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LOOPHOLES: THE LINE BETWEEN EXPLOITATION AND SURVIVAL

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ABSTRACT

This paper outlines the creation of a documentary film highlighting the loopholes in the American welfare system through the eyes of a man who's currently utilizing the faults of the system to his advantage. Within this document and the accompanying film, I explore the intricacies of the welfare system, the interaction between state and federal welfare, and propose possible solutions for improving the effectiveness of the aid. Additionally, I profile how people who have fallen through the cracks survive and adapt in order to get by in a society that places high esteem on and measures a person's self-worth by their wealth and economic situation. While the film is primarily narrative-driven by the subjects, this paper discusses more of the psychology, ethics and procedure of both the subjects and myself in the production of this film.

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Chapter 1

That's the Secret

It was many years ago that I met the main subject of this film, and the inspiration for the project. Names in both the film and this paper have been changed to protect the identity and lifestyles of the people depicted; I in no way intend to disrupt the lives of these people nor get them into any trouble. I only intend to witness their stories in order to study the state of welfare and bring the research to a personal, human level that every reader and viewer can relate to. As such, the main subject, the driving voice of the film and the character with which much of the narrative lies, will be referred to as Mr. F. The family members of Mr. F who were present for many of the interviews, and who have voices in the film as well, are the subject's sister K and their father, V. The rest of those with parts in the film will be identified as this document continues.

Mr. F was sitting outside of a CVS Pharmacy in a wealthier suburb of Washington, D.C. the first time I went to film him. The parking lot was crawling with luxury sedans, and the neighborhood food store that shared a shopping center with the pharmacy offered valet parking for its customers. Sitting there in his wheelchair, a month-old decaying Starbucks cup in hand, Mr. F was seemingly out of place.

But not so much so. He's casually dressed, typically in a collared Ralph Lauren polo shirt and a hat from the same clothing company. Ralph Lauren's Polo logo is large and prominent on his cap, so it's hard to miss. And the cup he collects money in? A disposable venti Starbucks cup clearly used three too many times and in need of the disposal it was originally intended for.

“I never ask for money,” he tells me one day, when I interviewed him in his apartment (in large part paid for by the government, as a result of his disability). But people give it to him anyway. It’s how he’s evaded (though not always successfully) trouble with the police, and it’s probably why the money just comes rolling in. On a good day, he makes more than twenty dollars an hour. On his best days, his total reaches several hundred. He doesn’t have a sign asking for money, he doesn’t hold out his cup and say “please” to every passerby; rather, his secret is much simpler.

“I just say ‘Hi!’” He exclaims, laughing at the sheer genius of it. At first, I didn’t believe him. How could he make exponentially more money than the people working hard inside of the CVS he was situated outside of, just by saying “Hi”? It was almost as though he was the pharmacy’s unofficial greeter. I decided to observe him at “work,” as he called it, and watched as people of all ages put money in his cup. Men, women, children, teenagers, everyone it seemed was more than happy to throw a few dollars in for Mr. F.

And he was right. All he did was say “Hi.” But money wasn’t the extent of it. He received gifts, too.

By the end of the first day, Mr. F had made close to \$80 in cash in just two hours, and had gathered quite the collection of food and drinks as well. Behind him, he organized drinks people gave him by temperature – the cold ice teas, sodas and water on the left, and hot Starbucks venti coffee (with a splash half-and-half, just as he likes it) on the right. In his bag, he had received two Boar’s Head sandwiches and a bag of Pepperidge Farm cookies.

Most of the time, people just handed him food on their way out of the stores, but if no one had brought him anything that day that he wanted, he had a technique that worked almost 100% of the time. As someone walked by that he thought looked kind, he’d say, “Excuse me.”

As they turned, he rummaged in his cup (in which he kept mostly change and small bills, stuffing the tens and twenties in his pocket as he received them) to pull out a few dollars before asking, “If I give you a few dollars, would you buy me a sandwich?” He’d take a long time to dig around to the bottom of the cup before extending the few rumpled bills with a shaky hand. Occasionally, people ignored him, but more often than not, the people would tell him no, it’s okay, keep the money, they’d be right back with a sandwich for him.

It worked like a charm.

While panhandling like this is hardly a new phenomenon, the success I saw Mr. F have in comparison to other panhandlers I filmed was unparalleled. The manner in which Mr. F was able to read people walking by, to determine who to ask for what, and when, was masterful.

His ultimate secret was his mastery of the art of manipulation. But he’ll tell you it’s just saying “Hi.”



Figure 1. Mr. F Panhandling

Chapter 2

“It’s like... I’m rich.”

The vast majority of the research done for this project was my field research; as in, research I conducted through observation during filming. The main focus of my research revolved not only around studying the subjects (and attempted subjects) of this film, but also the impact these experiences had on my filming process, techniques and – most importantly – my approach. In this chapter, I’ll be breaking those aspects down, beginning with my rationale in the selection of equipment.

Equipment Selection

My main subject, Mr. F, is a Caucasian male in his early fifties. He lives in Northern Virginia and is unemployed. As a young adult, he suffered a traumatic brain injury from a high-speed car accident, and has limited motor skills and mobility that confine him to a wheelchair. Additionally, he suffers from emotional, social and mental disabilities as a result of the accident.

Throughout the months of filming, I developed a good working relationship with Mr. F. He was extremely cooperative, brutally honest, and more than willing to disclose any detail about his life. He kept telling me how much he wanted to be on television and, regardless of how true that statement was, I figured mostly he was just happy to have someone to talk to. I met with him dozens of times not only out at his “work” (panhandling), but also at his apartment when his

family members (his sister, K, and father, V) came to visit him. They too were very cooperative and didn't mind my presence. Soon, the camera seemed to be all but forgotten.

I selected equipment with this goal in mind. I wanted the camera to not be bulky and obtrusive, and become practically invisible over time in order to capture the natural behavior of the subjects. I selected a Nikon D7100 DSLR camera and small tripod in order to achieve this. Additionally, I selected a wireless lavalier microphone, which I was able to slip into Mr. F's pocket and clip onto his collar, allowing him to move freely and interact with other subjects without reminding them of the camera's presence. Other equipment I used for the film included a GoPro Hero 4 and a self-modified handlebar mount, which allowed me to fasten the GoPro to Mr. F's wheelchair and see the world from his perspective.

The Story of Mr. F

I followed Mr. F through his daily life. I was able to observe how he interacted with the public, with his family, with his nurse; I witnessed how he panhandles, how he gets around as a disabled man in a wheelchair in a well-developed suburb area of Northern Virginia; I learned about his life before where he is today.

At the time of his accident, he was enrolled in a prestigious Law School in California. He described the incident to me in detail, during a conversation with his sister, K, which is reflected in the script excerpt below. This is dialogue taken from an interview one summer afternoon.

Table 1: Mr. F's Accident

Mr. F:	In 1991, I was in my first year at [redacted] Law school in [town redacted]. And I used to drive really fast all the time. Like, really fast. Like over 90. And I'd pass people over the double yellow lines, thinking, I'll be so fast at 90-95 mph, I'm in front of them before they even see me behind them. And I did that all the time. And I miscalculated the speed of the oncoming traffic, and I clipped them head-on. And it tipped my car this way, and the guy behind them hit my car so hard, you could stand up outside the car where the passenger seat was. And so... But I always thought, I can't wreck. I'm good at this. And I did it a lot. And I thought, even if I wreck, I'll be dead. I always figured that since I thought I wouldn't wreck, I figured at these speeds – at 100 mph – if I wreck, I'll be dead, right? So it doesn't matter. I didn't think I'd live through something like that. I'm lucky I lived. But sometimes, I wonder if it would've been better if I hadn't have lived. So you hear about people – I've heard about people – wrecking at slower speeds and they die. Why did I live? At over 100. How fast do you think mom was going? Not 100.
K:	Probably 45.
Mr. F:	And she died. That sucks. I was goin' way faster.
K:	So how long were you in a coma for?
Mr. F:	Ten weeks. But I thought I'd die from a wreck and I probably should've. Or would've, if I hadn't had been really lucky. The whole point of going to law school back in '91, I was makin' \$21,500 a year. And I figured with a law degree, it'd probably boost my salary up to \$50,000 a year right? As a law intern. But now, it's like, I can make that just sittin' there sayin' "hi." [laughter]. And it's a lot less reading than going to law

	<p>school. That would've been a lot of work. Somehow, I'm not glad, but someone told me a long time ago – I think it was dad who told me – maybe your accident was God's way of making sure you didn't have to go through all the work of being a lawyer. So. But now I make like 50 grand a year just by saying "hi."</p>
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Mr. F expressly regrets causing the accident that cost him so much, but is otherwise content with the handouts he receives as a result of it. He receives government assistance for his disability, which covers the cost of his apartment, nurse, one of his cellphones, and some of his utilities. He receives internet, cable and phone service for a subsidized cost. He has little to no personal expenses.

His personal income stems from the "work" he does panhandling. In addition to the money, food and drinks he receives while at "work," Mr. F receives free food from a local kabob restaurant on an almost daily basis. But none of this is reported to the government. It doesn't need to be. The only revenue Mr. F is legally required to report include work (which panhandling does not classify as) and gifts from a single person that exceed a large amount of money (which individual panhandling "donations" do not).

After months of filming, my "interviews" became more like conversations. Most of the time, it was conversation between Mr. F and K, and I could participate when I deemed it necessary. Most of the time, they seemed to almost forget I was there. This level of intimacy with the subjects allowed me to gather some otherwise personal details about his life – and finances – that I most likely would be unable to get without this established level of trust.

Table 2: Mr. F's Finances

K:	So the money that you get from disability and social security, you don't even spend it all every month?
Mr. F:	Not even close. I keep a lot of it.
K:	Plus you supplement it with the money you bum.
Mr. F:	Yep.
K:	Well that's good, you don't have to worry about money.
Mr. F:	It's like... I'm rich [laughs]. Right? It's like bein' rich because I only have like five bills a month, and that's rent, electric, cellphone – gotta have that cellphone – and TV. I got one cellphone – a Verizon cellphone and I have a Safelink. This is my Safelink. I gotta use it once a month or they'll stop providing service.
K:	Why do you need that if you have the Verizon one?
Mr. F:	I don't.
K:	So why do you pay for two phones?
Mr. F:	I don't. This one's free.
K:	It's free from who?
Mr. F:	The government. They give me money to buy TV, internet and telephone. So they're payin' for it all. The government pays for everything. Except the money I bum, and the money I bum I throw away.
K:	Well that's the difference between you and a rich person. You don't worry about money, they don't worry about money. But they have to pay the government, and you don't pay the government anything. The government pays you. They take it from the

	rich and they give it to you.
Mr. F:	They're like my Robin Hood. Somebody's gotta do it.

While I bore witness over and over again to the fact that while Mr. F definitely needed the government assistance he was receiving, he didn't necessarily need the money he was asking people for on the streets. In a sense, he was his own personal Robin Hood. Though he made an average of \$20 an hour panhandling, it wasn't a true job; he called it work, but he wasn't actually employed. Without his welfare, he wouldn't receive healthcare, housing, the nurse he so needs, and would likely not use his money properly and end up in a worse situation.

Finding Others

I wondered if other panhandlers were in a similar state – in need of the welfare they were (possibly) receiving, but not necessarily the money they were begging for on the street corners. I set out to interview them, man-on-the-street style. A colleague of mine referred to it as “guerilla journalism,” which seems appropriate as it ended up being an aggressive style of reporting. I had to be confident in what I wanted to know, what my project was about, and convincing in why I thought the people I was approaching would be great additions to the film.

However, I had to be concerned about my safety. These were strangers, possibly suffering from some form of mental illness, who may not appreciate a journalist nosing around in their business, especially if they were like Mr. F in that they didn't really need the money but were posing as though they did. In addition to slipping a canister of pepper spray into my pocket, I decided to bring my older brother, Christian, with me. He's hardly intimidating, standing at

around 5' 9" and scrawny beyond belief. However, he's a third-degree black belt in tae kwon do, though no one would ever guess that. He helped me tremendously, and I thought I figured he wouldn't seem too intimidating to the people I was attempting to interview, I knew he could keep us both safe.

At first, I wrestled with what I was going to say. Mr. F, comparatively, was easy. He wanted to be on television, and during my many years as a reporter, I've found that this quality is hard to come by. Especially when it comes to appearing on camera and discussing sensitive topics such as the one I was working on. The biggest tactic I needed to develop was how to approach these people respectfully, and ask that they agree to participate in my film. I spent a long time picking the right terminology. Do I say documentary film? Project? Do I tell them I'm a student and hope this puts them at ease, or will they not take me seriously unless I come across as a professional instead? Luckily, I had dozens of opportunities to develop my technique.

The town I was patrolling in Northern Virginia, known as Arlington, has panhandlers on almost every corner. Driving down just the main street on a typical day yields at least five different people. I decided to start with a person with whom I'd feel most comfortable approaching, to put myself at ease and appear confident and relaxed. I didn't want the potential interviewee to pick up on any nervousness and get nervous themselves. As a woman myself, this meant I was looking for a female to interview.

To avoid any potential questions about my intentions, I made sure it was obvious I was press. I dressed casually – jeans, sneakers, and my every day winter jacket (it was December, after all) – but had a reporter's vest with a press badge clearly visible on my breast pocket. I had my camera attached to the top of my tripod, which was already extended, and balanced over Christian's shoulder. I had everything set up beforehand, as I didn't want to take too much time

away from these people, or deter them by having them think this was going to take them away from their work.

The first person I approached was beginner's luck. I approached her with a bottle of water, and offered it to her first to establish a kind of rapport. I figured, regardless of her situation, she'd benefit from the bottle of water and maybe I'd come across as someone she wouldn't mind talking to. Upon my approach, I offered the water, and handwarmers as it was particularly cold that day, smiled, and asked her how she was doing. She seemed a little uneasy about the camera, so I introduced myself as a professional journalist and Christian as my associate. I told her that I was doing a documentary film about people in her situation, and that I intended to inform the public about people like her. I then asked her if she would like to do a quick interview, no more than five minutes, for the film. She was a little hesitant at first, to which I offered that I didn't have to reveal her name. She agreed. I set to work quickly, whipping out the tripod, attaching her microphone, and framing the shot. For the purposes of this project, I will refer to her as Lisa.

Lisa still seemed a little nervous, so I hit record, informed her I was recording, and then proceeded to chat with her a little. I intended to use an escalating scale of questions – easy ones first, then progressively getting more personal. I wanted her to have a little trust in me and be invested in the conversation, so she'd be more likely to answer me rather than shut down and call off the interview.

It worked. I conducted a brief interview with her, asking her about her life currently, her life before she resorted to panhandling, her family, whether or not she received government assistance (she does), and what she would say to people who wanted to help her. She gave detailed responses, and even started to cry. She spoke about how she was a hairdresser for 28

years before her mental disability made it too difficult for her to work. She's now unemployed, receives government assistance, but says it's not enough for the lifestyle she desires. She wouldn't disclose information about her mental disability, but expressed that she didn't want her family to know she was panhandling for money. She bore so many personal details to me in just five minutes of knowing her. I left that interview feeling quite confident for the next one, a man I saw across the street from her, who had watched us. I gave Lisa a few dollars and thanked her for her time, wished her well, and slung the camera back over Christian's shoulder before darting across the street.



Figure 2. Lisa

We approached the next man in the same manner. I added that we had just spoken with the woman across the street. But it was to no avail. He wanted nothing to do with us, so I thanked him for his time and we turned to leave. The next person responded similarly. And the

next. Some people refused the water, some also refused the handwarmers, saying they only were out there for money. Finally, one man we encountered reluctantly agreed to an interview.

He was hostile at first, shouting and shooing us away with his sign, which had something about being a veteran scrawled across it in faded black ink. I attempted to bargain, saying we didn't have to reveal his name. When that didn't work, I offered to just film his sign and his hands. My persistence paid off, and he agreed. I set up the tripod quickly, hoping he wouldn't change his mind. He was very reluctant to wear the microphone, but did it upon my insistence. I intended to ask him some of the same questions I asked Lisa, but I was set on my escalating scale of questions to start off. He didn't appreciate my efforts to chat. I asked him what branch of the military he was in and when he served. He answered, Army and the eighties, before saying it was too personal and attempting to end the interview. I insisted I just had one more question, and asked him why he was out here. He gave me a similar answer to Lisa: the government didn't pay him enough for his disability. Then he insisted that was it, and shoved the microphone back at me before requesting we leave his median. I thanked him profusely for his time, gave him a few dollars, and turned to leave. At this point in time, the traffic was moving steadily around us, and we were trapped on the median with the hostile veteran – who was yelling at us for costing him money and to leave “*now*” – until the light finally turned red. We packed up and called it a day.

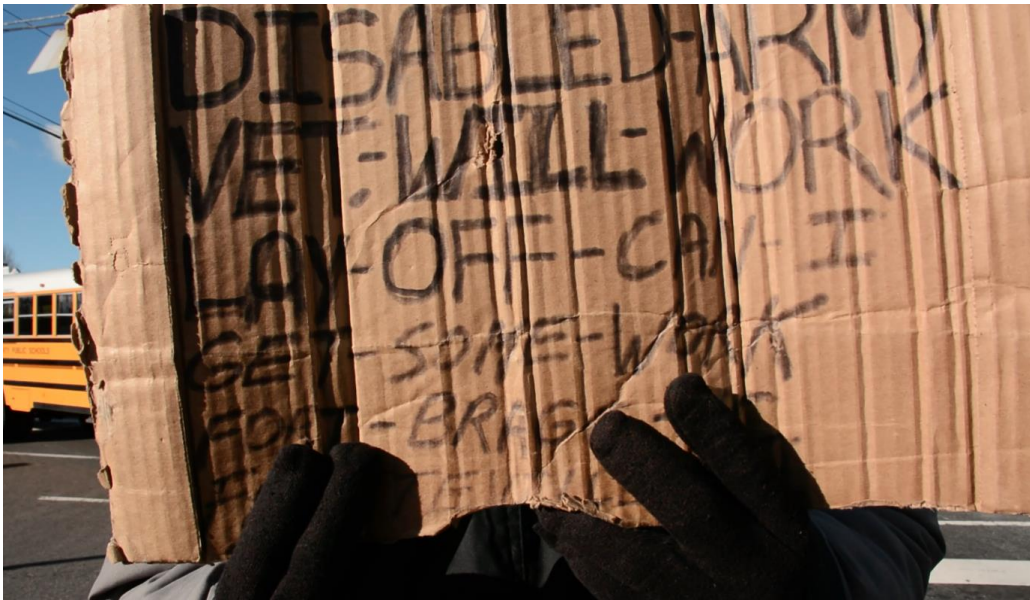


Figure 3. Veteran

Down on the Corner

The next few days of filming went similarly, though without quite the luck we had with Lisa. We drove around in my car, a navy blue Jeep Patriot, with some easily recognizable stickers. After a few days, the interviews were suspiciously decreasing despite a large quantity of panhandlers on the streets. We'd drive past one, park, and as soon as we turned around the street corner would be empty. We'd pack back up and drive around, only to see the people return as soon as we left. We'd park around the corner, walk up to one person on a corner with four people, and as soon as they turned us down and we crossed the street to film from afar, the street was desolate. Everyone had packed up and left.

It was clear that word was getting around. We had only one more successful interview within this time period, and now there were several consecutive days of coming up empty-handed. At this point, people began to pack up as soon as my car was in sight. Christian and I

thought maybe they knew who I was, and were all talking to one another about me. This kind of network was something I was interested in investigating.

We watched for a while, and thought back to the people we had seen before. It started to make sense. There was one man we saw – maybe in his late twenties – who began at one corner dressed in new jeans and a University of Maryland sweatshirt. He didn't get many people giving him money. The next day, he wore faded/torn jeans and had ditched the sweatshirt for a rattier t-shirt that was much too large for him. By day three, he had an eyepatch. And now he had people stopping even at green lights to give him money. But what seemed suspicious was that he'd take shifts on that corner, working the same couple of hours before the next person took over. It was like clockwork.

After no luck with approaching people and then setting up an interview, I decided to approach the next person with the camera already recording. I removed the lens cap, hit record, and relied on the on-board microphone to pick up any audio I may need. I told Christian to hold the camera, which was on the tripod) steady and at around shoulder/eye level. We approached the next panhandler we saw.

He was African American, and seemed to be in his early forties. His sign simply read "Anything Helps" and we approached the crosswalk to the median he was standing on. He eyed us warily as we approached, but made no attempt to leave his post. We walked up, and I smiled and told him my name. He turned a little away from us, saying "Aw no, I know who you are." I laughed, being friendly, and asked him if they had been talking about me (gesturing to the other three panhandlers on each corner of the intersection to emphasize "they"). He nodded and confirmed my suspicions. I then told him I just wanted to know one thing, and asked him how they all chose what corner to stand on. He didn't want to answer. He looked worryingly at the

camera, and said “I don’t want that camera,” to which I responded, not to worry, it wasn’t on *him* and shoved it to point away from him. The audio was still recording. He then said, “Good, because I might not get hired back here.” He then reluctantly mumbled that the corners were a first-come first-serve kind of deal before urging us to leave.

We crossed the street, where I then put the camera down and began filming the panhandlers from a distance. We saw some people who had fled from us before, who now were glaring at us as we filmed. I stood my ground, confident in the legality of what I was doing – after all, they were in a public place, in view of a public street, and had no reasonable expectation of privacy. As far as I was concerned, this was ethically sound.

We got the footage we wanted and promptly left. I no longer felt welcome, and decided not to film anymore in the area for my safety. At this point, we felt heavily outnumbered. But what the man said about getting “hired back here” stuck with us for a while, and it was Christian who turned to me later and said, “Wait, what if they’re organized? What if this is like a *ring* of panhandling?”

But no one else would talk. And those who had talked before urged that what they were doing was legal. And technically, they’re right. As far as Arlington County and most of the country is concerned, the panhandlers are simply exercising their constitutional right to free speech. They can only be arrested if they commit any infractions while soliciting money, including jaywalking, impeding traffic, or fighting over what the Arlington County Police Department (ACPD) referred to as “choice locations” (ACPD press release).

While not seemingly widespread, organized panhandling rings are not necessarily that uncommon. Since the 1980s “bottle gangs,” a group of panhandlers who gather together to raise enough money via panhandling with which to purchase a bottle of alcohol to share, this type of

group-sourcing not a new phenomenon (Stark, 347). However, the one in Arlington seemed a little more like a small business than a bottle fund, and much better organized than a ragtag group of individuals looking for a booze boost. And we weren't the first to suspect that the panhandlers in this particular town are extremely well-organized.

During the time I spent filming in September 2015, the Arlington County Police Department published a press release urging motorists and passersby to refrain from giving money to the panhandlers on the streets. According to the press release, "Despite heart-wrenching signs that speak of homelessness or even physical traumas displayed from traffic medians, [Arlington Police Captain Patrick Donahue] says motorists should avoid giving panhandlers money directly. It usually 'does not improve their situation' since there's no telling what the cash will be used for, Donahue says." The report continues, stating that "[o]fficers have even seen those who appear to be indigent drive off in their own cars after working an intersection," which was upheld by an eyewitness I spoke with who told me she once saw a panhandler in Arlington drive off in a Porsche at the end of the day (ACPD press release).

Kathy Silbert, CEO of A-SPAN (The Arlington Street People's Assistance Network), which helps the homeless, agreed with the police in an article written for ARLNow.com, a local online publication. According to Silbert, "[m]ost panhandlers are not homeless, and most homeless are not panhandlers" (ARLNow.com). Both she and police urged those who want to make a difference to donate to established assistance organizations.

But many of the panhandlers – especially those who don't really need the money, those who are like Mr. F – don't want to lose out. Their seemingly coordinated efforts to solicit money didn't just occur to Christian and me. At least one other person suspects this as well. Sun Gazette editor Scott McCaffrey, "points out that many roadside panhandlers seem to be part of a

coordinated group” (ARLNow.com). As he writes in the editorial section of the Gazette’s website, “It’s pretty clear most of the panhandling in A-town is coordinated in teams. I once even asked Commissioner of Revenue Ingrid Morroy whether she’d be trying to collect business-license fees, it’s so coordinated” (ARLNow.com).

I had already proven that they talk amongst each other earlier, and the press release further confirmed my suspicions. But I was interested in what Kathy Silbert had said about most panhandlers not being homeless, and most homeless not being panhandlers. There are plenty of homeless in Arlington, as with any up-and-coming city, but I rarely – if ever – saw them while out on a shoot. And always, they were never the ones on the street corners. But it seemed as though the people giving money to the panhandlers grouped them all into the same category, as this activity most likely matched their expectation of a homeless person. After all, “panhandlers [who are homeless] are often the only direct contact an average citizen has with a homeless person” (Stark, 342). However, of the people whom I interviewed, every single one of them had housing provided either by the government or could pay for affordable housing on their own. One man I interviewed, a construction worker who claimed he could no longer ever work again due to an injury to his left eye, told me that he had made enough money on his corner to pay for an apartment for him, his wife and his young child for three straight months.



Figure 4. Construction Worker

Another sign that seemed to further confirm Silbert's statement was that none of the panhandlers I encountered in Arlington had any belongings with them. I saw the occasional backpack, but usually all they had was a sign. I wondered, if they were truly homeless like the people I saw on the benches in the park, wouldn't they have all their belongings with them? And as I was driving around one cold day in January, looking for people to interview in Tysons Corner (the up-and-coming city nestled right next to Arlington that boasted the same Metrorail access), I found someone who fit that description.

Out in the Street

She was an African-American woman I had seen several times before, sitting on a small section of sidewalk outside of the McDonald's on Route 7, the main highway that cut through the area and ran parallel to the above-ground Metrorail tracks. She had all of her belongings with

her, was in a wheelchair, and was sitting on a major throughway. However, she was not on a street corner. I decided to approach her and ask for an interview. I was curious to know her situation, her thoughts, and whether or not she was asking for money like the people posing as homeless in Arlington.

She was more than happy to talk to me, and let me interview her for the longest time yet – about an hour’s worth. Her name was Rachel, and she told me all about her life, her difficulties, her struggles, and finally her acceptance of her life on the street. I asked her about what people give her, and she said that money was the least helpful. She shook her head sadly and told me that money wouldn’t – couldn’t – help her now. What helps, she insisted, would be offering up a paid night in a hotel so she could get warm and sleep and wash up somewhere safe and secure, or offering lasting help that could get people like her back on their feet.

But she said the best thing is when people just stop to chat. “There’s a lot of things that go along with being homeless,” she said. “And so [homeless people] become like an animal, because they’re not receiving what other people receive; they’re deprived of everything. You’re isolated from other people.” She went on to describe the state of the issues. “Homelessness is a slow death,” she told me, sadly. “And I’m sure I can’t go any other way.”



Figure 5. Rachel

Based on this experience, and on my interviews with the Arlington panhandlers, I believe that Silbert's assessment of the relationship between panhandlers and the homeless to be accurate. Rachel wasn't asking for money, she was asking simply to be treated like a human being, and to try to stay part of society. And that was the defining factor that separated people like her and the people like those panhandling in Arlington.

Chapter 3

Background Research

Subject to Humiliation

Rachel made an interesting point during our conversation. The worst part, she told me, was that when you're on the streets, people look down upon you. They treat the homeless "like animals" and she feels outcast from society. In other words, it's humiliating. A statement that was corroborated by Lisa, who said she was desperately hoping none of her family members knew she was out panhandling, and that it was incredibly humiliating to be asking for money. So if being on the street for both panhandlers and the homeless is humiliating, why do the panhandlers *choose* to subject themselves to it?

A study done by Stephen Lankenau about the practices of panhandlers in Washington, D.C. says that humiliation manifests in many different forms, including exclusionary practices (prohibiting panhandling in certain locations) and making panhandlers feel left out of society. Many of the panhandlers in his study, however, were in fact homeless. In addition to these practices, "panhandlers typically report feelings of humiliation connected to other factors, such as gender, race, and employment status issues. These humiliations may stem directly from external evaluative practices or may arise internally as panhandlers evaluate themselves through the eyes of passersby" (Lankenau). He then says that it's difficult to overcome these stigmas, as "a display of 'nice stuff' may make the panhandler appear less needy. Hence, panhandlers face countervailing demands from different audiences, which often compel them to manipulate signs and symbols to demonstrate appreciation or need" (Lankenau). This explains the plethora of different strategies the panhandlers in Arlington were using, specifically like the man in the

Maryland sweatshirt who made himself look more and more needy every day to receive money.

It comes to a point where the panhandlers I observed would come to accept the humiliation of appearing needy in order to make more money.

Additionally, it's possible that that's part of the reason the panhandlers choose to stand on medians in traffic. The subjects of Lankenau's study were staked out on sidewalks, where they come into direct contact with everyone passing by. It's easier for people to ignore a panhandler when in their car, and it's more effort to say something derogatory to them (they would need to stop, roll down the window, etc.). And when in traffic, there's no escape route. In an ethnographic study, it was found that "[w]hile the car serves as a physical barrier between driver and panhandler, the fact that the vehicle is usually forced to be in a stationary position by a traffic light may lead to a good deal of discomfort on the part of the driver, who may feel trapped and at the mercy of the panhandler" (Stark, 344). It seems, through my observation, as though people are more likely to not engage at all, or engage positively rather than negatively in the manner in which Lankenau noted. They don't want to roll down the window and say something rude when they're trapped in traffic. Additionally, Lankenau notes that panhandlers that rely on foot traffic to generate income are subject to the possibility of physical assault, which they may be better able to avoid on a median, as everyone passing by confined within their vehicle.

Part of the humiliation of panhandling comes with the realization that "the act of asking others for money itself creates an awareness of downward mobility or declining social standing" for those who weren't always on the streets (Lankenau). This is a fact corroborated by Lisa, who told me she wished she had the same life she did while working, but needed to panhandle every so often to get through the month. Sometimes, Mr. F feels the same way about his former life.

Table 3. Mr. F's Regrets

Mr. F	I'm rich. I don't have to work and I've got thousands of dollars in a safe deposit box. And I bum money. But look around at what you'd have to give up for this life. I gave up a lot for what I have now.
K	You didn't give it up, you threw it away.
Mr. F	I crashed it.

However, he doesn't feel the same humiliation that it seems Lisa feels. He's accepted his situation, and makes the best of it. This is what he does for work, for entertainment, for the sake of getting out of his apartment and talking to people. Without which, he would likely remain in his apartment and rarely interact with anyone. Lankenau notes that one of the ways panhandlers rise above humiliation is by formulating relationships with people who often give them things. Mr. F refers to them as "regular customers."

"So this guy, his name's Marco, he bought me coffee, cookies and a sandwich. And when I saw him, he's like one of my "regular customers" [laughter]. And he buys me cookies every time he sees me. White chocolate macadamia nut. But this time he bought me milk chocolate coconut almond. So I would've say 'hey wait a minute,' but I wanted to try these out. One time he came out with the wrong cookies so he went back in and traded them."

And in the face of exclusionary practices, Mr. F doesn't feel humiliated by his work – he feels entitled to it. Near the end of the summer, the manager of the CVS he frequently solicited money outside of called the police on Mr. F multiple times. At first, they came by and asked Mr.

F what he was doing, and he told them he wasn't asking for money and that people just gave it to him. The officers didn't believe him, but let him be. But by the end of the summer, they had received so many calls from CVS that they told Mr. F the next time they heard a complaint that he was there, they'd have to arrest him. Mr. F wasn't humiliated. He was angry.

Table 4. Mr. F's Location Dispute

Mr. F	They wont let me stay at the CVS in [Town Redacted] anymore. It's only that one guy Shamir. He's the only one who complained. And I even called his boss... they told me his boss's name is Tony. So I called Tony and I said look, Shamir is lying about me. He called the police and is lying saying I was asking for money. And I never ask for money I just say "hi." And Tony said well – he had to back up his employee – so I'm not allowed there anymore. And but I'm sure if I go back over there and I stay down by the liquor store, they wont give me a hard time, right?
K	I wouldn't go back.
Mr. F	But I make such good money there. Twenty dollars an hour for doing nothing.
K	You have to say "hi."
Mr. F	Like that's hard. Is it illegal for me to sit there?
K	If you're not asking them for money-
Mr. F	I'm just saying "hi." Hell, should I go to CVS headquarters and tell them I don't like Shamir? They won't move him?

He felt entitled to his work, and told me he was going to call CVS headquarters and tell them that Shamir had cost him his job, and that he wanted compensation for being "out of work."

Though, as K reminded him, it wasn't like he really needed the money. After all, everything he needed was paid for with welfare.

Albeit, it's complicated. So complicated, in fact, that it's difficult to offer up solutions for it. And with over 100 different federal welfare departments, it's difficult to navigate the system as well. Mr. F, for example, receives a number of benefits from different welfare programs, such as subsidized apartment rent in the form of a Section 8 housing voucher (which the federal government gives the state government who then gives it to the local government), a different federal program to pay the rest of his rent that the voucher doesn't cover, food stamps, Social Security, Medicare, Medicaid, and free bus and Metrorail access anytime, among others.

Marketing Strategies

In order to be successful as a panhandler, as shown by Mr. F, there's a large amount of strategy involved. As I stated in Chapter 1, he's a master in the art of manipulation. He sits outside of CVS, a convenience store, where he knows people can't deny that they have any money to give. He's in a wealthy area of town, where the houses routinely sell in the millions of dollars range and the grocery stores have valet parking. And with that, juxtaposed with his image of a homeless man in a wheelchair just "sayin' 'hi,'" he feeds off of their guilt.

At first, he says, he only asked for "five quarters and a nickel," because it "made people think." He said that they knew he was asking for more than a dollar, but instead of counting it out, they'd just hand him two dollars. Or a five. Sometimes a ten. "Twenties are my favorite," he told me once. At first, he'd tell people he wanted cigarettes. Now, he's a little more crafty, telling people he needs a new wheelchair to help him get around.

In an ethnographic study done on homeless panhandlers, it was found that “[t]he object of the request, however, rarely matches the expenditure of the donation,” which is reflected in Mr. F’s use of the money on alcohol, concert tickets, and other items (Stark, 345). He told me once, with a grin: “So the whole time that I was bumming money, I was thinkin’, if these people knew this money was to go to a concert, they wouldn’t give me money, would they?”

He has a strategy that once made him over \$400 in one day. He says “hi” to a passerby who looks generous. Often a woman with children, who he thinks feels more inclined to set a good example for their kids. He’ll say “hi” no more than three times, but makes no attempt to hold out his cup, almost as though he’s playing hard to get. But it still works.

“You know what a lot of times people do?” He says. “They give money to their child and say ‘see that guy? Put a dollar in that cup.’ So this little child comes up with a dollar and I just say ‘thank you sir.’ So really I’m doing *them* a service.”

The “Safety Hammock”

The state of welfare is so incredibly complex as the system is designed to cover a vast array of demographic needs. According to Welfareinfo.org, a website designed to aid people with understanding the welfare process, assistance and eligibility requirements vary from state to state. Additionally, eligibility is “determined using gross and net income, size of the family, and any crisis situation such as medical emergencies, pregnancy, homelessness or unemployment” (Welfareinfo.org). There are different types of programs that can provide temporary or lifetime assistance based on a presented need. Most states individually “offer basic aid such as health

care, food stamps, child care assistance, unemployment, cash aid, and housing assistance” (Welfareinfo.org).

But as the poverty level grew to 15.1 percent of Americans by 2012, federal welfare spending increased as well (Tanner, 1). By 2012, “since President Obama took office, federal welfare spending ... increased by 41 percent, more than \$193 billion per year” (Tanner, 1). There are approximately 126 welfare programs paid for by the federal government, yet the rate of poverty is not declining. In his analysis, Michael Tanner of the Cato Institute says the government should “focus less on making poverty more comfortable and more on creating the prosperity that will get people out of poverty.”

Due to the complexity of the American welfare system, it’s difficult to truly measure how well it works. This data is further muddled by the alleged instances of people viewing a life within the supports of welfare as a “rational alternative” to working full-time (The Economist). In the case of Melissa Devilma, a previously homeless and jobless woman in Boston, received “\$478 in cash and \$367 in food stamps each month, along with housing assistance that lowered the rent on her two-bedroom apartment in Boston to \$131” as well as health care (The Economist). All included, taxpayers “subsidized her to the tune of \$33,000 annually,” which she used to go to college and get back on her feet. However, Devilma says she knows others like her that aren’t as eager to escape the welfare system. According to Devilma, “if it were not for her son and the recent expiry of her cash aid, she would rather live on welfare than take an entry-level job at McDonald’s, which she considers unsuited to her level of education” and that this reluctance to work was not uncommon amongst people in her former situation (The Economist).

While the welfare reform of 1996 drastically reduced the number of people receiving cash aid – from “12.3 million people a month in 1996 to 4.1 million in 2012” – the number is

back on the rise, which has some people worried that the system is “encouraging idleness” (The Economist). Republican Paul Ryan likened the safety net of government welfare to that of a “hammock that lulls able-bodied people into lives of dependency and complacency” (The Economist). But it’s difficult to determine who genuinely needs the money from those who don’t. For example, in a study done by the Centre on Budget and Policy Priorities (CBPP), a left-leaning think-tank, “most able-bodied adults in households with children that receive food stamps work” and, “in 2011 roughly 86% of children receiving Medicaid came from working families” as “many benefits keep flowing even after the recipient has found work” (The Economist). After all, the “United States has an extremely large employment-based private benefit system that is extensively buttressed and shaped by government policy” (Hacker, 245).

One thing both parties in Washington seem to agree on, however, is the arguably limited success of the earned-income tax credit (EITC) program. The way this program works is to provide tax credits that will prop up and top off a low-income worker’s earnings. As such, a “single mother with one child will receive a credit that rises to \$3,250 a year as she approaches \$9,600 in earnings” and “this will remain steady until she makes \$17,500, at which point it starts to be phased out” (The Economist). However, the phase-out process really starts to mess up the distribution of marginal tax rates that may incentivize people to cap their (reported) income at just below poverty level.

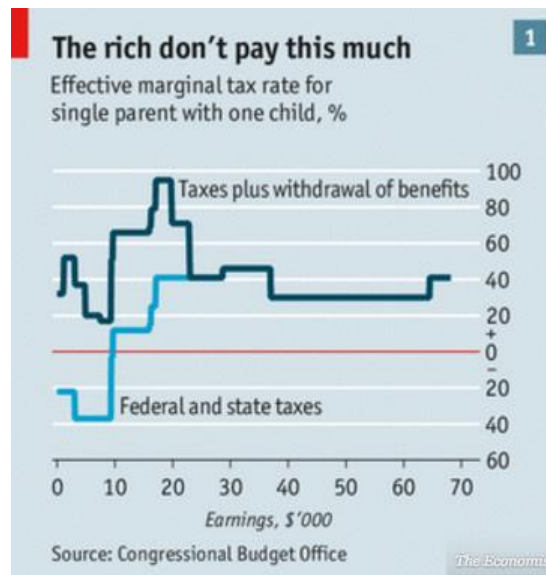


Figure 6. Marginal Tax Rates

Figure 6 shows how the marginal tax rate would potentially affect a single parent with one child in a “typical” state such as Pennsylvania in 2012. The phase-out policy would remove certain benefits at certain personal income rates, to ideally wean the individual off of receiving assistance. However, as determined by the non-partisan Congressional Budget Office (CBO), this would mean that the “effective marginal tax rate would range from a modest 17% to a jaw-dropping 95%,” which is certainly an incentive to avoid working toward upward mobility (The Economist).

While the system still greatly benefits those who receive welfare due to an inherent inability to work due to some sort of disability, the rate of those claiming disabilities has greatly increased since welfare reform in 1996 made it difficult for an able-bodied person to receive cash aid. In 2013, “roughly 8.9 million disabled workers received an average of \$1,130 each month from the Social Security Trust Fund,” which is up from about 455,000 in 1960 and 4.4 million in 1996 (The Economist). And in the midst of the recent financial crisis, the numbers of those

claiming welfare for disability rose drastically once again, with the most common complaints relating to “‘musculo-skeletal’ and mental problems, such as bad backs, depression and anxiety,” which are increasingly difficult to quantify and, therefore, verify (The Economist). However, attempting to restrict the coverage for those who claim these disabilities fraudulently would cause undue harm to those who legitimately need the assistance. It’s a double-edged sword that all comes down to a matter of rational ethical reasoning: is it better to make sweeping cuts that will cut out those who are taking advantage of the system but also harm a large number of those who need the help, or is it better to continue pouring money into the services and watching out for the frauds with the hope that not many will worm their way into the system?

It’s not an easy decision in the eyes of policy-makers, but as a welfare nation, it’s essential to do the latter. Any broad, sweeping cuts will undoubtedly cause more harm than good to the people the services are designed to help. And in a society that prides itself on being a land of opportunities and allowing ample space for upward mobility, the best solution is to hope that this socio-economic status driven psychology is what will prevent a number of welfare recipients who are able to move upward from remaining “idle” at the bottom to receive handouts. The services are there for those who need them, want them, and ultimately qualify for them, and there will always be people who attempt to cheat any system and take advantage of loopholes. In the end, it comes down to psychology and human nature more so than policy, which is one of the largest reasons why it’s so incredibly difficult to “solve” the problem of welfare.

Chapter 4

Editing Process

For this endeavor, I used the program Adobe Premiere to edit together the final project. As I have the most editing experience with this program, I knew that it had the proper format and functions necessary for the final production of the film. While filming, I gathered not only “A-roll,” which is interview footage, but also “B-roll,” or, essentially, “background” footage. This consisted of things that I thought would help the viewer get a sense of truly *being there* with the subject, and shaping the experience. For example, while out with Mr. F, I filmed not only him at different angles, but also storefronts, scenery, and things such as road signs and buildings to form a sense of place. When in his apartment, I took footage of his living arrangements, his belongings, his wall décor, etc. When filming Rachel and the panhandlers, I filmed them from a distance as well. Then I also have “X-roll,” which is footage in which the viewer can hear the questions being asked by another person in the room, which are of Mr. F speaking with K and V.

While filming Mr. F, for privacy of those without direct knowledge of my filming presence, I made sure not to show the faces of those passing by. This wasn’t too difficult, considering Mr. F is in a wheelchair, so an eye-level shot of him was too low to include the face of a passerby. Additionally, his family requested that their faces not be shown as well. This is why they are in the X-roll, and their comments and conversations with Mr. F are primarily off-screen.

Before editing, I needed to write the script. And in order to write the script, I had to catalog all my footage. This process required me to watch all of my raw, unedited footage from

day one forward, and transcribe the important quotes that I wanted to use in the film, along with timecodes at which they happened. Additionally, I would need to write notes about some pieces of footage, such as examples of good B-roll I wanted to use or about any potential problems with a specific piece of footage. In the end, my catalog showed about 25 hours of usable footage, for a planned 30-40 minute documentary. The transcribing process took much longer than the 25 hours of footage, as I often had to pause, write down what the person was saying, rewind to double check that I had gotten it right, and then continue.

Once that process was complete, the next step was to write the research sections of the paper to better organize my thoughts and determine what exactly I was planning on including in the film itself. My goal was to have the film be mainly character driven, with little to no input from me as a narrator, save for necessary transitions and background information not readily available from the subjects themselves.

Editing comes with its own hurdles as well. Working with video and audio, I had to make sure all my footage was cohesive, and all the audio levels matched in volume. A difficulty I ran into was color balancing for the different environments as well as the fact that the camera I was using could only record one track of audio. This means that my interview track and the natural sound (background noise) were inseparable. If anything happened in the background that was especially noisy – a loud car, banging noise, someone else talking in the background – I couldn't separate it from my subject. Luckily, I didn't have too many issues with that, and I was able to adjust as needed using a "denoiser" effect within Adobe Premiere to muffle secondary sound.

Another issue I ran into was having other people understand Mr. F. Due to his disability, it's really difficult to understand his speech, especially when he's not on camera. As such, I needed to subtitle him, which was an incredibly time-consuming process. Additionally, this was

not a task I'd ever needed to complete before, so I had to learn how to properly subtitle a person's speech to match the flow of the video.

After everything, there is a lot of watching, re-watching, and tweaking to make the final cohesive product. When the total project was reviewed, I could then finally export it into an internet-friendly format and share it.

Chapter 5

Conclusion

It's never easy to simply package a complicated subject such as this and come up with a neat and easy solution. In fact, there isn't any sort of solution to this problem that doesn't affect a single person negatively. It's nearly impossible to help those who don't want or feel as though they need/deserve assistance. And any sort of regulation that restricts the things that Mr. F and some of the other panhandlers do is sure to negatively affect a person who genuinely needs that avenue for income in order to survive. The system is too large, too complicated, too overburdened, to closely examine every person who qualifies for assistance and determine if they truly need it, especially when it comes to factors that are difficult to verify, such as vertigo, musculo-skeletal pain disorders, anxiety, depression, and other "invisible" afflictions.

In the case of Mr. F, he definitely was deserving of his government assistance. He's both mentally and physically handicapped, and as such, is unable to hold a job. He receives funding for housing, telephone, internet, television, food, and other items that are a necessity in this society, as well as a nurse. While he does have family members such as V and K who care for him and check up on him, as well as bring him birthday and Christmas gifts and other items such as his Mac computer and his Bluetooth speakers, it's not fair to place the sole financial burden on them. However, with his free time, he makes up to \$50,000 a year from panhandling, which is all unreported and tax-free income. While it seems that this type of money may render him exempt from government assistance, it's not a steady form of income that he could potentially rely on and is not required to be reported. Without his government aid, any sort of injury, disgruntled

CVS employee or a change in how generous passersby are could throw him into poverty and even homelessness.

Additionally, without his government assistance, Mr. F would face extreme difficulties in finding a place to live, getting a credit card, and other things that require proof of steady income. And if he solely relied on his panhandling to make money, he most likely would spend it frivolously. Lisa had a similar problem, citing that she found it difficult to live within her means and could never budget properly.

And whether they need the money or not, it's perfectly legal for anyone to panhandle. It's considered an exercise of freedom of speech, and is protected under the First Amendment – a decision that has been upheld in many Circuit Courts across the country. Even holding a sign with exaggerated statements of need isn't technically fraudulent. As defined by law and cited in the US Legal dictionary, fraud is the “intentional misrepresentation of material existing fact made by one person to another with knowledge of its falsity and for the purpose of inducing the other person to act, and upon which the other person relies with resulting injury or damage.” The legality of which is determined by whether the conned person has suffered a “resulting injury or damage,” which when it comes down to a couple of dollars or spare change, isn't really much in the eyes of the court.

So in my experience, I believe that there needs to be a change in how people understand the issue of panhandling and the alternatives they can indulge in in order to make a difference. If you want to help someone on the street, give them things that will help them instead of money. There's no oversight as to how the person will spend the money, or if they truly need it. They may use it to buy something they need, or they could be like Mr. F and spend it on wine and concert tickets. Material items such as water bottles, food, winter clothes, and more can only

serve to help, not harm. Any money a person wishes to donate can go to various organizations that assist those in need; an organization that has the appropriate budgeting and oversight to help people get back on their feet if they so desire. An organization that offers assistance to people to learn how to budget money, how to interview for jobs, how to live within their means, and how to survive.

And, as Rachel insisted, treat everyone as though they are people. Sometimes, the greatest thing a person can give another on the street is a little understanding. “I didn’t think that I was such a bad person that I had to end up on the streets,” Rachel said. “People look down upon you. You walk past them, and you don’t see them. You see them and you don’t see them. You don’t treat them like a human being. That kills your spirit. And being on the streets, that’s the hardest.”

Appendix

Loopholes Script

[DISCLAIMER]

OPEN: [FOOTAGE OF AREA IDENTIFIERS]

K: Is that last night's take?

MR. F: [showing bills] Yep.

K: And what's that on top? A 50?

MR. F: A hundred.

[/INTRO GRAPHIC AND TITLE]

[/PANHANDLING FOOTAGE]

[/TEXT: MR. F/PANHANDLER]

[/TEXT: (OFFSCREEN) K/MR. F'S SISTER]

MR. F: I was on the bus last night with Toshua. He worked at Giant. He was on the bus and we were talkin' and he said "how much did you make tonight?" and I said \$135-

K: And you made more than he did, right?

MR. F: And he said "you made more than I did and I worked all day."

K: How much did he make?

MR. F: I don't know. I didn't ask. I didn't want to rub it in his face.

[/TEXT: MR. F HAS BEEN PANHANDLING IN NORTHERN VIRGINIA FOR THE PAST
SEVERAL YEARS]

MR. F: I had a stack of money in my hands and this guy comes over and hands me two dollars. And I'm like what's this for and he says "for you."

K: When he saw you with a wad of money he just gave you more?

MR. F: [nods] Yeah.

[/TEXT: HE RECEIVES GOVERNMENT ASSISTANCE FOR HIS DISABILITIES.
ASSISTANCE HE WOULD NO LONGER QUALIFY FOR IF HE WAS REQUIRED TO REPORT HIS
PANHANDLING EARNINGS AS INCOME.]

[/TEXT: BUT HE ONLY HAS TO REPORT INCOME FROM WORK, OR FROM GIFTS
WORTH A LARGE AMOUNT OF MONEY, AND INDIVIDUAL PANHANDLING “DONATIONS”
DON’T FIT INTO EITHER CATEGORY.]

MR. F: I’m rich. I don’t have to work and I’ve got thousands of dollars in a safe deposit
box. And I bum money. At \$20 an hour, you do that for eight hours a day, that’s \$43,000
a year. And its tax free so what is that, fifty grand a year.

[pause]

MR. F: I never pay taxes. Tax season comes and goes ... and I just laugh. But everyone
else has to pay taxes, that way they’ll support me.

[/TEXT: JULY]

[B-ROLL OF PAPERWORK]

K: \$1,161 a month.

MR. F: That’s what I live on. That, and the hundreds of dollars a month I bum! [laughter]

K: Do you pay gas?

MR F: Nope.

K: Do you pay water?

MR F: Nope.

K: What about telephone?

MR F: I get TV, internet and telephone for like \$195 a month.

V: 195 dollars a month? Holy shit.

K: Do you pay any Medicare? You don’t pay anything for health insurance?

MR F: I don't pay that stuff, no. I let other people pay that-

K: and you don't rent anything other than the apartment, right? And what do you pay for food in a month?

MR F: Not much. All my food is free and it comes from Ravi Kabob.

[pause]

MR F: It's all free money. My life is free right now.

[/TEXT: BUT IT WASN'T ALWAYS THIS WAY FOR HIM.]

MR F: Every day is a weekend. [pause] But look around at what you'd have to give up for this life. I gave up a lot for what I have now.

K: You didn't give it up, you threw it away.

MR F: I crashed it.

[ACCIDENT POLICE REPORT B-ROLL]

MR F: In 1991, I was in my first year at [---] Law school in [---]. And I used to drive really fast all the time. Like, really fast. Like over 90. And I'd pass people over the double yellow lines, thinking, I'll be so fast at 90-95 mph, I'm in front of them before they even see me behind them. And I did that all the time. And I miscalculated the speed of the oncoming traffic, and I clipped them head-on. And it tipped my car this way, and the guy behind them hit my car so hard, you could stand up outside the car where the passenger seat was. And so... But I always thought, I can't wreck. I'm good at this. And I did it a lot. And I thought, even if I wreck, I'll be dead. I always figured that since I thought I wouldn't wreck, I figured at these speeds – at 100 mph – if I wreck, I'll be dead, right? So it doesn't matter. I didn't think I'd live through something like that. I'm lucky I lived. But sometimes, I wonder if it would've been better if I hadn't have lived. So you hear about people – I've heard about people – wrecking at slower speeds and they die. Why did I live? At over 100. How fast do you think mom was going? Not 100.

K: Probably 45.

MR F: And she died. That sucks. I was goin' way faster.

K: So how long were you in a coma for?

MR F: Ten weeks. But I thought I'd die from a wreck and I probably should've. Or would've, if I hadn't been really lucky. Somehow, I'm not glad, but someone told me a long time ago – I think it was dad who told me – maybe your accident was god's way of making sure you didn't have to go through all the work of being a lawyer. So. But now I make like 50 grand a year just by saying hi.

[/TEXT: HOWEVER, MR. F NEEDS THE ASSISTANCE HE RECEIVES, AS HIS DISABILITIES PREVENT HIM FROM WORKING. AND IN A WAY, HE NEEDS PANHANDLING AS A CONSTRUCTIVE THING TO DO WITH HIS TIME.]

K: You don't even need the money. What do you even really need it for?

MR F: To buy concert tickets.

K: Right. So do you just do it so you have something to do? You do it for fun, or...?

MR F: Yup. What else is there to do?

K: I guess not much.

[/TEXT: SOMETIMES, WITHOUT THIS OUTLET, HIS IDLENESS CAN GET HIM INVOLVED WITH THE WRONG TYPES OF PEOPLE.]

K: These guys are bad guys, they're on probation, they're in the country illegally, they're ... these are bad people that'll get you in big trouble. It's these guys living here, doing their laundry here, making a big mess everywhere that she has to clean up after ... y'know it's a bigger problem than you're just sitting here smoking.

MR F: [shouting obscenities]

K: Do you see how I try to help you? What do those guys do for you? And then you get pissed at me? Really? I'm giving you shit because I don't want you getting in trouble and

getting kicked out of your apartment. And I don't want people taking advantage of you and having you do things that you shouldn't be doing. It's a cycle with you. And I don't want that to happen again with these guys.

THOUGH HIS LIFE IS FREE ... IT ISN'T EASY. HIS WELFARE SUPPORT STEMS FROM SEVERAL DIFFERENT FEDERAL WELFARE PROGRAMS, WHICH THEN TRICKLE DOWN TO STATE AND LOCAL GOVERNMENTS TO ENACT AND OVERSEE.

FOR HIS PHYSICAL, COGNITIVE AND SOCIAL DISABILITIES CAUSED BY THE ACCIDENT, HE RECEIVES MEDICARE, MEDICAID, SOCIAL SECURITY, A NURSE, HOUSING, AND FREE BUS AND METRORAIL ACCESS.

BUT MR F STILL STRUGGLES TO GET AROUND DESPITE BEING ABLE TO RIDE PUBLIC TRANSPORTATION FOR FREE, AS NAVIGATING THE SYSTEM ISN'T MUCH EASIER.

MR F: Oh good, there's a bus.

[bus rolls up]

MR F: Sir. Sir. I'm going to Columbia Pike. Is that where I can get on the 41? I'm trying to get on the 41 to go to --- and ---. Usually I take this bus, and I get off somewhere.

[talking with guy].

BUS DRIVER: You need the 45.

MR F: Oh. There's a 45 right there.

...

MR F: I'm going to --- and ---.

BD: I'm going to Rosslyn. You can take a 41 bus

MR F: 41 doesn't come here.

BD: Where are you going exactly?

MR F: Columbia Pike.

BD: Columbia Pike right there. It coming in 4 minute. Only 4 minute.

MR F: What bus? 45?

BD: Yeah. 45. Over there.

MR F: Thank you.

[smoking at bus stop, waiting]

MR F: I'm trying to get on the 41.

GIRL: This is 77.

BD: Not 41, sir.

MR F: I know.

BD: 41 is not coming here. You can take 45. He's going to Columbia Pike. Just take the 45.

MR F: Which way?

BD: He is coming.

MR F: I just talked to both of them...

BD: 45 is coming. Just wait here.

MR F: 45 which way? Pentagon?

BD: 4 minute.

MR F: 45 to pentagon?

BD: [closes doors, drives off]

[45 rolls up]

MR F: Can you get me on the 41?

BD: Glebe and Columbia Pike? Yes.

MR. F ALSO RECEIVES A SECTION 8 HOUSING VOUCHER FROM THE FEDERAL GOVERNMENT, WHICH GIVES HIM SUBSIDIZED RENT AT A MUCH LOWER COST. THEN, HE RECEIVES BENEFITS FROM ANOTHER FEDERAL PROGRAM THAT COVERS THE REMAINING COST OF THAT RENT.

BUT AFFORDABLE HOUSING ISN'T A SERVICE THAT'S EASY TO COME BY.

ME: "So, in your opinion, is there adequate affordable housing in the Virginia/DC/Maryland area?"

TIM: No. [pause] Land cost in this area is incredibly expensive. The struggle is you don't have a lot of affordable housing developers that also develop market rate, they're kind of two different beasts. So, in my example, if I'm buying a piece of ground, I'm competing with someone that is building market rate, they can close in 30 or 60 days. Meaning that they can purchase the land in 30 or 60 days. Whereas an affordable housing developer has to apply for funding, sometimes they have to compete for funding, and that can take the better part of a year to find out you've kinda won. So then you've gotta convince a landowner to say 'okay, we're not gonna sell our land to this guy, who can pay more because he's charging more rent and can close quicker, and we'll sell it you who, y'know.'"

AND ONCE SOMEONE HAS MANAGED TO RECEIVE HOUSING ASSISTANCE, IT'S DIFFICULT FOR THEM TO LOSE IT.

TIM: "Typically in the tax-credit program, once you're qualified to live in the unit, you can pretty much stay. There's a percentage that your income would have to double for you to no longer qualify, but it's so high, I've never seen someone be unqualified to be in there. If they *honestly* qualified to be in there."

AND AT FIRST, MOST DO. BUT ONCE A PERSON RECEIVES THIS TYPE OF SUPPORT, THERE'S NOT A WHOLE LOT OF INCENTIVE TO MOVE UPWARD.

IN AN ARTICLE WRITTEN BY THE ECONOMIST, A FORMER-WELFARE RECIPIENT SAID THAT "IF IT WERE NOT FOR HER SON AND THE RECENT EXPIRY OF HER CAH AID, SHE WOULD RATHER LIVE ON WELFARE THAN TAKE AN ENTRY-LEVEL JOB AT

MCDONALD'S, WHICH SHE CONSIDERS UNSUITED TO HER LEVEL OF EDUCATION" AND THAT THIS RELUCTANCE TO WORK IS NOT UNCOMMON AMONGST PEOPLE IN HER FORMER SITUATION.

AS SUCH, WELFARE BECOMES A "RATIONAL ALTERNATIVE" TO WORKING FULL-TIME, AND INSTEAD PEOPLE RESORT TO PANHANDLING TO MAKE MONEY WITHOUT BEING DETECTED BY THE VERY SYSTEM DESIGNED TO HELP THEM.

AND MR. F ISN'T THE ONLY PANHANDLER IN THE AREA. IN THE TOWN WHERE HE LIVES, ARLINGTON, VA, THERE ARE DOZENS OF PEOPLE WORKING THE STREET CORNERS.

LIKE MR. F, THEY MAKE ENOUGH MONEY ON THE STREET CORNERS TO SUPPORT THEMSELVES.

AND LIKE MR. F, THEY RECEIVE SOME FORM OF GOVERNMENT ASSISTANCE.

LISA: I was a hairdresser for 28 years but I can't work anymore because of a... of a mental disability.

VETERAN: I'm an Army veteran, and I'm out here because the VA don't pay me enough.

LISA: I get money from the government, but it's not as much as I was used to. It's not enough for me.

CONSTRUCTION WORKER: I get enough to pay for an apartment for my wife and my kid.

LISA: It's embarrassing.

CONSTRUCTION WORKER: I'm out here every day. And y'know, it's legal.

LISA: It's legal.

K: What do the cops do when they see you sitting outside Giant?

MR. F: They say Hi.

IN MOST MAJOR CITIES, PANHANDLING IS CONSIDERED PROTECTED FREE SPEECH.

[B-ROLL OF COURT CASES/DOCUMENTS]

AND EVEN SIGNS THAT EXAGGERATE A PERSON'S NEED AREN'T NECESSARILY DEFINED AS FRAUDULENT.

[GRAPHIC DEFINING FRAUD]

AS DEFINED BY LAW, FRAUD IS THE INTENTIONAL MISREPRESENTATION OF A FACT MADE BY ONE PERSON TO ANOTHER WITH KNOWLEDGE OF ITS FALSITY AND FOR THE PURPOSE OF INDUCING THE OTHER PERSON TO ACT, AND UPON WHICH THE OTHER PERSON RELIES WITH RESULTING INJURY OR DAMAGE."

THE LEGALITY OF WHICH IS DETERMINED BY WHERE THE CONNED PERSON HAS SUFFERED A "RESULTING INJURY OR DAMAGE," WHICH WHEN IT COMES DOWN TO A COUPLE OF DOLLARS OR SPARE CHANGE, ISN'T REALLY MUCH IN THE EYES OF THE COURT.

MR. F: All I do is say hi, and I'm holding a cup so they know why I'm there. If I'm not there for money, what am I there for? Just to say Hi. So I just say hi and people give me money, I don't know why.

K: [laughter]

MR F: I don't know why they give me money.

[NATS]

MR F: I can't wait until someone comes by and gives me either a ten or a twenty. I like twenties the most. Hi.

[/TEXT: BUT WHILE MR. F WORKED ALONE, SOME OF THE PANHANDLERS SEEMED TO BE WELL-ORGANIZED, AND OPERATING IN GROUPS.]

[/TEXT: A SUSPICION WE DEVELOPED AFTER NOTICING THAT THE PANHANDLERS IN THIS PARTICULAR AREA WERE ALL LEAVING TOGETHER AS SOON AS THEY SAW MY CAR.]

[/TEXT: [OFFSCREEN] CHRISTIAN/EQUIPMENT MANAGER & SECURITY CONSULTANT]

CHRISTIAN: I think he's leaving.

ME: Yeah. He's walkin' away.

CHRISTIAN: He's running.

ME: So they are talking about me.

CHRISTIAN: Exactly.

ME: Because it's not the guy I approached today.

CHRISTIAN: No, it's a totally different guy.

ME: So that's interesting. That's very interesting. I wonder if they know my car.

[/TEXT: WE DECIDED TO INVESTIGATE BY APPROACHING A PANHANDLER WITH THE CAMERA ROLLING.]

ME: Walk with me, we're recording.

CHRISTIAN: I wonder if they're communicating with each other as some kind of underground network.

ME: (to panhandler) Excuse me?

PANHANDLER: [unintelligible]

ME: No? You've heard of me or-

PANHANDLER: [nods]

ME: Actually I have one question. How do you guys decide what corner to stand on? Do you decide amongst each other or is it whoever gets there first...?

PANHANDLER: Aw, c'mon man.

ME: I'm just curious – just wondering. I just wanna know.

PANHANDLER: Can you turn that camera away first?

ME: Yeah, yeah, yeah. Here.

PANHANDLER: You promise?

ME: Yeah.

PANHANDLER: Good. 'Cause I might not get hired back.

AND WE WEREN'T THE ONLY ONES WHO SHARED THIS SUSPICION.

IN AN ARLINGTON COUNTY POLICE DEPARTMENT PRESS RELEASE, THE POLICE URGED DRIVERS TO AVOID GIVING MONEY TO THE PANHANDLERS, CITING THAT IT USUALLY “DOES NOT IMPROVE THEIR SITUATION” AS THERE’S NO TELLING WHAT THE CASH WILL BE USED FOR, AND THAT “OFFICERS HAVE EVEN SEEN THOSE WHO APPEAR TO BE INDIGENT DRIVE OFF IN THEIR OWN CARS AFTER WORKING AN INTERSECTION.”

SCOTT McCAFFREY, EDITOR AT THE LOCAL SUN GAZETTE PAPER, JOKES THAT THE PANHANDLING IS SO WELL-COORDINATED, THAT HE ONCE ASKED COMMISSIONER OF REVENUE INGRID MORROY WHETHER SHE'D BE TRYING TO COLLECT BUSINESS-LICENSE FEES FROM THE PANHANDLERS.

[/TEXT: BUT WHAT ABOUT PEOPLE WHO ARE TRULY HOMELESS? THOSE WHO ARE UNLIKE THE ARLINGTON PANHANDLERS WHO OFTEN LIVE IN A SECURE APARTMENT? THOSE WHO ARE NOT RECEIVING GOVERNMENT HELP?]

[/TEXT: THE WELFARE SYSTEM HAS LIMITED RESOURCES AND IS VERY COMPLICATED TO NAVIGATE. ANY NUMBER OF THINGS CAN AFFECT WHETHER OR NOT

A PERSON IN NEED RECEIVES HELP. SOMETIMES, IT'S JUST A MATTER OF WHETHER A PERSON WANTS HELP, OR FEELS AS THOUGH THEY DESERVE IT.]

RACHEL: I didn't think that I was such a bad person that I had to end up on the streets. They think that people on the street, that they don't want to work, that they're lazy, they think that their life doesn't mean anything. So they walk past them, and don't talk to them, don't share with them. And so they become like an animal, because they're not receiving what other people receive, they're deprived of everything. You're isolated from other people. There's a lot of things that go along with being homeless.

TIM: When we talk about affordable housing or we talk about a home, really what you're talking about is kind of security. People can't reach their potential if they're worried about whether or not they've got heat. They may be thinking about their next economic decision, but it's a short-term economic decision.

RACHEL: Homelessness is like a slow death. It's a slow dying process.

TIM: To me, it's one of the most fundamental, basic human rights that a human should have, which is the ability to go home, and wake up, and think about how to make their life better and not think about whether or not there's lights on.

RACHEL: You walk past them, and you don't see them. You see them and you don't see them. You don't treat them like a human being. People look down upon you. That kills your spirit. And being on the streets, that's the hardest.

TIM: I don't think you can ever stop someone from lying. There's always gonna be somebody that games the system.

[pause]

K: So how did you get free dinner last night?

MR F: I went over to café mew and I go in there and its set up like a chipotle. So you go in and there's a menu on the wall and you tell them what you want and they make it and bring it down the line and then you pay for it. Well, they made my food, and they brought it down the line, and then they said something like "\$11.29" and I just looked at them and said "I ain't got no money." And they just give me the food.

K: But you did have money?

MR F: I always have money, ---. I always have money [laughs] but that doesn't matter. I had 40-something dollars in my wallet. So just either say "I don't got no money" and they either give it to me or I go to the next place.

[/TEXT: THE MONEY THAT MR. F MAKES FROM PANHANDLING BECOMES MONEY FOR CONCERT TICKETS, FUN MONEY AND SOMETIMES, EVEN LEGAL FEES.]

[B-ROLL (GOPRO) OF HEADING DOWN THE STREET IN WHEELCHAIR TO RAVI KABOB]

MR. F: I was using some of the dollars I bummed to pay off a lawyer cause I got a couple tickets right outside for rolling down the middle of the street in my wheelchair. And the cops wrote me a ticket.

K: that's really dangerous.

MR. F: I know.

K: for you and the people in the cars. Why do you go down the middle of the road?

MR. F: It's easier. It's just simpler. Cause getting on and off sidewalks is a pain in the ass.

K: isn't it easier though if you have the electric wheelchair?

MR. F: Oh yeah.

[/TEXT: BUT A NEW WHEELCHAIR WOULD MEAN COMING UP WITH A NEW STORY TO TELL HIS "CUSTOMERS."]

[panhandling]

ME: [offscreen] What do you use the money for?

MR. F: I tell them its for my new electric wheelchair. Because I can only push for so long.

ME: [offscreen] Is that true?

MR. F: Not really. Of course not. Because I have money for my wheelchair.

[pause, panhandling b-roll]

MR F: The government pays for everything. Except the money I bum, and the money I bum I throw away.

K: Well that's the difference between you and a rich person. You don't worry about money, they don't worry about money. But they have to pay the government, and you don't pay the government anything. The government pays you. They take it from the rich and they give it to you.

MR F: They're like my robin hood. Somebody's gotta do it. It's like... I'm rich [laughs].

[/TEXT: AFTER SEVERAL COMPLAINTS BY THE CVS MANAGER ABOUT MR. F, HE'S NO LONGER ALLOWED TO PANHANDLE IN FRONT OF THE STORE.]

[/TEXT: HE REACHED OUT TO CVS HEADQUARTERS TO ARGUE HIS CASE, BUT WAS UNABLE TO GET THEIR SUPPORT.]

[/TEXT: HE HAS YET TO FIND ANOTHER ACCESSIBLE LOCATION WHERE HE'D MAKE COMPARABLE MONEY.]

[/TEXT: IF HE PANHANDLES THERE ANYWAY, HE RISKS BEING ARRESTED AND LOSING SOME OF HIS WELFARE BENEFITS, INCLUDING HIS HOUSING.]

[/TEXT: TO TRULY HELP A PERSON ON THE STREETS, THERE ARE ORGANIZATIONS DEDICATED TO PROVIDING ASSISTANCE TO THOSE WHO NEED IT, RATHER THAN JUST HANDING MONEY TO A PERSON ON THE CORNER.]

RACHEL: “I always say, why do you want to help me? I’m just one person. And I’m sure I can’t go any other kind of way.”

[/TEXT: RACHEL WAS SAVING TO GET A BUS TICKET TO RETURN TO TEXAS AND TRY TO RECONNECT WITH HER FAMILY. SHE WAS LAST SEEN IN TYSONS, VIRGINIA IN LATE JANUARY, 2016.]

RACHEL: But if I get off the streets I’m sure I’m gonna help somebody else.

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Executive Producer and Reporter, Centre County Report

August 2015 – Present

State College, PA

- Oversees crew of 20 reporters to produce weekly television news broadcast
- As a reporter: Wrote, filmed, reported and edited packages and VOs for broadcast in a weekly television newscast
- Attended collaborative staff meetings

Freelancer, The Connection Newspapers

June 2010 - Present

Alexandria, VA

- Attend collaborative staff meetings
- Interview sources and research events
- Write and submit articles on deadline, as assigned by editor
- Photograph events for articles

Intern, C-SPAN, Book TV

September 2014 – December 2014

Washington, D.C.

- Attended collaborative staff meetings
- Watched and reviewed programs for broadcast
- Fact-checked important information
- Updated database and website
- Edited video and identified technical issues in programs
- Extensive research of people and events

Research Assistant, Mindhunters, Inc.

Summer 2012

Tysons, VA

- Researched copyright information for former FBI criminal profiler John Douglas and New York Times Bestselling author Mark Olshaker

- Secured the appropriate photographs to be included in the book “Law and Disorder” published 2013
- Attended collaborative meetings
- Obtained photo licensing permissions from domestic and international organizations

Intern, Washingtonian Magazine
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- Attended collaborative staff meetings
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Skills

- Adobe Premiere
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- Recipient, first place for the photograph “Rescued at Great Falls Park” from the Virginia Press Association in the Breaking News category
- Author, “Hamlet’s Journey,” self-published book, copyrighted 2010, accepted into the Fairfax County Library System
- Invited Speaker, The Pennsylvania State University College of Communications Research Symposium
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