

Bringing Up the Next Generation of Homeless

By Jordanna Chord

Despite overall economic growth, the obvious fact is that the poor are still getting poorer. The income gap between the low and the middle to upper-class has grown in leaps in bounds over the last ten years. With the obvious now stated, one must wonder why the poor stay poor? Why is it that a poor student does not have the same opportunities as a well-to-do student? Out of the thousands of theories and ideas, often people forget to look past the current poverty and look at the lives they lived as children.

The lack of educational opportunities provided to children of poor families can lead them only to the same destination of their parents. However, the very system that is meant to help these families appears to be the very same source of trouble.

Temporary Assistance for Needy Families (TANF) provides temporary cash and medical help to families in need. Prior to the reorganization of the state welfare programs, many children grew up entirely on welfare. Washington State residences, like many other states, must meet income guidelines to be eligible for assistance. These have changed over the years, however currently the State of Washington states a family of 3 or less must have resources of \$1,000 or less. The Department of Health and Social Services also states, "When a household member starts working, half of the income is counted against the grant. If a member of the household starts receiving unemployment or another type of unearned income, we would count the entire amount against the grant." On first glance, this seems very appropriate. It would be wrong for a family to be receiving a large quantity of income and still be eligible for state services. What is important to note however is that if anyone begins to work, including the children, the family could lose their benefits.

As children are brought up in poor families many begin to work to assist their families when they reach the legal working age. What the current system ignores though are those children who begin to work to save for college. To prevent the cyclical pattern that occurs in families of poor, where the children as adults are in the same situations as their own parents, it is important to promote higher education to improve their chance of breaking the patterns of poverty.

College is becoming less affordable, and almost entirely out of reach for some. "It is certainly unaffordable for many of the lowest-income groups," said Pat Callan, president of the National Center. "For the poorest the percentage of family income that it takes to finance a year of college has gone from 13% to almost 26%." This means, that children and families must save money for an education. If a child's mother is on state assistance, however, by law the parent must report their child's income and thus lose their assistance. If a child is rewarded a cash scholarship, as an unearned income the entire amount is counted against the grant. It is essentially illegal for a child to work and save money for school. This is the reality many children have faced for many years. The only way to circumscribe the law is for the child to hide their savings from the state by not depositing their money in a safe location, and having the parent commit a crime by being dishonest on their monthly reporting statement.

As the system focuses on rehabilitating the parents, we often forget the children. The U.S. Department of Labor and Bureau of Labor Statistics has shown that education

pays. (insert graph) The correlation between a education and income is irrefutable. For this reason, as we assist parents in improving their own economic standards of living, it is important that we also improve those standards of the children. If the child wished to work to save for college and compete for scholarships the family should not be punished. If it is necessary to setup a special fund to assure that the money earned is only utilized on the child's education, then that's what should be done. What absolutely should not be allowed is to continue the current practice of limiting the opportunities of the poor's children. If we are to rid our society of the terrible existence of poverty and homelessness, we must assure that from day one every child be given every opportunity to succeed in life.