

reduce public expenditures. Advocates of humanitarian and equity approaches, including many feminists, call this position "debt hysteria." The authors fail to analyze the tax structure, but offer suggestions for its reform. Furthermore, nowhere are feminist analyses given credence. The authors would be wise to examine Eichler's *Families in Canada Today: Recent Changes and their Policy Consequences* and McCormack's *Politics and the Hidden Injuries of Gender*.

Another puzzling omission is any discussion that is related to the positive outcomes of the existing social welfare system. By just about any quantitative or qualitative standard, Canada has been consistently rated as one of the "best" countries in the world to live in. Does it not occur to these authors that our low infant mortality rate, safe streets, clean cities and so on are related to our social security systems? If social assistance were reduced, would one expect to spend more or less money on policing, courts and correctional services?

In spite of the above, and the lack of treatment of the human side of poverty, the book does an interesting and credible job of discussing the problems surrounding work incentives, equity issues and concerns regarding program, albeit from a fiscally conservative orientation. Its economic underpinnings and its occasional use of jargon for the most part do not detract from its essential accessibility to those without a grounding in economics. It should be read by social policy makers of whatever discipline and students of social work, economics, political science and public policy.

Mark Robert Rank, *Living on the Edge: The Realities of Welfare in America*. New York: Columbia University Press, 1994, pp. 266. \$39.55 (hardcover).

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A major theme of this eight year study of welfare in Wisconsin (not America) is that people on social assistance are like you and me. Like us, they have hopes for their children, a desire to work, the hatred of dependence, and unfortunately negative perceptions of "others" on welfare. For example, Rank found that only 6% of welfare recipients felt *they* were solely responsible for being on welfare. But like the general public, 90% of the recipients felt *others* on welfare were partially or fully to blame (pp. 133, 142).

Most of the findings and interpretations in *Living on the Edge* are not new to serious students of welfare for the poor. Some details, however, may

well be new and useful for debunking myths. Women on welfare do not bear more babies; rather, the fertility rate of women on welfare in Wisconsin during the early 1980s was much lower than the state or national average rate.

The strength of the book is that the findings and interpretations emerge from a very strong method that has been informed by dual labour market, culture of poverty, human capital, and structural capitalist theories. There is a refreshing focus on the circumstances of receiving and the daily process of actually living on Food Stamps, Medicaid, or Aid to Families with Dependent Children in one of the more progressive American states. This book is also well-written, with evocative quotations and stories, clear figures, substantial appendices, references, and indexes. It can reach novice and more advanced practitioners as well as scholars. Although an American book, I found it compelling and relevant to the Canadian experience—both for what it says clearly, and what is made invisible. I intend to use *Living on the Edge* as a text to teach a graduate research course.

Rank followed the computerized case records of 2,796 welfare “case heads” (2% random sample of Wisconsin recipients in 1980) for three years, using six month intervals to create a life event history of households on welfare. Next, in 1986, Rank and a team from the George Brown School of Social Work in Washington University, St. Louis, intensively interviewed a stratified, representative sample of 50 persons on welfare in one Wisconsin county. As a third source of data, there were the 1986 to 1988 field notes from extensive observations of the welfare system, including, for example, the application process in welfare offices and job training programs. Using these three complementary data sources, Rank constructs chapters (1) to describe the process of applying for welfare and explaining who applies, (2) to sketch the daily experiences of making ends meet and looking for work, (3) to examine hopes and attitudes of welfare recipients, and (4) to analyze the process and reasons for getting off welfare. Each chapter looks separately at four groups: female parents with children, two-parent households, single unattached, and the elderly. For example, nearly three-quarters of single unattached and two-parent household heads had left (or been cut off) welfare within the three years, while 51.9% of female-headed households had exited (p.146).

I found the methodology and findings convincing. Rank debunks the myths that welfare recipients are deficient, different, lazy, incompetent, or breeders of children. Their hardship and struggles can be a boring grind, or intensely tragic. As one interviewee said:

I had managed to save quite a lot of money at that point, which all went in about three days of intensive care when I became disabled. . . . It took me 25 years to put that amount of money away. (p. 45)

The analysis also seriously questions the individualistic and culture of poverty explanations for the use of welfare. The human capital explanations are transformed into an hypothesis of human vulnerability in that recipients and their children have limited options, and have a hard time getting the education, clothes, and opportunities for good jobs. Rank argues there is more support for the structural explanations of poverty, and that poverty leads to use of welfare.

With the exception of a proposed universal health care policy, Rank's policy proposals in the last chapter are in the middle-range of liberal-type solutions. The proposals assume that a growing market-driven economy is possible and positive, and that the individual can be the focus for change with the help of family and community. For example, Rank's proposed employment policies emphasize creating adequate jobs and preparing people for those jobs. Rank's proposed refundable tax benefits to low-income workers misses an analysis of how capital profits are created. For instance, the current Earned Income Tax Credit in the USA (a very large "welfare" system equivalent to the AFDC) supplements low wages. Businesses continue to pay low wages. The government and citizenry thus help businesses divert money into profits rather than pay higher wages. The tax credit becomes part of the hidden welfare for businesses and the rich, in the guise of putting money into the hands of the poor.

Rank achieves one-half of what he set out to do: a description and explanation of the daily lives of those on public assistance. He poignantly presents the lives of *the poor* on public assistance. *Living on the Edge* helps to debunk negative stereotypes about poor people on welfare. There unfortunately is only a tantalizing glimpse of the decisions of powerful people who affect the welfare of the poor. For instance, Rank finds over one-third of recipients "exit" welfare due to "bureaucratic decisions" (p. 158). A careful read of the details reveals that this type of "exiting" means eligibility rules have been tightened — by politicians and agencies, or recipients are cut off — by regulators — when they fail to comply with particular requirements. The powerful human agency behind "cutting people off" becomes hidden in the bland words "getting off" or "exiting" welfare.

Rank does not see, nor comment that his approach helps to keep invisible *the rich* on public assistance. In the book title, and throughout the study, Rank actually reinforces the stereotype that there is one type of welfare, and it is *given* to the poor. How can this stereotype be debunked? What are the general circumstances of those receiving the welfare that flows to the rich in Wisconsin and elsewhere? Rank wants to understand who becomes enmeshed in welfare for the poor and why, but does not clearly question what or who benefits from the current situation.

In his concluding chapter, Rank candidly remarks that empirical evidence such as his research has remarkably little impact on what people think or do. Rank, therefore, proposes that we look at how beliefs are created and under what conditions beliefs change. He also suggests that we look at the rules of the game itself, rather than those who lose. I would also add that we analyze why this game is the only one in town, and who made up its rules and why. Rather than reexamine poverty and welfare for the poor, we need as careful a study as this one by Rank about those "living off the welfare of most of us."

Felix G. Rivera and John L. Erlich (eds.), *Community Organizing in a Diverse Society*. Boston: Allyn and Bacon, 1992, pp. 278. \$42.92 (softcover).

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Community Organizing in a Diverse Society is intended to "serve as a beginning for understanding communities of color from a social change perspective" (p. 253). Felix G. Rivera and John L. Erlich, the editors, are men who grew up in Spanish Harlem and the Upper West Side of New York in the 1950s. Their sense of "continuity and meaning" experienced in their communities of origin, as well as their work as community organizers, propels their interest in advancing the ability of communities of colour "to build their power" and "protect their integrity" (p. x).

Rivera and Erlich bring their own personal experience as community members, workers, and academics interested in community organizing and planning and the political experience of having lived in the USA during the development of the rainbow coalition of Jesse Jackson, to this dialogue with other social work academics. From their position as social work educators, Rivera and Erlich state that schools of social work are the institutions which are responsible for educating students to work in community organizing within a diverse society. A necessary foundation for any social work education program, if it is to reduce racial inequalities, is a curriculum which takes into account how "personal and political factors interact with each other and one's work, as well as how values, ideas, and practice skills are influenced by social forces and, in turn, influence them" (p. 8).

In the first chapter, "Prospects and Challenges," Rivera and Erlich identify the importance of the relationship between membership and the need for both insider and outsider status in organizing contact with communities. They critique earlier efforts and identify the skills needed for