLYING FOR CHILDREN OTHER THAN THEIR OWN. Only the questions on the first page apply to you and your living arrangements. Answer all other questions as they apply to the child or children. For example, the questions on income, resources, guardianship, etc., all apply to the child and not to yourself, unless you are applying for Food Stamps or want assistance for yourself.

3. GIVE COMPLETE AND TRUE INFORMATION. Answering ALL of the questions will help us act sooner. If you are applying for Cash Assistance and Food Stamps and some members of the household are not in the Cash Assistance Grant, all questions on the application must be completed in regard to ALL household members. If you are not sure of the answers to some of the questions, talk to your worker.

4. BE SURE YOUR APPLICATION IS PROPERLY SIGNED. When you sign your application, this means that the answers you gave are true as far as you know and that you understand your application may be one of those chosen for a special review by the Department or someone acting for the Department. For Family Investment Program (FIP) and Medicaid, when both parents of a child are in the home, both parents must sign the application. The child's stepparent in the home must also sign the application.

5. KEEP YOUR APPOINTMENT FOR AN INTERVIEW. An interview must be held before an application is approved. This is a good time to ask any questions you may have. Any changes that happen after the date you signed this form must be reported at that time. Changes which happen after this interview but before your case is approved, must be reported within FIVE DAYS. If you are unable to keep your appointment, let the worker know so that you can get another appointment.

6. ALL SUPPORT PAYMENTS RECEIVED AFTER YOU ARE APPROVED FOR FIP MUST BE TURNED IN TO THE DEPARTMENT. The child support payment will be used to determine eligibility. Your FIP will be stopped and the support payment will be sent to you if the support payment is more than your FIP payment.

7. YOU HAVE THE RIGHT TO ASK FOR A HEARING IF YOU DISAGREE WITH THE DECISION ON YOUR ELIGIBILITY OR ON HOW MUCH MONEY YOU SHOULD GET. If you think that we did not follow our own rules, or that we did not understand your answers, you may ask for a hearing by contacting your COUNTY Department of Human Services office.

IF YOU HAVE QUESTIONS REGARDING THE PROGRAMS FOR WHICH YOU MAY BE ELIGIBLE, ASK THE WORKER.
TEN-DAY REPORT OF CHANGES

If your application is approved, you must report any changes to your county office within TEN days. You must also report those changes on your review form. Examples of changes to report are:

- **INCOME** (earnings, social security, inheritance, Job Insurance, gifts, interest, injury settlements, personal loans, etc.)
- **CHILD CARE OR CARE FOR A DISABLED ADULT WHILE YOU ARE WORKING**
- **RESOURCES** (like insurance, vehicles, sale of property, property settlement, checking, and savings accounts)
- **PERSONS LIVING IN YOUR HOME** (including the birth of a child)
- **SCHOOL ATTENDANCE** (children 16 and over who attend part time or drop out)
- **RECEIPT OF SOCIAL SECURITY NUMBERS FOR HOUSEHOLD MEMBERS**
- **MAILING or LIVING ADDRESS**
- **SUPPORT PAYMENTS MADE BY A PARENT, STEPPARENT OR OTHER RESPONSIBLE RELATIVE**
- **MEDICAL INSURANCE COVERAGE**

You may report by mail, telephone, or in person. Any assistance paid to you in error may have to be REPAID.

YOUR RIGHTS

You have the right:

1. To ask for help from any program of your choice.
2. To have the COUNTY office of the Department of Human Services serving your area accept your application in person or by mail. You may have anyone you choose help you in applying for assistance.
3. To have any of our programs explained to you by the worker.
4. To have your questions answered.
5. To receive Medicaid without a separate application if you are eligible for cash assistance and don’t have a disqualifying trust.
6. To receive a written decision within 30 days if you have timely given all necessary information (45 days for Medically Needy).
7. To request an appeal hearing in writing if you disagree with any action of the county office.
8. To have information about your family kept private.
9. To receive help, if eligible, regardless of your race, color, national origin, sex, age, religion, creed, mental or physical disability, or political belief.
10. To cooperate and participate in work and training programs if you are required to do so.
11. To apply for, and accept, any benefits that you may be entitled to, including medical resources.
12. To attend an interview, if you are asked to do so, regarding the correct use of your Medicaid benefits.

YOUR RESPONSIBILITIES

You have the responsibility:

1. To give complete and true information.
2. To complete and return a review form called the “Public Assistance Eligibility Report” or the “Review/ Recertification Eligibility Document” when requested by the Department.
3. To ask questions if you do not understand something about the programs.
4. To give necessary information timely, when requested.
5. To give additional information within five working days when needed by the county DHS office.
6. To accurately report to your county DHS office in person, by mail, or phone any change which may affect eligibility or the amount of assistance.
7. To cooperate with Quality Control, DIA or any other review of your eligibility.
8. To report the receipt of support payments.
9. To cooperate with the Child Support Recovery Unit in securing or enforcing support payments owed by a responsible person or, if you receive only Medicaid, to cooperate in establishing paternity and securing medical support.
10. To cooperate and participate in work and training programs if you are required to do so.
11. To apply for, and accept, any benefits that you may be entitled to, including medical resources.
12. To attend an interview, if you are asked to do so, regarding the correct use of your Medicaid benefits.

IF YOU INTENTIONALLY PROVIDE FALSE INFORMATION OR WITHHOLD INFORMATION, YOU MAY BE SUBJECT TO PROSECUTION FOR FRAUD UNDER THE LAWS OF IOWA.
Step 1. Complete This Section

The date that you turn in this first page with your name, address and signature to your county DHS office will determine your effective date for FIP, RCA, Food Stamps and Medical Assistance.

We are required to verify information you provide and to take action on your application within 30 days from the date you give us this completed first page, unless you qualify for food stamps right away. If you qualify to get food stamps right away, we are required to take action on your application within 5 days from the date you gave us this completed first page. Food stamp benefits cannot cover any days before the date we get this page. So, the sooner you give us the first page, the quicker you will know if you will get benefits. If you live in an institution and you apply for both SSI and Food Stamps before you are released, your filing date for Food Stamps will be the date you are released.

Before you can receive FIP, RCA, Food Stamps or Medical Assistance Benefits, you must complete the rest of this form and turn it in at your county DHS office. You can return pages 3-18 to us along with the first page or at the time of the interview we will schedule for you. Try to answer as many questions as possible now. Your case worker will help you with the rest during the interview.

Your name Birth date Social Security Number Telephone number where you can be reached

Street Address City State Zip Code

Mailing address (If different) City State Zip Code

If you don’t have a street address, tell us how to get to your home Are you a boarder? □ Yes □ No.

Sign here Today’s date

YOU MAY HAVE THE RIGHT TO GET FOOD STAMPS BY THE 5th DAY AFTER APPLYING (CALLED EXPEDITED SERVICE) IF:

- Your household’s gross monthly income is less than $150 and your resources, such as cash or checking/savings accounts are $100 or less; or
- Your household’s rent/mortgage and utilities are more than your gross monthly income and resources, such as cash or checking/savings accounts; or
- Your household is homeless (has no regular place of its own to live); or
- Your household is a migrant or seasonal farmworker household with resources of $100 or less whose income is stopping or starting.

IF YOU NEED FOOD STAMPS RIGHT AWAY AND THINK YOU MEET ONE OF THE REQUIREMENTS ABOVE, COMPLETE PAGE 2, TEAR OFF THIS PAGE AND GIVE IT TO US TODAY.
**If You Need Food Stamps Right Away**

If you think you are eligible for expedited service, answer the questions below.

**FOR FOOD STAMPS, INCLUDE AS HOUSEHOLD MEMBERS THE FOLLOWING PEOPLE WHO LIVE TOGETHER:**
- Parents and children under age 60.
- Brothers and/or sisters under age 60.
- Parents or brothers and/or sisters age 60 or older, if they live and eat meals with other household members.
- Others who live and eat with you (except roomers and boarders).

<table>
<thead>
<tr>
<th>Question</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>How many people live in your home? (include yourself)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>How many of these people eat with you? (include yourself)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Are you and all people who eat with you homeless (have no regular place of your own to live)?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Is anyone in your household a migrant or seasonal farm worker?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>If anyone in your household is a migrant or seasonal farm worker, at anytime during the current migrant season, was your household approved for a postponement of food stamp verification requirements?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Is anyone in your household on strike?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Has anyone in your household quit a job in the last 60 days?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Did all of your household’s income stop recently?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>What is the total income you expect to receive this month?</td>
<td>$</td>
<td>When?</td>
</tr>
<tr>
<td>How much is your monthly rent or mortgage?</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>How much are your current month’s utility costs?</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>How much do the members of your household have in cash and savings? (Give your best estimate of the total.)</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>Is anyone in your household receiving Supplemental Security Income (SSI) benefits, Social Security Disability Payments, Government Disability Retirement Benefits, Railroad Retirement Disability benefits, State General Assistance Disability Benefits, or is anyone a veteran with a disability or a disabled spouse or child of a deceased veteran?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Is anyone in your household 60 years or older?</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>

**DEPARTMENT OF HUMAN SERVICES. CHECK THE PROGRAMS YOU ARE APPLYING FOR:**
- Family Investment Program (Aid to Families with Dependent Children): Cash help for a child (and the parent) when at least one parent is out of the home or disabled. The Unemployed Parent program is also available to families with at least one parent who is unemployed or underemployed. Also for a child living with a relative when both parents are out of the home.
- RCA (Refugee Cash Assistance): Cash help for refugees.
- FS (Food Stamps): Coupons to help a low-income family buy food.
- Medicaid to pay medical expenses.

Is anyone for whom you are applying pregnant? Yes No
PUBLIC ASSISTANCE APPLICATION

GENERAL DIRECTIONS:

The information on this form will be used in determining your eligibility for assistance. If you are applying for food stamps, all questions must be completed for everyone in your household. If you need help completing any of the questions, contact your county DHS office. Your answers must be complete, clear, and correct. Attach a separate sheet of paper if you do not have enough space on the form to answer the question.

If you are applying for medical assistance with both the Department of Human Services and the Department of Public Health, this form can be used as an application for assistance from both Departments. Please sign the release on this page if you want a copy of this form to go to the Department of Public Health. THE DEPARTMENT OF PUBLIC HEALTH WILL DETERMINE ELIGIBILITY FOR ITS PROGRAMS USING THIS INFORMATION.

DEPARTMENT OF HUMAN SERVICES. CHECK THE PROGRAMS YOU ARE APPLYING FOR:

- Family Investment Program (Aid to Families with Dependent Children): Cash help for a child (and the parent) when at least one parent is out of the home or disabled. The Unemployed Parent program is also available to families with at least one parent who is unemployed or underemployed. Also for a child living with a relative when both parents are out of the home.

- RCA (Refugee Cash Assistance): Cash help for refugees.

- FS (Food Stamps): Benefits to help a low-income family buy food.

- Medicaid to pay medical expenses.

Is anyone for whom you are applying pregnant?  □ Yes  □ No

DEPARTMENT OF PUBLIC HEALTH. CHECK THE PROGRAM YOU ARE APPLYING FOR:

- Prenatal Care: Medical, nutrition and dental services for pregnant women.

- Well-child: Health screening, including immunizations, for infants and children up to 21 years of age.

This authorizes the Iowa Department of Human Services to release information contained on this form to the Iowa Department of Public Health.

(Signature of applicant) Date

APPLICANT

<table>
<thead>
<tr>
<th>First Name</th>
<th>Middle</th>
<th>Last</th>
<th>Social Security Number</th>
<th>Date of Birth</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
</tr>
</thead>
</table>

Mailing Address (if different)

<table>
<thead>
<tr>
<th>Telephone Number — Where you can be reached</th>
</tr>
</thead>
<tbody>
<tr>
<td>( )</td>
</tr>
</tbody>
</table>

If you don't have a street address, tell us how to get to your home.
List EACH PERSON in your home, including yourself.

<table>
<thead>
<tr>
<th>Name</th>
<th>First</th>
<th>Last</th>
<th>Relationship to You</th>
<th>First</th>
<th>Last</th>
<th>Are you applying for this person?</th>
<th>Yes</th>
<th>No</th>
<th>Yes</th>
<th>No</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

If you checked “Yes”, complete the remainder of this page for that person.

<table>
<thead>
<tr>
<th>Birth date and Place</th>
<th>Is this person a citizen, national or alien?</th>
<th>If an alien, what is person’s status?</th>
<th>Marital Status</th>
<th>Social Security Number</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>☐ Citizen ☐ National ☐ Alien</td>
<td>☐ Citizen ☐ National ☐ Alien</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>☐ Citizenship ☐ National ☐ Alien</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

If a child, list father’s name

<table>
<thead>
<tr>
<th>If father in home, is he incapacitated, unemployed or underemployed?</th>
<th>If father out of home, is he deceased or absent?</th>
<th>If a child, list mother’s name</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐ Incapacitated ☐ Neither</td>
<td>☐ Absent</td>
<td>☐ Incapacitated ☐ Neither</td>
</tr>
<tr>
<td>☐ Unemployed/underemployed</td>
<td>☐ Absent</td>
<td>☐ Absent</td>
</tr>
<tr>
<td>□</td>
<td>☐ Deceased</td>
<td></td>
</tr>
</tbody>
</table>

If mother in home, is she incapacitated, unemployed or underemployed?

<table>
<thead>
<tr>
<th>If mother out of home, is she absent or deceased?</th>
<th>If you want to add anything, write it here.</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐ Absent</td>
<td></td>
</tr>
<tr>
<td>☐ Deceased</td>
<td></td>
</tr>
</tbody>
</table>

FOR OFFICE USE ONLY:
List EACH PERSON in your home. (Cont’d)

<table>
<thead>
<tr>
<th>Name</th>
<th>First</th>
<th>Last</th>
<th>First</th>
<th>Last</th>
<th>First</th>
<th>Last</th>
</tr>
</thead>
<tbody>
<tr>
<td>Relationship to You</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Are you applying for this person?</td>
<td>□ Yes</td>
<td>□ No</td>
<td>□ Yes</td>
<td>□ No</td>
<td>□ Yes</td>
<td>□ No</td>
</tr>
</tbody>
</table>

If you checked “Yes”, complete the remainder of this page for that person.

<table>
<thead>
<tr>
<th>Birth date and Place</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Is this person a citizen, national or alien?</td>
<td>□ Citizen</td>
<td>□ National</td>
<td>□ Alien</td>
<td>□ Citizen</td>
<td>□ National</td>
<td>□ Alien</td>
</tr>
</tbody>
</table>

If an alien, what is person’s status?

<table>
<thead>
<tr>
<th>Marital Status</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Social Security Number</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>If a child, list school and grade. If an adult, last grade completed.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

If a child, list father’s name

<table>
<thead>
<tr>
<th>If father in home, is he incapacitated, unemployed or underemployed?</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>□ Incapacitated</td>
<td>□ Neither</td>
<td>□ Unemployed</td>
<td>□ Underemployed</td>
<td>□ Incapacitated</td>
<td>□ Neither</td>
<td>□ Unemployed</td>
</tr>
</tbody>
</table>

If father out of home, is he deceased or absent?

<table>
<thead>
<tr>
<th>If a child, list mother’s name</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>If mother in home, is she incapacitated, unemployed or underemployed?</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ Incapacitated</td>
<td>□ Neither</td>
<td>□ Unemployed</td>
<td>□ Underemployed</td>
<td>□ Incapacitated</td>
<td>□ Neither</td>
<td>□ Unemployed</td>
</tr>
</tbody>
</table>

If mother out of home, is she deceased or absent?

If you want to add anything, write it here.

FOR OFFICE USE ONLY:
List EACH PERSON in your home. (Cont’d)

<table>
<thead>
<tr>
<th>First</th>
<th>Last</th>
<th>First</th>
<th>Last</th>
<th>First</th>
<th>Last</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| Relationship to You | | | | | |
|                     | | | | | |
|                     | | | | | |

<table>
<thead>
<tr>
<th>Are you applying for this person?</th>
<th>Yes</th>
<th>No</th>
<th>Yes</th>
<th>No</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

If you checked "Yes", complete the remainder of this page for that person.

<table>
<thead>
<tr>
<th>Birth date and Place</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Is this person a citizen, national or alien?</th>
<th>Citizen</th>
<th>Alien</th>
<th>Citizen</th>
<th>National</th>
<th>Alien</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

If an alien, what is person's status?

| Marital Status | | | | | |
|----------------|-----|-----|-----|-----|
|                |     |     |     |     |

Social Security Number

If a child in school, list school and grade. If an adult, last grade completed.

<table>
<thead>
<tr>
<th>If a child, list father’s name</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>If father in home, is he incapacitated, unemployed or underemployed?</th>
<th>Incapacitated</th>
<th>Neither</th>
<th>Incapacitated</th>
<th>Neither</th>
<th>Incapacitated</th>
<th>Neither</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>If father out of home, is he deceased or absent?</th>
<th>Absent</th>
<th>Deceased</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| If a child, list mother’s name | | | | | |
|-------------------------------|-----|-----|-----|-----|
|                               |     |     |     |     |

<table>
<thead>
<tr>
<th>If mother in home, is she incapacitated, unemployed or underemployed?</th>
<th>Incapacitated</th>
<th>Neither</th>
<th>Incapacitated</th>
<th>Neither</th>
<th>Incapacitated</th>
<th>Neither</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>If mother out of home, is she absent or deceased?</th>
<th>Absent</th>
<th>Deceased</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

If you want to add anything, write it here.

---

FOR OFFICE USE ONLY:

PA 2207-0 (Rev. 9/94) 470-0462
RESOURCES

A. Do you own, or are you buying, the home in which you are living? □ Yes □ No

B. Does anyone in your home own or are they buying or selling real estate other than the home in which you are living? □ Yes □ No

C. Does anyone in your home have any of the following resources? Check yes or no for each item. Complete the information line for items checked yes.

<table>
<thead>
<tr>
<th>Resource</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash on Hand</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Checking Account</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Savings Account</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Stocks or Bonds</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Time Certificates</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Burial Contract or Plot</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Conservatorship or Trust Fund</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Safety Deposit Box</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Item/Value</th>
<th>Amount Owed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Automobiles</td>
<td></td>
</tr>
<tr>
<td>Trucks/Motorcycles</td>
<td></td>
</tr>
<tr>
<td>Snowmobiles/Boats</td>
<td></td>
</tr>
<tr>
<td>Mobile Home/Camper</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Item/Value</th>
<th>Amount Owed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Machinery, Tools</td>
<td></td>
</tr>
<tr>
<td>Livestock</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
</tbody>
</table>

Do you or anyone in your home have life or other death benefit insurance? □ Yes □ No

If yes, complete the following:

<table>
<thead>
<tr>
<th>List Person(s) Covered</th>
<th>Company Name</th>
<th>Policy No.</th>
<th>Face Value</th>
<th>Year Purchased</th>
<th>Beneficiary Name</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

List Policy Holder:
INCOME

Does anyone in your home receive any of the following income? Check "yes" or "no" for each item. Complete the information line on items checked "yes".

ANY CHANGE IN ANSWERS TO QUESTIONS IN THIS SECTION MUST BE REPORTED AT THE TIME OF YOUR INTERVIEW

<table>
<thead>
<tr>
<th>Source of Income</th>
<th>Amount</th>
<th>How Often is Income Received?</th>
<th>Names of Persons Receiving</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self-Employment</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employment</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Student Loan or Grant, Training Allowance, JTPA</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Job Insurance Benefits, Workers' Compensation</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Social Security, Railroad Retirement</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Supplemental Security Income (SSI)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Veteran's Benefits</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Child Support, Alimony</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Military Dependency Allotment or Allowance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Disability Insurance Payments</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IPERS, Civil Service</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Pension or Compensation</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Money from Other Persons, Gifts, Loans</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Money from Interest, Dividends</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Room and/or Board</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Commissions or Other Lump Sum Payment</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other (Explain)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

A. Has anyone in your home received or tried to get any item listed above during the last six months?  □ Yes  □ No

If yes, explain:

B. Was, or is, anyone in your home off work due to a strike this month?  □ Yes  □ No

If yes, who    ___________________________    Give date strike started or ended    ___________________________

C. Are you or someone else in your home paying child support or alimony to someone outside the home?  □ Yes  □ No

If yes, for whom    ___________________________    Amount $________________________

D. Does anyone else pay any of the following items for you?  □ Yes  □ No

Check any item that someone else pays for you.

- Rent
- Utilities
- House Payment
- Food
- Room
- Clothing
- Other

E. Are you or any members of your family employed now or did they get a pay check during the month?  □ Yes  □ No

If yes, complete item F. If you answered "yes", you will be asked for proof of earnings and child or disabled adult care expenses.

PA 2207-0 (Rev. 9/94) 470-0462 8
F. NAMES OF PERSONS EMPLOYED

<table>
<thead>
<tr>
<th>NAME OF EMPLOYER</th>
<th>EMPLOYER'S ADDRESS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

G. Has anyone in your home been employed during the twelve months before the month of application? □ Yes □ No
   If yes, who __________________________ Last date worked __________________________
   How much money did you make?
   List the amount before taxes or deductions. $____________________

H. If you are currently employed, have you reduced your earnings in the last 60 days? □ Yes □ No

I. Are you or anyone in your home selling real estate on contract? □ Yes □ No

J. Does anyone in your home expect to receive an inheritance within the next six months? □ Yes □ No

K. Do you or anyone in your home expect to receive a settlement from an injury, lawsuit, inheritance or insurance claim within the next 12 months? □ Yes □ No

L. Do you or anyone in your home receive something other than money in exchange for work performed (for example, working off your rent)? □ Yes □ No
   If yes, explain__________________________________________

M. Did anyone in your home receive a gift of money in the last 30 days? □ Yes □ No
   If yes, explain__________________________________________

N. Did anyone in your home receive a loan in the last 30 days? □ Yes □ No
   If yes, explain__________________________________________

O. Did anyone in your home win any money in the last 30 days? □ Yes □ No
   If yes, explain__________________________________________

BENEFIT INFORMATION

Have you or anyone for whom you are applying received Food Stamps, SSI, ADC, FIP, Refugee Assistance, or Medicaid within the past two years? □ Yes □ No
   If you checked "yes" give date last received __________________________ Month __________________________ Year

A. Under what name? __________________________ First __________________________ Middle __________________________ Last

B. Where? __________________________ City __________________________ County __________________________ State

C. Have you or your spouse (including deceased or ex-spouse) ever worked for a railroad? □ Yes □ No

D. Are you or your spouse (including deceased or ex-spouse) a veteran? □ Yes □ No

E. Have you or any person for whom you are applying received Job Insurance benefits during the past year? □ Yes □ No
   (If yes, when and where?) __________________________________________

GUARDIANSHIP

Do you have a legally appointed conservator or guardian? □ Yes □ No

UNEMPLOYED PARENT PROGRAM

If you are applying for the Unemployed Parent program, give the name of the parent who earned the most money in the past 24 months. __________________________________________

Is this parent in training under JTPA or Vocational Rehabilitation? □ Yes □ No

APPLICANTS MUST BE ABLE TO DOCUMENT THEIR WORK HISTORY FOR THE FOUR YEARS PRIOR TO APPLICATION. IF YOU ARE APPLYING FOR THIS KIND OF ASSISTANCE, CONTACT YOUR COUNTY DHS OFFICE PROMPTLY FOR MORE INFORMATION.
MEDICAL ASSISTANCE

Is anyone listed applying for medical assistance due to pregnancy? □ Yes □ No

Did anyone in your home receive medical services during the three months before the month of application, for which you still have an unpaid bill? □ Yes □ No

Does anyone in your home have medical benefits through any of the following?

If yes, please check below.

____ Veteran's Administration

____ Serviceman's Dependent (CHAMPUS)

____ Pending Settlement for Accident or Injury

____ Medicare

____ Union, Church or Fraternal Health Plan

____ Worker's Compensation

____ Other (Explain)

Do you have health insurance coverage? □ Yes □ No

Do any of your children have health insurance coverage carried by you or someone else in your child's behalf? □ Yes □ No

If you answered "yes" to either of these questions, complete the following:

<table>
<thead>
<tr>
<th>List Person Covered</th>
<th>Name and Address of Company and Name of Employer if Carried Through Work</th>
<th>Policy Number &amp; Policyholder</th>
<th>Services Covered, Check(x) Each</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Doctor's Care</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Major Medical Care</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Drugs</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Other (List)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Dental</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Hospital Care</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Eyeglasses</td>
</tr>
</tbody>
</table>

PENALTY WARNING FOR MEDICAL ASSISTANCE

A PERSON WHO BREAKS THE FOLLOWING RULES MAY BE SUBJECT TO CRIMINAL ACTION.

• Do not trade, sell, lend or give away your Medical Assistance Eligibility Card to nonauthorized persons.
• Do not use someone else's card for your own use.

FAMILY PLANNING

Family planning (birth control or medical services, etc.) services are available to you and to any member of your family who might desire them. These services are voluntary — you do not have to use them. Persons who are on Medicaid may go to their own doctor or to the local family planning center. The visit and prescription will be paid for. You may be eligible for these services even if you are not eligible for the Family Investment Program.

If you have any questions or need help in getting family planning services, check here. □ Yes □ No
**ABSENT PARENT INFORMATION**

(Complete only for children for whom you are applying for FIP or Medicaid.)

Complete one column for each absent parent. If there are more than three absent parents, put the same information regarding additional parents on a separate sheet.

<table>
<thead>
<tr>
<th>Name of absent parent</th>
<th>Names of this parent's children</th>
<th>Social security number</th>
<th>Birth date</th>
<th>Address</th>
<th>Race</th>
<th>Height and weight</th>
<th>Color of hair and eyes</th>
<th>Receive Social Security</th>
<th>Receive Veterans Benefits</th>
<th>Receive unemployment compensation</th>
<th>Current employer</th>
<th>Address of employer</th>
<th>Former employer</th>
<th>Address of former employer</th>
<th>Date of marriage if ever married to child's parent</th>
<th>Place of marriage</th>
<th>If legal action for support, name of attorney</th>
<th>Address of attorney</th>
<th>Date and location of support action</th>
<th>Carry health insurance for children?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>□ Yes □ No</td>
<td>□ Yes □ No</td>
<td>□ Yes □ No</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>□ Yes □ No</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>□ Yes □ No</td>
<td>□ Yes □ No</td>
<td>□ Yes □ No</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>□ Yes □ No</td>
</tr>
</tbody>
</table>
SERVICES FOR YOUR FAMILY
The income maintenance worker who processes your application is mainly concerned with your eligibility for cash and medical assistance.

Service staff are available to discuss personal or family concerns or problems and can advise you about the services available in your area, such as day care, job training and career planning, homemaker services, legal aid, or help in obtaining benefits for disabled members of your family.

PLEASE CHECK HERE IF YOU WOULD LIKE A SERVICE WORKER TO CONTACT YOU.  □ Yes  □ No

If you would like to speak to a service worker immediately or at some later date, after this form has been returned, please contact your county DHS office for an appointment.

FOOD STAMPS
IF YOU WISH TO APPLY FOR FOOD STAMPS, COMPLETE ALL QUESTIONS A THROUGH K

A. Does everyone you listed on pages four, five, and six of this form eat with you? □ Yes □ No
   If no, list the persons who do not:________________________________________________________

B. Do all people who eat with you have a place to live?  □ Yes  □ No

C. Do all members of your household who are required to register for work and participate in food stamp employment and training sessions, agree to do so? □ Yes □ No

D. Has anyone in your household quit a job in the last 60 days? □ Yes □ No

E. Did anyone in your household sell, trade or give away anything of substantial value during the last three months? If yes, please explain. ________________________________________________________________

F. Are there students in your household who are (1) between the ages of 18 and 50 and (2) not in high school? □ Yes □ No

G. Dependent Care
   Does anyone in your household pay for someone to babysit or care for a child or a disabled adult, so that a member can work, attend training, or look for a job? □ Yes □ No
   If yes, how much do you pay? __________________________ How often? __________________________ To whom? __________________________

H. Shelter
   Are you responsible for paying housing costs? □ Yes □ No
   If yes, complete the following:
   If you are renting:
   Rent $________________________ per________________________
   Lot Rent $________________________ per________________________
   If your utilities are included in your rent but you are charged extra for an air conditioner by your landlord, list here:
   Amount For What How Often
   $________________________ For ____________________________ How Often
   $________________________ For ____________________________ How Often
   $________________________ For ____________________________ How Often

   If you are buying, or own, your home:
   Mortgage $________________________ per________________________
   Homeowner's Insurance $________________________ per________________________
   Special Assessments $________________________ per________________________
   Property Taxes $________________________ per________________________
I. Utilities

Check the box next to the utility you pay and list the amount you are billed. If you are responsible for the cost of heating or cooling, you may choose to use a standard amount to compute your benefits. If your utility bills are higher than our standard amount, listing them below may help you receive more food stamps. (Have receipts or bills available.)

<table>
<thead>
<tr>
<th>UTILITY</th>
<th>Amount</th>
<th>How Often Billed</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐ TELEPHONE (BASIC RATE)</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>☐ ELECTRICITY</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>☐ GAS</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>☐ WATER AND SEWAGE</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>☐ GARBAGE AND TRASH</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>☐ INSTALLATION OF UTILITIES (SPECIFY)</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>☐ OTHER (SPECIFY UTILITY)</td>
<td>$</td>
<td></td>
</tr>
</tbody>
</table>

Did you get energy assistance in the past year at your current address? □ Yes □ No

Do you share shelter or utility expenses? □ Yes □ No
If yes, what part do(es) the other person(s) pay? ____________________________

Do you pay heating and/or cooling costs separately from your rent or mortgage? □ Yes □ No
If yes, what fuel is used for heating/cooling? ____________________________

Does any agency, organization or person outside your household pay or help pay any of the shelter or dependent care costs you've listed or any other expenses? □ Yes □ No
If yes, which bills do they pay? ____________________________ How much do they pay? ____________________________

Do they pay you directly? □ Yes □ No
Who helped you? ____________________________

J. Medical Expenses

Is anyone in your home 60 years old or older or receiving disability benefits? □ Yes □ No
If yes, a deduction may be allowed for these persons' monthly medical costs of more than $35. Costs can include insurance premiums and hospital, doctor, prescription charges, etc. To get a deduction, you must provide proof of the expense and of any money paid to you or for you for such expenses (by insurance, etc.)

<table>
<thead>
<tr>
<th>Person's Name</th>
<th>Type of Medical Expense</th>
<th>Amount of Expense</th>
<th>Amount of Money Returned to You</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

K. If possible, please list someone other than a household member who could act as your representative to pick up your Food Stamps or to purchase food with the stamps. ____________________________

If you want to authorize more than one person, tell your worker.
that information received from INS may affect my household’s eligibility and level of benefits.

I am aware that section 1909 of the Social Security Act provides federal penalties for fraudulent acts and false reporting. I am aware that Iowa laws provide anyone who obtains, or attempts to obtain, or who aids or abets any persons to obtain public assistance to which he or she is not entitled, is guilty of violating the laws of the state of Iowa including, but not limited to, Iowa Code Chapters 234,239,249,249A,712.

I understand that I will need to provide the Department with either documentation from the Immigration and Naturalization Service (INS) or other documents the Department considers to be proof of the immigration status of each person in my household who is not a United States citizen or national. I understand that alien status may be subject to verification with INS, which will require submission of certain information from this application form to INS. I further understand that information received from INS may affect my household’s eligibility and level of benefits.
PENALTY WARNING FOR FOOD STAMPS

THE INFORMATION PROVIDED ON THIS FORM WILL BE SUBJECT TO VERIFICATION BY FEDERAL, STATE AND COUNTY OFFICIALS. IF ANY IS FOUND TO BE WRONG, YOU MAY BE DENIED FOOD STAMPS AND BE SUBJECT TO CRIMINAL ACTION FOR KNOWINGLY GIVING FALSE INFORMATION.

ANY MEMBER OF YOUR HOUSEHOLD WHO INTENTIONALLY BREAKS ANY OF THE FOLLOWING RULES CAN BE BARRED FROM THE FOOD STAMP PROGRAM FOR 6 MONTHS AFTER THE FIRST VIOLATION, 12 MONTHS AFTER THE SECOND VIOLATION, AND PERMANENTLY AFTER THE THIRD VIOLATION. THE PERSON CAN ALSO BE FINED UP TO $250,000, IMPRISONED UP TO 20 YEARS, OR BOTH. A COURT CAN ALSO BAR A PERSON FOR AN ADDITIONAL 18 MONTHS FROM THE FOOD STAMP PROGRAM. THE PERSON MAY ALSO BE SUBJECT TO FURTHER PROSECUTION UNDER APPLICABLE FEDERAL LAWS.

WHEN YOU SIGN THIS APPLICATION ON PAGE 16, YOU CERTIFY UNDER PENALTY OF PERJURY THAT YOUR ANSWERS ARE CORRECT AND COMPLETE TO THE BEST OF YOUR KNOWLEDGE.

DO NOT give false information, to get or continue to get Food Stamps.

DO NOT trade or sell Food Stamps or authorization cards.

DO NOT alter authorization cards to get Food Stamps you're not entitled to receive.

DO NOT use Food Stamps to buy ineligible items, such as alcoholic drinks and tobacco.

DO NOT use someone else's Food Stamps or authorization cards for your household.

NOTICE

If your application for FIP is approved, your Food Stamp benefits may be reduced or terminated. No notice of this reduction or termination will be sent to you.

YOUR APPLICATION IS NOT OFFICIAL UNTIL IT HAS BEEN PROPERLY SIGNED AND RETURNED. READ CAREFULLY BEFORE SIGNING

CERTIFICATION STATEMENT

I understand I assume full responsibility for the accuracy of the statements on this form. I understand the Department of Human Services will use this statement to determine my eligibility for assistance.

I am aware that my case may be selected by the Department for a complete Quality Control, Food Stamp Investigation, or other review of my eligibility for assistance. Should my case be selected for verification, I will cooperate fully in the verification. I hereby authorize all persons to release confidential information concerning my eligibility to a reviewer of the Iowa Department of Human Services when such information is necessary for eligibility verification. I understand that failure to cooperate with such a review can result in denial or cancellation of benefits.

I will notify the COUNTY office of the Department of Human Services of any change in my resources, including but not limited to, anticipated income or property such as an inheritance, lump-sum payments on delinquent child support, or any change in income or living arrangements of myself or any other member of my family. If I have any doubt whether a particular change in circumstances constitutes information that must be reported, I shall report this to my COUNTY office no later than ten days from the date the change occurs. I also understand that I am to pay back to the Department any money received by me or paid to a vendor on my behalf to which I was not entitled.

I will notify my COUNTY Department of Human Services within ten days of any changes in medical benefits or health insurance coverage. In addition, I understand that I am to notify my medical providers (doctors, pharmacist, etc.) if another party may be liable to pay my medical expenses. I will notify my COUNTY Department of Human Services, within ten days, if I file an insurance claim against an insured third party or retain an attorney with the expectation of seeking restitution for injuries, and the medical expenses resulting from those injuries that otherwise would be paid by Medicaid. Failure to comply with my responsibilities can give the Department cause to deny or terminate Medicaid eligibility.

I understand that my application for, and acceptance of, Family Investment Program assistance is considered registration with the Iowa Department of Employment Services (DES). I understand that I, and all other members of the FIP unit who are required to do so, must cooperate with DES unless there is good cause not to do so.
YOUR RACIAL-ETHNIC HERITAGE

Although you aren't required to provide this information, your cooperation will help determine compliance with federal civil rights law. In no instance will this information be used in considering your application. If you decide to provide this information, it will in no way affect consideration of your application. We are authorized to ask for this information under Title VI of the Civil Rights Act of 1964.

☐ American Indian or Alaskan Native 
☐ Asian or Pacific Islander 
☐ African-American 
☐ Black not of Hispanic origin 
☐ Hispanic 
☐ White not of Hispanic origin

FIP, RCA, MEDICAID, FOOD STAMPS (Only one signature is required for this to be a valid food stamp application.)

I KNOW WHAT I HAVE REPORTED HERE. I BELIEVE IT IS TRUE, CORRECT AND COMPLETE. I also CERTIFY, under penalty of perjury, by signing my name below, that I and all household members listed on this form are U.S. citizens or nationals or that the information I have given about each household member's immigration status is correct.

Signature or Mark of Applicant Payee (or legal guardian) ___________________________ Date __________

Signature or Mark of Other Parent or Step-parent in the Home ___________________________ Date __________

Witness to Mark of Applicant if Applicant is Unable to Sign ___________________________ Witness to Mark of Applicant if Unable to Sign ___________________________

Signature of Person, if any, Who Helped Complete the Form ___________________________ Date __________

PLEASE RETURN THE COMPLETED FORM TO YOUR COUNTY OFFICE FOR THE IOWA DEPARTMENT OF HUMAN SERVICES. MAIL TO:

RIGHT OF APPEAL

If you are dissatisfied with any action or failure to act on your application for FIP, Refugee Cash, Food Stamps or Medicaid assistance, you have the right to appeal. Your appeal rights and procedures for hearing are explained in the Iowa Administrative Code, 441-Chapter 7.

How To Appeal. You must appeal in writing when it is about FIP, Refugee Cash or Medicaid. An appeal may be filed in writing or orally when it is about food stamps. The appeal should be sent or taken to the Department of Human Services' office serving your county. You may use the Department of Human Services' appeal form or you may simply send a letter asking to appeal. There is no fee or charge for an appeal. (Also see Time Limits below.) Your county Department of Human Services' office will assist you in filing an appeal if you ask them to.

Time Limits. When it is about FIP, Refugee Cash or Medicaid you must file your appeal within 30 calendar days of the date of notification to be assured of a hearing. When the appeal is filed late (that is more than 30 calendar days, but less than 91 calendar days after the date of notification), the Director of the Iowa Department of Human Services must approve, based on a good cause for late filing, whether a hearing shall be granted. No hearing shall be granted if the appeal is filed more than 90 calendar days from the date of notification. Any discussion between you and the Department does not extend these time periods.

When it is about food stamps you must file your appeal within 90 calendar days of the date of notification or at any time during your certification period to be assured of a hearing. Any discussion between you and the Department does not extend this time period.

Granting a Hearing. The Department of Human Services will determine whether or not an appeal may be granted a hearing. If a hearing is granted, you will be notified of the time and place. However, a hearing need not be granted if the appeal is not eligible to be heard. If no hearing is granted, you will be notified in writing of the reason and the procedure to challenge the denial.

Presenting Your Case. If a hearing is granted to your appeal, you may explain your disagreement or have someone else, like a relative or friend, explain your disagreement for you. If you wish, you may be represented by an attorney, but the Department cannot pay for the attorney. Your county Department of Human Services' office has information about legal services based on ability to pay that may be available to you. You may also phone Legal Services Corporation of Iowa at 1-800-532-1275. If you live in Polk County, phone 243-1193.
POLICY ON NONDISCRIMINATION

We will consider your application without regard to race, color, national origin, sex, age, religion, creed, political belief, or mental or physical disability. If you have reason to believe that you have been discriminated against for any of the reasons stated above, you may file a complaint with the Iowa Department of Human Services by completing a Discrimination Complaint form. Any of the Department’s offices or the Department’s Bureau of Equal Opportunity can give you a form. You may also file a complaint with the Iowa Civil Rights Commission (if you feel you were discriminated against because of your race, creed, color, national origin, sex, religion, or disability); the United States Department of Agriculture; or the United States Department of Health and Human Services, Office for Civil Rights.

For assistance or consultation you may contact your county DHS office or:

IOWA DEPARTMENT OF HUMAN SERVICES
Bureau of Equal Opportunity
5th Fl Hoover State Office Building
Des Moines IA 50319-0114

IOWA CIVIL RIGHTS COMMISSION
c/o Grimes State Office Building
211 E Maple St Second Fl
Des Moines IA 50319-0201

U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES
Office for Civil Rights Region VII
601 E 12th St Rm 248
Kansas City MO 64106
(FIP, Medicaid and other services only)

U.S. DEPARTMENT OF AGRICULTURE
Secretary or Administrator
Food and Nutrition Services
Washington DC 20250
(Food Stamps only)

Applicant’s copy: Upon request, a copy of this completed form shall be provided to you by the county Department of Human Services office.

For Office Use Only

☐ Eligible ☐ Not Eligible ☐ Withdrawn

(Signature of Worker) (Date of Decision)

Approved:
(Signature of Human Services Area Administrator or Designee) Date

Comments:

PA 2207-0 (Rev. 9/94) 470-0462

Comments Continued ☐
The information requested on this form will not affect your Medicaid eligibility. Failure to provide this information may be cause for denial or cancellation of Medicaid eligibility.

Is anyone in your household covered by health insurance carried by you or someone else?  □ Yes  □ No

**RECIPIENT INFORMATION** List every household member who is a recipient of Medicaid and is covered by health insurance other than Medicaid. Please attach another sheet of paper if necessary.

<table>
<thead>
<tr>
<th>STATE ID</th>
<th>FIRST NAME</th>
<th>LAST NAME</th>
<th>Relationship To Owner of Insurance</th>
<th>BIRTH DATE</th>
<th>POL 1</th>
<th>POL 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Person ID Number on Medicaid Card</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**POLICY #1 WHO IS THE OWNER OF THE HEALTH INSURANCE?**

<table>
<thead>
<tr>
<th>Last Name</th>
<th>First Name</th>
<th>MI</th>
<th>Title</th>
<th>Social Security Number</th>
<th>State I.D. No.</th>
<th>Birth Date</th>
<th>Sex</th>
<th>Marital Status</th>
<th>Telephone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>M</td>
<td>Single</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>F</td>
<td>Married</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Divorced</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Widowed</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**INSURANCE INFORMATION**

<table>
<thead>
<tr>
<th>Name of Insurance Company</th>
<th>Telephone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Address Where Claims Are Filed</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Policy Number/Member ID Number</th>
<th>Begin Date</th>
<th>End Date</th>
<th>Type of Policy</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

If this Health Insurance Is Supplied By An Employer, please complete the rest of this section.

<table>
<thead>
<tr>
<th>Group Number</th>
<th>Where Are Claims Filed?</th>
<th>Employer Name</th>
<th>Employer Name</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The Owner Of The Insurance Is A □ Retired Employee □ Hourly Employee □ Salaried Employee

**COVERAGE INFORMATION (For Policy #1)**

Check all Services Covered By Insurance:

- □ HOSPITAL
- □ PHYSICIAN
- □ DENTAL
- □ DRUG
- □ VISION
- □ AMBULANCE
- □ HOME HEALTH
- □ NURSING FACILITY
- □ LAB and X-RAY
- □ HOSPICE
- □ SPECIFIC DISEASES
- □ MEDICAL EQUIPMENT
- □ Skilled □ Intermediate
- □ Heart □ Cancer
- □ Accident Policy
- □ Indemnity Policy
- □ Major Medical Policy
- □ Medicare Part A
- □ Medicare Part B
- □ Veterans Administration

**SOURCE AND TYPE OF COVERAGE** (Check all that apply.)

470-2826(Rev.)
If you or anyone in your household is covered by a second health insurance policy that is different from Policy #1 (not including Medicaid), please complete the rest of this page.

**POLICY #2**

Who is the owner of the second policy?

<table>
<thead>
<tr>
<th>Last Name</th>
<th>First Name</th>
<th>MI</th>
<th>Title</th>
<th>Social Security Number</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>State I.D. No.</th>
<th>Birth Date</th>
<th>Sex</th>
<th>Marital Status</th>
<th>Telephone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>M</td>
<td>Single</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Street</th>
<th>County</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
</tr>
</thead>
</table>

**INSURANCE INFORMATION**

<table>
<thead>
<tr>
<th>Name of Insurance Company</th>
<th>Telephone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Address Where Claims Are Filed</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Policy Number/Member ID Number</th>
<th>Begin Date</th>
<th>End Date</th>
<th>Type of Policy</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Individual</td>
</tr>
</tbody>
</table>

If this Health Insurance is Supplied By An Employer, please complete the rest of this section.

<table>
<thead>
<tr>
<th>Group Number</th>
<th>Where Are Claims Filed?</th>
<th>Employer</th>
<th>Insurance Co.</th>
<th>Employer Name</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Employer</td>
<td>Insurance Co.</td>
<td>Employer Name</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The Owner Of The Insurance Is A:  
- [ ] Retired Employee  
- [ ] Hourly Employee  
- [ ] Salaried Employee

**COVERAGE INFORMATION (For Policy #2)**

Check All Services Covered By Insurance:

- [ ] HOSPITAL
- [ ] PHYSICIAN
- [ ] DENTAL
- [ ] DRUG
- [ ] VISION
- [ ] AMBULANCE
- [ ] HOME HEALTH
- [ ] HOSPICE
- [ ] MEDICAL EQUIPMENT
- [ ] NURSING FACILITY
- [ ] LAB and X-RAY
- [ ] SPECIFIC DISEASES
- [ ] Skilled
- [ ] Intermediate
- [ ] Heart
- [ ] Cancer

**SOURCE AND TYPE OF COVERAGE (Check all that apply):**

- [ ] Court-Ordered Absent Parent
- [ ] Non Court-Ordered Absent Parent
- [ ] CHAMPUS
- [ ] Accident Policy
- [ ] Indemnity Policy
- [ ] Major Medical Policy
- [ ] Medicare Part A
- [ ] Medicare Part B
- [ ] Veterans Administration

470-2826(Rev.)
APPLICATION ADDENDUM FOR FIP AND FIP-RELATED MEDICAID

Please answer the following questions.

1. Did anyone in your household transfer (sell or give away) assets on or after July 1, 1993: (Assets include real and personal property, real estate or income).
   - [ ] Yes
   - [x] No

2. Did anyone in your household create a trust on or after July 1, 1993?
   - [ ] Yes
   - [x] No

If question 1 or question 2 is marked yes, you must answer questions 3 through 10. If question 1 and 2 are marked no, you do not need to answer the rest of the questions.

3. Date asset was sold, transferred or given away or date trust was established.
   - Month: __________________________  Year: __________________________

4. Description of the asset which was sold, transferred or given away.

5. What was the value of the asset and the equity in the asset at the time it was sold, transferred or given away?

6. How much was received as payment for the asset?

7. Who received the asset?

8. What is the relationship of the person who received the asset to you or other members of your household?

9. If the amount received for the asset was less than the value of the asset, please explain your reasons for accepting less than the fair market value of the asset.

10. Did you try to sell the asset at its fair market value?
    - [ ] Yes
    - [x] No

470-3177 (2/95)