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Welfare Reform in the United States was offered as a promise to “end welfare as we know it.” Since 1996, welfare rolls have shrunk and have never recovered, even during the Great Recession. Whether one believes that welfare reform was a great success or a great failure, there remains one important question. How are poor families getting by? It is widely assumed by researchers and social workers in the field that many of these parents were able to secure low-wage jobs. The authors of It’s Not Like I’m Poor: How Working Families Make Ends Meet in a Post-Welfare World articulate that, despite the powerful stigma attached to welfare receipt and the dire working conditions of low-wage jobs, there has been one poverty alleviation policy that has consistently bolstered poor working families above the poverty level. Although not a replacement for the shredded safety net, the Earned Income Tax Credit (EITC) has demonstrated immense reach and impact on the lives of low-income workers across the nation.

To understand EITC’s successful engagement strategy, the authors conducted 115 in-depth qualitative interviews, as part of a mixed-methods approach, with low-wage workers in Boston, Massachusetts during 2007. The authors gathered data on how recipients viewed the policy, how they experienced receiving the benefit, and ultimately how they made meaning of the money through spending it. In the tradition of co-author Kathryn Edin’s widely acclaimed book, Making Ends Meet: How Single Mothers Survive Welfare and Low-Wage Work, this newest book employs a financial perspective to answer the central question; how are the working poor making ends meet via the EITC?

One of the salient findings of the book is that respondents did not consider themselves recipients of public assistance. A quote from an interviewee, “It’s not like I’m poor,” summarizes this sentiment and serves as epigraph for the book’s title. Those interviewed regarded themselves as workers and the EITC as their just reward. This is a key element of the program’s vast success and a main takeaway from the book.
Readers might be curious to learn how recipients actually spend their EITC benefit. The authors devote a great deal of time and care addressing this specific issue by delving into the concrete ways it is saved and spent by recipients. More importantly, the authors explore the constructed meanings of “earned” and “unearned” money and how workers view their labor and their compensation.

Further, the authors carefully establish that the EITC is not a substitute for a safety net. In the book’s introduction, they explain this clearly by describing how the pre-reform welfare check provided a financial floor where the EITC does not, as it is predicated on earnings. Lastly, the authors refute the argument that raising the minimum wage would be an effective way to achieve a similar EITC effect. Unlike the EITC, a minimum wage increase would not account for total household income, nor the number of dependents in the home. The EITC was designed to target working families who were considered more deserving than single adults without children, or teenagers.

Of particular note is Chapter 3, which devotes space to the story of David Ellwood, the Clinton-era architect of the EITC of 1993. While reading it, I could almost imagine sitting in his living room listening to him tell the story of how his scholarship caught the attention of the President and how they then changed history together. I appreciated this unexpected addition.

My only critique of the book is the structure of the chapters. This book would have benefited from an ordering according to each case study—describing one family at a time holistically, rather than by the different types of expenditures of the recipients.

It’s Not Like I’m Poor: How Working Families Make Ends Meet in a Post-Welfare World is recommended to readers who want to understand how a very successful U.S. social policy functions on the ground. Moreover, this book makes an important contribution to poverty policy scholarship by affording readers a look into the lived experience of low-wage workers and demonstrates how these families utilize social policy to undergird their role of “deserving” poor in a precarious work environment.

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