

THE FAMILY



Greg Gibson

David, Nicholas, and Brian Steele toss a football in front of their home in Biscoe, while their parents, Horace and Vivian Steele, watch from the front porch. The Steeles are a case study in the plight of the working poor.

The Family in Poverty: Working and Still Poor

By Mike McLaughlin

Harvey Steele earns nearly \$6 an hour for cleaning and maintenance work at a huge textile plant near his Montgomery County home in Biscoe. By working the swing shift and all the overtime he can muster, Steele manages to boost his income to about \$18,000 a year—nearly double the per capita income for Montgomery County residents and just above the federal poverty line of \$17,530 a year for a family of seven. But with five children and a wife to support, Steele's income still comes up short. The family must depend upon a monthly allotment of food stamps to make ends meet.

The Steeles are a case study in a class that long has been a pillar of the North Carolina economy—the working poor. How did the Steeles find themselves in a situation in which outgo exceeds income? Are there programs in place to help them, and what are their chances of improving their lot? Would those prospects be improved if Harvey Steele left the work force and his family went on the welfare rolls?

Harvey Steele went to school long enough to keep the truant officer away from his door and then he quit. His wife Vivian says he attended through the 9th or 10th grade. Steele says he gave up much earlier. "Really, the fifth grade," says Steele. "I went long enough to where they would leave me alone, and then I quit. I hated school so bad."

For a dropout who can barely read, the 39-year-old Biscoe resident has done rather well for himself. After driving a truck for a few years and serving a stint as a sheriff's deputy, he seems to have found his niche in the textile industry—doing maintenance work at a mill that spins out bolts of cloth for shirts and slacks and dresses in nearby Robbins. But the lack of an education is one factor that may have locked Steele in at a wage just above the subsistence level, assuring that the stuff of the American dream, such as his own home and a late model car, remain beyond his reach.

If his lack of education sets the odds against Steele, the sheer size of his family stacks them

even higher. Harvey's first child, Shawn, was born soon after his marriage to Vivian. Shawn is 12 now. He has an 11-year-old brother Brian, and three younger siblings—Nicholas, 6, David, 4, and Carrie, who is almost a year old. The Steeles say they never thought much about family planning, but now that they finally have a little girl, they are ready to stop having children, and Vivian has begun using birth control pills. Harvey says he does not want Vivian to have her tubes tied. He says he had a cousin who went in for the operation and she was given too much ether and died.

The family does not live in a shoe, but their four-room house—which they rent from their minister for \$100 a month—is almost that crowded. A living room and a kitchen comprise the right side of the house. A bathroom separates two bedrooms on the left side. The wood-lath walls of the living room are painted a red that has faded to the color of tomato soup. Harvey says he would rip out the dirt-smudged wood and replace

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the old-fashioned windows if the house belonged to him. Because it is rental property, he does not invest in improvements beyond the plastic he puts on the windows to keep out the cold. The living room couch is covered with an orange bedspread. Plaques on the walls bear messages such as "Love isn't love until it is given away," and "With God, everything is possible"—testaments to Vivian's strong Christian faith. There are also a few family snapshots.

Vivian sometimes jokingly refers to her children as "the Four Horsemen and Precious." She calls her sons "the Duke boys" in reference to the rowdy television program, "The Dukes of Hazard." Slamming screen doors and chattering children and the blaring television create a dull roar when everyone is at home at once. Vivian says the setting is not as chaotic as it seems. She says she makes sure the children sit down and do their homework each night. She lets them watch a few game shows, and they usually are in bed by 9 p.m. She says she does not hesitate to revoke television privileges or use a switch if it becomes necessary to keep order. "I'd like to meet the parents who didn't have to use a switch sometimes," she says.

The aroma of old grease hangs heavy in the kitchen, which is crowded with a large, rust-spotted refrigerator, a table, and a woodstove with a flue that feeds up through the sagging ceiling. A bare bulb with a string pull illuminates the room, and snapping it on after dark sends swarms of roaches scurrying for cover. Wedged between a wall and the kitchen sink is an electric range, its surface covered with pots and pans of almost every shape and size. Vivian says she cooks a big meal at least once a day. She says a typical supper might include green beans, fried chicken, corn, and homemade biscuits. "As far as giving them dessert every evening, I don't do that," says Vivian. "It could be habit forming. We might have dessert once or twice a week."

Sleeping quarters are tight. The four boys share a front bedroom, while Carrie sleeps in the back bedroom with her parents. The house is heated by an oil burner in the living room and the wood stove in the kitchen. Vivian says the family tries to turn off the oil burner at night and heat

with wood to save money. At \$40 a pickup-truck load, she says, wood is cheaper than fuel oil. Still, the old-fashioned oil burner gobbles up 100 gallons of fuel a month during the heart of winter, and the total monthly heating bill typically exceeds \$100.

The grocery bill is closer to \$100 a week. Vivian says the family gets between \$50 and \$150 a month in food stamps—depending upon how much Harvey earns each month at the plant. The Steeles must fill out a monthly report for the county Social Services office because their household income fluctuates. A family may earn up to 130 percent of the federal poverty line—or \$1,900 a month in gross income—and still be eligible for an allotment of food stamps if other criteria are met. Unlike many rural families, the Steeles are not able to supplement their food budget with homegrown meats and vegetables. "In the city limits, you can't raise hogs or anything a lot," says Vivian. "There's not really no place to put a

garden." But the stamps, Vivian says, combined with Harvey's paycheck, are enough to provide nutritious meals for her family. "It can get tough sometimes, stretching dollars," says Vivian. "You don't just buy the first thing you see. You might see a can of beans for 30 cents but a bigger can for a few

more cents. You get more for your money by buying the bigger can. I hit the sales and stuff and stock up on shortening, flour, and necessities with the stamps."

Vivian says she also gets assistance from the Women, Infants and Children (WIC) program. The program pays for a monthly allotment of infant formula, infant cereal, and juice for Carrie and eggs, cheese, milk, juice, and cereal for David. The older children get free breakfasts and lunches at school.

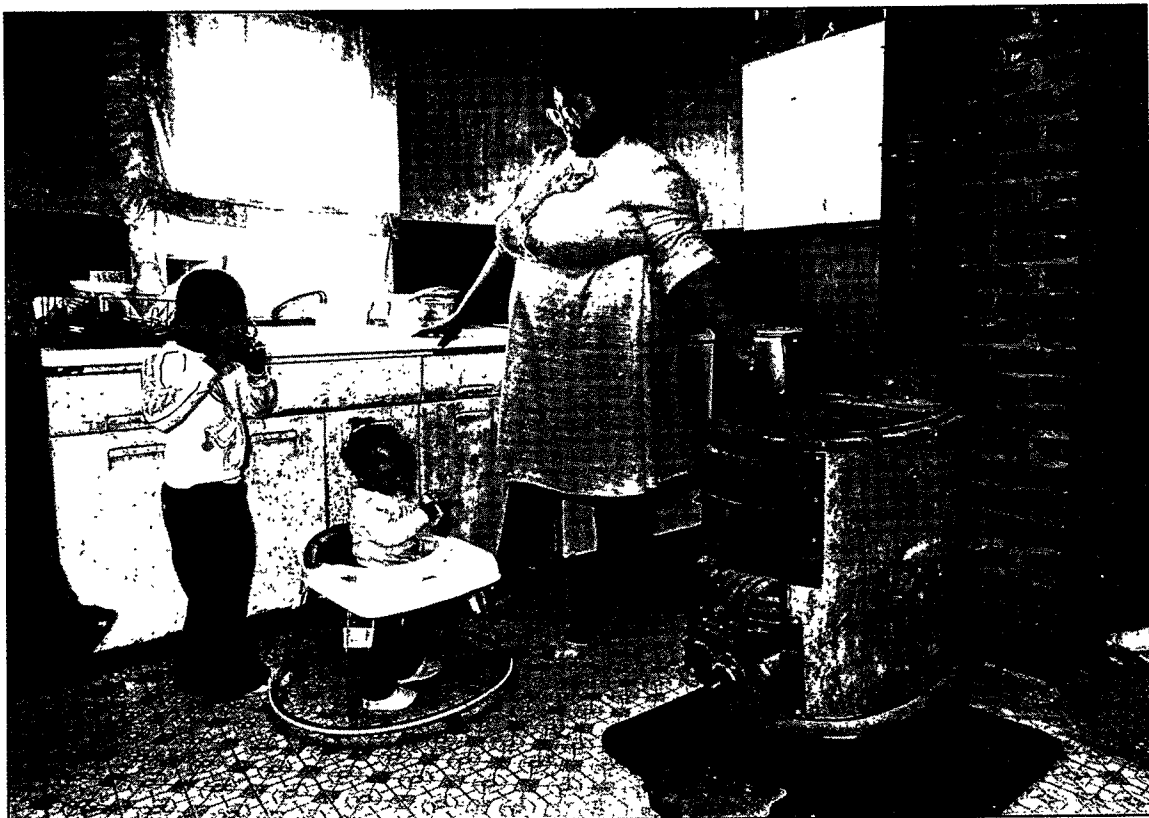
But there is no help with the telephone bill, which runs \$25 to \$30 a month, or the electric bill, which averages \$50 to \$60 a month. Another big expense is clothing for the children. Vivian says she gets some free clothes from a local charity, the older children hand their clothes down to their siblings, and she shops at discount stores to keep expenses in line. "They carry nice clothes," she says. "A lot of these kids are going for name

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*"Very few people can afford
to be poor."*

—George Bernard Shaw

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The kitchen is a busy place in the Steele household. Vivian says she cooks at least one big meal a day. Also pictured are David and Carrie, the youngest of five children.

brands, but name brands don't wear no better than any others."

No Free Ride

The Steeles also face a constant parade of repair bills for the three cars they own—a 1967 Volkswagen, a 1969 Pontiac GTO, and a 1970 Pontiac Grand Prix. "I've got one of them sitting out there right now with the flywheel broke in it," says Harvey. "Another one, the manifold is busted. They are wore out—all three." Harvey says the cars are paid for and he does not plan to buy a more dependable automobile. "I can't afford going in debt with no car right now," he says. But he is already in debt to the bank for a loan he took out to replace an engine in one of the cars. "Motors cost about as much as a car," says Harvey. "I haven't been able to find one. Motors are so high. It costs \$1,000 to \$1,200 to rebuild one." And while Harvey looks for an engine, part of the

bank loan is spent for other household bills. "Some of it's already gone," he says.

Steele says he brings home \$249 a week if he works 48 hours. Often, he works more, but in the fall of 1988, the company temporarily put its employees on a 38-hour-work week, which caused severe financial strain for the Steeles. Harvey typically earns extra pay by working what is called a swing shift—a rotating schedule in which he begins work on a Wednesday and works through the next Tuesday from 8 a.m. to 6 p.m., then works Wednesday night from 4 p.m. to 12 midnight and gets a Thursday off. He reports back to the plant on Friday and works from 10 p.m. to 8 a.m. through the following Thursday. Steele punches out on Friday morning to begin a stretch of four consecutive days off. His time card shows he has worked 15 of the previous 16 days on a schedule that has taken him around the clock. At 8 a.m. on Wednesday he starts the process over again.

"One week you might get used to sleeping at

night, and then the next week you get all messed up again," says Steele. "There ain't nobody who can get used to that. There's people been there 40 years who can't get used to that."

Although the schedule keeps him tired and takes him away from his family, Steele says he is forced to work it for financial reasons. "It's pretty hard," says Steele. "I would probably just get a straight-shift job, but I couldn't make it on a straight-shift job."

Harvey could not quit work and go on welfare, even if he wanted to. That's because Aid to Families with Dependent Children (AFDC) is available to single-parent households or to two-parent households in which one parent is unemployed or disabled and meets strict eligibility criteria. Even to qualify for food stamps, a worker who quits his job without a good reason faces a two-month penalty period in which he receives no benefits. *If, however, Harvey were to move out of the house, Vivian and the children would qualify for a full complement of monthly benefits.* These would include \$342 in AFDC payments, \$404 in food stamps, a possible rent subsidy, and perhaps some assistance with heating and electric bills. They also would qualify for Medicaid, which would pay all but a pittance of the children's dental and doctor bills. The Steeles currently must meet a \$200 deductible before Harvey's health insurance plan picks up 80 percent of doctor bills, and they have no dental coverage. "When they [the children] have to have something expensive like dental work, you have

to pay out of your pocket," Vivian says.

Although the Steeles are better off with Harvey working, the difference is not a great one. And the Steeles have learned firsthand they can scrape by solely on public assistance. Harvey missed four months of work in 1987 for surgery on his gall bladder. "He had a stone about the size of a golf ball taken out of him," says Vivian.

In the spring of 1988, Harvey missed another two months of work when he came down with bronchial flu, an ailment aggravated by the dust in the textile plant. Harvey's group health insurance plan took care of 80 percent of the medical bills, and he drew a little more than \$300 a month in disability insurance benefits, as well as more than \$400 a month in food stamps. It was during Harvey's 1987 illness that Vivian first turned to Social Services. William Crawford, Montgomery County Social Services director, says working poor families such as the Steeles often are forced by the loss of a job or by a sudden illness to seek public assistance. "They are just hanging on by the fingernails, and then the medical emergency breaks that grip and they tumble off," says Crawford.

Montgomery is a sparsely populated county an hour's drive east of Charlotte. Its manufacturing base is in textiles, furniture, and logging, all of which are sensitive to recession. "You should have seen this place back in 1982 and 1983," says Crawford. "There was 16 percent unemployment. The food stamp participation rate was 35 percent higher than it is now. Middle class families were

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"Take every possible occasion of entering into the levels of the labourers ... see what they eat, how they are cloathed, whether they are obliged to labour too hard; whether the government or their landlord takes from them an unjust portion of their labour; on what footing stands the property they call their own, their personal liberty & c."

—Thomas Jefferson

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The Steele children are (l-r) David, Carrie, Shawn, Nicholas, and Brian. Vivian and Harvey have high hopes that they will advance themselves through education.

in danger of losing their homes. We're just a sitting duck because of our industrial base. People in these economically sensitive industries can become our clients overnight." Crawford says unemployment has since dropped to 2 to 3 percent, but many of the new jobs are in lower-paying service sector industries such as fast food. "In this county, anybody can get a job," he says, "but it's what the jobs pay—or don't pay—that's the problem."

Vivian says she has no qualms about wading through the stacks of forms with an eligibility specialist at the county social services office and providing reams of personal information in order to obtain assistance. "They are strict, but when it comes to a crisis, they are quick to help you out," says Vivian.

A Paperwork Nightmare

But Sheila Hamilton, a food stamps eligibility specialist, says working poor families unused to seeking public assistance are in general the group most bothered by the disclosure requirements. "They're the kind who get really discouraged and get up and walk out of here because they have to tell us so much," she says. As an example,

she points to a requirement that the applicant give two references who can verify the number of people who live in the home. Hamilton says many proud working families do not want anyone to know they are seeking assistance and refuse to give the names. Another obstacle to borderline recipients receiving food stamps is a limit of \$4,500 on the value of an automobile, a problem that the Steeles don't have. A person who is temporarily thrown out of work might be blocked from getting benefits solely because his car is too valuable, says Hamilton.

A January 1988 study by The Public Agenda Foundation found the public most willing to help the working poor because they are making the effort to help themselves.¹ The irony is that the bureaucratic maze is most likely to discourage this group from seeking assistance.

"It's just a nightmare of tedious paperwork that never really ends," says Crawford. "We just harass them something fierce. We know we're doing it, but it's required. The state requires it."

Crawford, in a guest editorial for *The News and Observer* of Raleigh, argued that the plethora of paperwork is not only intimidating for the poor but inefficient for the public purse. "Our staff has increased by 91 percent since 1982," Crawford

said. "Most of the new staff are assigned to AFDC, food stamps, and Medicaid. But the total caseload for these three programs is 10 percent less than it was in 1982. We have nearly doubled our staff—as well as adding extensive computer capability—to serve 10 percent fewer clients in the safety net programs!"²

Crawford's view is apparently widely held by Social Services directors across North Carolina. "The requirement for public accountability has made the verification process horrendous," said Wake County Social Services director James Wight in an interview with *The News and Observer*. "In some respects, I would rather fill out my 1040 [tax] form than an application for AFDC."³

Despite Harvey's past medical problems and the uncertainties of the textile industry, Vivian says she does not fear a return of hard times. "It's

not like somebody who has got something and loses it all," says Vivian. "If hard times come, it won't be so hard for me. It's not like somebody who has been living high on the hog and has to come back to eating 'taters and beans. You learn how to adjust your expectations."

An usher at the Sidney Grove Church of Deliverance in Ellerbe, Vivian also has her faith to sustain her. "I put my trust in God because God will always find a way for you," she says. With the exception of Carrie, the children sing in the youth choir. They also belong to the youth group at church. "This year they went to Busch Gardens [a theme park in Williamsburg, Va.]," says Vivian. "They're thinking about going to Six Flags Over Georgia next year."

There is one way the Steeles could immediately boost their income above the poverty line. Vivian could put the two youngest children in day

Gender and Education: New Determinants of Poverty?

A review of recent literature points to a strong link between family structure and poverty. The majority of families in poverty nationwide are now headed by females. And there is a dwindling number of good-paying jobs for males who do not hold at least a high school degree. Some experts believe this has contributed to a decline in marriage rates, creating even more female-headed households and putting more families in poverty.

Researchers trace the trend toward lower-paying jobs to economic changes wrought by the oil embargo of 1973 and to the shift from a manufacturing to a service-based economy.¹ The result is a sharp increase in the number of working poor. The Ford Foundation reports that two million adults nationwide worked and yet remained in poverty in 1986, a 50 percent increase over 1978.² An additional 6.9 million poor people worked part-time or less than a full year, some of them because they were unable to

find full-time work.³

Especially hard hit are female-headed households. Nearly half such households are poor, compared to less than one-tenth of two-parent households. Female-headed households now comprise more than 56 percent of all poor families, more than double the number of poor families headed by women in 1960.⁴ Divorce and separation may be the primary cause of the increase in female-headed households, but researchers also suggest a link between the declining marriage rate and a drop in earnings for young men.⁵

Job training is the oft-prescribed remedy for improving the lot of the poor, but consider the practical difficulties: a worker may have to balance job training with a fluctuating work schedule and a less-than-accommodating boss in his current job. A single parent may also have difficulty finding affordable day care. And one must question the effectiveness of any

care and take a job. Crawford says jobs are plentiful in Montgomery County in the \$3.35- to \$4-an-hour range, but that day care—which averages about \$40 a week in Montgomery County—and other expenses such as clothing and transportation would devour most of the additional income. Vivian would not qualify for a day care subsidy because her income combined with that of her husband would push her above the \$18,026 income limit for a family of seven for subsidized day care. She also would lose her allotment of food stamps, although she could continue to participate in the WIC program, which has an income cutoff of 185 percent of the poverty line. “She really in effect is discouraged by the system from working,” says Crawford. “She’s smart to stay home.” (See sidebar, page 102, for an analysis of working vs. public assistance for the Steele family.)

Vivian offers no apologies for shunning the work force. “If I was working and had to put these children in day care, I’d be losing,” she says, adding that she has no qualms about collecting social services benefits. “Since it is there to help, I am proud and thankful to get it,” says Vivian. “More people might could use help if they knew a little more about it.”

She says she may take a job when the two youngest children are enrolled in school. “[Paying someone for] keeping children 30 minutes is not as bad as keeping them eight hours a day,” she says.

Still, she does not expect her situation to improve dramatically. “The price of living is going up,” says Vivian. “Even for families with two people working, times are getting hard, and they’re making good money, too.”

—continued on page 104

job-training program that does not lead to steady work. In *How the Poor Would Remedy Poverty*, a 1987 study by the Coalition on Human Needs, poor people from four states were given a platform for discussing their problems and suggesting possible solutions. A major drawback cited by study participants from Hertford, Gates, Bertie, and Northampton counties in northeastern North Carolina was that the region’s economy was not sufficiently developed to link jobs with job training.⁶

“There are a lot of people in this area who want to work,” said a working mother who participated in the study. “They don’t have the money to get training for jobs. Then, if they have the money to get training, the jobs wouldn’t be here.”⁷

And there are political obstacles to developing effective programs to help the working poor. Thomas Byrne Edsall, author of a book called *The New Politics of Inequality*, argues that the ranks of the working poor are increasing at the same time their political clout is decreasing. Edsall, in an article published in the June 1988 *The Atlantic* magazine, points out that programs needed to help the working

poor—such as worker retraining, publicly financed day care, and broader medical coverage—are unlikely to be initiated unless this group increases its participation at the ballot box. Edsall argues that the declining role of political parties in bringing out the vote, combined with the reduced clout of organized labor, has resulted in an erosion of power for lower income citizens.⁸ This undercuts their ability to demand services that would blunt the impact of the transition to a lower paying service-based economy.⁹

—Mike McLaughlin

FOOTNOTES

¹Gordon Berlin, “The New Permanence of Poverty,” *The Ford Foundation Letter*, New York, N.Y., Volume 19, No. 2, June 1988, p. 2. See also Bill Finger, “Making the Transition to a Mixed Economy,” *North Carolina Insight*, Vol. 8, No. 3-4, pp. 3-20.

²*Ibid.*

³*Ibid.*

⁴*Ibid.*

⁵*Ibid.*

⁶*How the Poor Would Remedy Poverty*, Coalition on Human Needs, Washington, D.C., p. 48.

⁷*Ibid.*

⁸Thomas Byrne Edsall, “The Return of Inequality,” *The Atlantic*, June 1988, p. 94.

⁹*Ibid.*

Working vs. Shirking: An Analysis of Options for the Steele Family

Arlester Simpson, a minister and a middle school principal in Montgomery County, may be as familiar with the problems of Harvey and Vivian Steele as anyone outside their immediate family. Simpson is their landlord and next-door neighbor, besides being the leader of the Steeles' church, where members are described as family instead of as a congregation.

Simpson believes if Vivian would go to work, the financial situation of the Steeles would be much improved. "They are the only family in our church wherein the wife doesn't work, so that makes it extremely difficult for them to make ends meet," says Simpson. "If she was working, the income would be much greater."

But would the Steeles really be better off if Vivian were to take a job? An analysis by the North Carolina Center for Public Policy Research reveals that the answer is clearly no.

For purposes of the analysis, Harvey's income is frozen at \$18,000 a year and Vivian is assumed to have found a job working 40 hours a week and earning \$4 an hour. The analysis also assumes the Steeles must put the two youngest children, Carrie, 8 months, and David, 4, in day care at a cost of \$40 each a week (or \$347 a month for both children) and that they must find after-school care for Brian, 11, and Nicholas, 6, at a cost of about \$65 a month each. These costs are based on estimates of the cost for care at state-licensed day care centers in Montgomery County. It is assumed that Shawn, at 12, is old enough to stay at home alone or to participate in after-school activities such as athletics.

As the accompanying table shows, with Vivian working, the Steeles gain about \$606 in

monthly income after deductions for Social Security and taxes. But besides having to pay out \$477 in monthly day care expenses, the Steeles lose a \$143 monthly food stamp allotment because their gross income now exceeds the \$1,900-a-month maximum income for a family of seven. The increased income means the Steeles also must pay \$40.50 a month for reduced-price school lunches and breakfasts for Shawn, Brian, and Nicholas. Carrie and David still qualify for the Women, Infants and Children nutritional supplement program, which has an income cutoff of 185 percent of the federal poverty line. Vivian estimates the cash value of this program, in which coupons are exchanged for food items such as infant formula, cereal, and juice, at about \$85 a month.

The bottom line shows a monthly income of \$1,322.95 if Vivian works, and \$1,560.90 if she stays home and tends to the children. In other words, if Vivian were to take a job, the Steeles would suffer the equivalent of a pay cut of about 15 percent. That's without taking into account the possible added expenses of clothing, transportation, and increased consumption of convenience foods if both parents worked. Even if Shawn—at 12 the oldest—cared for his two younger brothers after school each day, the Steeles would lose almost \$108 a month with Vivian working a full-time job.

The analysis also clearly indicates the worst option for the Steeles would be for Harvey to leave the home and for Vivian and the children to go on public assistance. Their monthly income would drop by nearly half to \$871.50.

—Mike McLaughlin

Table 1. The Pluses and Minuses of Working vs. Going on Public Assistance

A. Monthly income with Harvey earning \$18,000 a year and Vivian staying home with five children		B. Monthly income if Harvey leaves home and family accepts full welfare benefits package		C. Monthly income if Harvey stays in the home and Vivian takes full-time job earning \$4 an hour	
+\$1,340.06	(net income after deducting for taxes and Social Security)	+\$342.00	(from Aid to Families with Dependent Children program)	+\$1,946.11	(net income after taxes and Social Security for Harvey and Vivian)
-\$47.66	(for Harvey's health insurance)	+\$47.66	(family covered by Medicaid, eliminating health insurance payment)	-\$47.66	(for Harvey's health insurance)
+\$143.00	(food stamps allotment for family of seven earning \$18,000 a year)	+\$404.00	(food stamps allotment for family of six collecting maximum AFDC benefit)	-\$143.00	(lose eligibility for food stamps)
+\$85.00	(estimated value of participation in Women, Infants and Children program for two children)	+\$85.00	(participation in WIC program for two children)	+\$85.00	(participation in WIC program for two children)
+\$40.50	(savings from participation in free school breakfast and lunch program for three children)	+40.50	(participation in free school breakfast and lunch program for three children)	-\$40.50	(reduced price breakfast and lunch program for three children)
				-\$347.00	(day care for two children)
				-\$130.00	(after school care for two children)
Income totals:					
\$1,560.90 a month		\$919.16 a month		\$1,322.95 a month	

Table by Nancy Rose, N.C. Center for Public Policy Research

Home ownership is a dream the Steeles view as far out of reach. "We would love to be able to own our own home," says Harvey, but he quickly adds that the payments would run "\$370, \$400, or \$500 a month," and the down payment alone would put the Steeles out of the market. "It's getting to where you just can't have a home built unless you got a big job, the down payment is so much," says Harvey.

Hope for the Children

Despite their modest means and meager prospects, the Steeles are hopeful that their children will face a brighter future. "I want them to be all that they can be and get the best education they can get," says Vivian.

Harvey says he hopes the children will go to college so they won't have to work in a mill. "I don't want them to be like me," he says. Still, Harvey has mixed feelings about the value of a college education. "My brother, he's been to college, and I'm making more than he is."

Vivian says the three oldest children are doing well in school—making A's and B's on their report cards. Shawn and Brian participated in Head Start, a preschool program for the disadvantaged that tries to interest children and their parents in learning (for more on Head Start, see page 106).

She did not enroll Nicholas and David in Head Start because the Biscoe program was consolidated in Troy after a round of federal budget cutting, and there was no bus service. "We teach them what their brothers learned," says Vivian, "and they watch 'Sesame Street' and stuff like that." The two youngest boys appear to be eager students, despite missing out on Head Start. Nicholas, the 6-year-old, shows off his fledgling reading skills by attempting to decipher a dog-eared reader he has carried home from school. Although he misses a few words, he is able to make out most of them. David, who is 4, stands with his hands behind his back in the middle of the living room and counts as high as 16, skipping only a couple of numbers in the sequence.

But Arlester Simpson, the Steeles' minister and the principal at Brutonville Middle School, says the children must overcome a number of obstacles if they are to out-achieve their parents. He says that beyond the local newspaper, there is little reading matter in the home. (Vivian says her only other subscription is to McCall's magazine). Simpson also believes the children spend too much time in front of the television. "From what

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*"Men who can graft the trees and
make the seed fertile and big can find
no way to let the hungry people eat
their produce. Men who have created
new fruits in the world cannot create a
system whereby their fruits may be
eaten. And the failure hangs over the
State like a great sorrow."*

— John Steinbeck
The Grapes of Wrath

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I've seen, the chance that they will go through school and go to college is very slim," says Simpson.

Simpson says the Steeles' situation is almost like that of a single-parent household because of Harvey's grueling work schedule. Vivian, he says, has her hands full with the five children. And Simpson believes poor management is to blame for some of the problems of working families in or near poverty, including the Steeles. "It's not like he is really poverty-stricken," says Simpson of Harvey. "It is a less-than-proper use of the money that is made. For example, he tries to own three cars. A man of his income is not financially able to keep up with three cars. You cannot make \$200 and spend \$250. You will always be in the hole. That is what has kept the Steele family poverty-stricken is bills—just bills."

Still, Simpson says it is clear that the Steeles love their children and that Harvey has a sense of pride that pushes him to work hard and resist efforts at charity. "The Steeles have worth. They are somebody," says Simpson. "Regardless of how depressed the situation, God loves them."



FOOTNOTES

¹John Doble and Keith Melville, "The Public's Perspective on Social Welfare Reform," The Public Agenda Foundation, New York, N.Y., January 1988, p. 46.

²William C. Crawford, "The Welfare System Deters Poor from Seeking Help," *The News and Observer* of Raleigh, Oct. 11, 1988, p. 12-A.

³Bob Wells, "System May Discourage Poor from Seeking Aid," *The News and Observer* of Raleigh, Sept. 5, 1988, p. 1-A.



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Harvey and Vivian Steele