Preface

I have always been sensitive to social inequality. Growing up in an area of rich and poor neighboring communities, at a very tender age I couldn’t help but notice the glaring contrast between those who had more and those who had less. It prompted me to think intellectually about inequality and its causes and consequences. How is our sense of self shaped by the material goods around us? I didn’t know that there was a formal discipline that pondered such questions—sociology—or a profession organized to help the casualties of inequality—social work—until much later.

This book provides insight into what it is like to be poor and live on welfare. We hear from lawmakers and policy “experts” about reforms that are needed, but we rarely hear the voices of poor families themselves. We do not hear what the sting of poverty feels like, or how single mothers cope with the stigma and stresses of raising children on meager welfare benefits or low wages. Nor do we know the meanings that women attach to the label of “welfare mother.” Underneath the statistics and the theories are real human beings who are trying to make sense of their lives. While rates, correlations, and causal modes are important to understanding poverty and social inequality, the old adage that “social statistics are humans with their tears washed away” also rings true. This study has been conceptualized and designed with an interpretative sociological framework that emphasizes the centrality of subjective meaning and its importance and connection to the larger social structure.

Welfare programs are based on a patriarchal understanding of women and their roles within the family and the paid labor market. Women’s roles are now in a state of flux, and poor women are no longer excused from work to care for their children. Our society values their cheap market labor more than it values their labor at home. We demand that they work, and fill the large number of low-tier service sector jobs that pay only minimum wages and offer no benefits such as health insurance. We ignore the fact that employment of this nature does nothing to lift women and children from poverty.

Because of the insecurity of these jobs, poor women have on again, off again bouts with welfare. Our society is frustrated with these repeat spells of welfare use, and therefore has imposed strict time limits and work requirements. But the real problem with welfare has little to do with lazy women or the structure of the welfare system. Instead, the real problem with welfare is that the structure of low-tier work is so tenuous and insecure that it cannot support a family in any decent manner. The “welfare problem” is best conceptualized as a “work problem.” Until we improve the structure and conditions of low-tier work, poverty will never be reduced or eliminated, and welfare will continue to be a difficult but necessary fact of life for millions of poor families.
Preface

New to this Edition

The following have been added or updated in this edition.

- Table 1.1 has been updated with the latest national statistics that describe the characteristics of women receiving TANF.
- New recent policy information under President Obama is included.
- New data about teenage pregnancy trends have been added.
- The Affordable Care Act is introduced in chapter 4 and is discussed in subsequent chapters.
- New information about food insecurity has been added.
- New coverage of child support trends.
- Updated to included the most recent data available to discuss how states are implementing welfare reform.
- Recent employment and recession trends are discussed.
- New insight from other countries on how they deal with poverty has been added.

Acknowledgments

I am fortunate to have had many family members, good friends, and helpful colleagues surrounding me throughout the many years spent on this project. Collectively, they have inspired and motivated me, and have supported my inquiry into the concerns of poor women struggling to raise their families within the confines of welfare and low-wage work.

Naturally, I want to first thank my family, since they have helped me in innumerable ways. My husband Richard read every word of this revised manuscript. His insightful comments prompted me to expand my ideas, and his keen editing skills helped me to express them. I also want to thank my daughters, Natalie Rose, now 12, and Olivia Lin, now 10, who provided the necessary diversions that both drove me crazy and kept me sane.

This research was funded by the National Science Foundation and the Agency for Healthcare Research and Quality. Many colleagues and graduate students at the University of Florida and Portland State University assisted in the collection, transcription, and coding of these data. Christina Albo, Cheryl Amey, Sylvia Ansay, Meg Galletly, Cathy Gordon, the dear late Heather Hartley, Kim Hoffman, Richard Lockwood, Goldie MacDonald, Gwen Marchand, Jason Newsom, Clyde Pope, Kim Battle Walters, Janice Weber, and Tosha Zaback were instrumental in this project. Friends and colleagues Beth Miller, Karen Pyke, and Becky Warner faithfully read portions of this manuscript, offered critical advice on these chapters and the book-writing process more generally, and taught me about the meaningful role that qualitative research can play in understanding phenomena and informing policy debates.

Who could possibly be expected to finish a book without the playful interruptions that become all the more imperative when you are tied down to your computer? Friends in Ketchikan, Alaska, provided the scenic wonder and good cheer that made writing the first edition of this book downright enjoyable. I credit my running team, Runs in Her Stockings, for teaching me to go from 3 to 13 miles in one year flat. And where else can you, in between pages, sneak in a kayaking trip alongside Orca whales, porpoises, and Alaskan-sized salmon while spotting a black bear along the shore and eagles overhead? I have a special appreciation for neighbors Susan and John, who welcomed me to their community with open arms. I am grateful to the University of Florida for allowing me to have a sabbatical in one of the most spectacular places on earth.

The second edition was also written during a sabbatical, for which I am grateful—this time from the School of Community Health at Portland State University. Unfortunately my
sabbatical location was a bit more mundane—my home office. Much of that edition was written between 1 p.m. and 3 p.m., known to mothers of young children as "nap time." I am grateful to my momma-friends, who at first glance had nothing to do with this book, but actually helped me more than they know.

The third edition was written over the summer of 2009. Now that my daughters are school-age, the days of naps are long over (including mine!). Like all working mothers I struggled to sneak in precious moments of quiet reflection needed to write this book while still feeling like a "good mother" who was there for my children. I can relate to the dilemmas faced by the women introduced here—how does a woman do it all? Throw in the insecurity of low-wage work, and my respondent friends show that it is very tough indeed.

The fourth edition was written after returning from a six-month hiatus as a Fulbright Scholar in the People's Republic of China. I returned to the United States full of wonder and awe for a culture so vastly different from my own. Although a communist country, China offers even fewer supports for working parents than we do in the United States. The culture and the law rely upon extended families to care for one another. Unfortunately, my extended family is nowhere around, and I am sure many people share my situation. Therefore, I am most grateful to the Oregon Episcopal School community, where my daughters are now in the fifth and seventh grades, for providing the grounding (and time) to finish this project, in particular, friends Cordie Tilghman and Ali Cook.

Many colleagues around the country took time out of their precious schedules to review this manuscript and provide me with excellent ideas for my revision. Thank you Echo E. Fields, Southern Oregon University; Jane McCandless, University of West Georgia; Jackie Reynolds, Washington State University; Ruth Glasser, University of Connecticut; Deborah Plechner, University of Minnesota Duluth; and Phil Neisser, State University of New York at Potsdam. I also thank Patricia Quinlin for her support, and Ashley Dodge and Carly Czech who served as superb editors.

Finally, I want to express my deep and sincere gratitude to the many people in Florida and Oregon whose stories are told here. You generously opened your lives to scrutiny, and I hope that I have conveyed your messages with the warmth, empathy, and vigor they deserve. You are truly remarkable, and I thank you for your keen insights into the welfare system and the insecurity of low-tier work. As a token of my appreciation, a portion of the royalties from this book will be given to those programs, services, and charities that have helped you along the way. This book is dedicated to you.
Located on a dead-end street, the house was difficult to find. Luckily, I left in plenty of time and found the house with five minutes to spare. It was a very modest home, but well cared for, as though the resident took tremendous pride in it. Someone living there was obviously a gardener; there were many potted flowers and plants on the porch and walkway. I thought of my mother, an avid gardener. As my thoughts drifted, I surveyed the neighborhood of junked cars, broken children’s toys, dilapidated houses, and scrawny dogs roaming loose. A sudden chill brought me back to the task at hand. I was prepared and anxious to hear the muffled voices of women straining to be heard.

The front door was wide open, and Sheila was waiting for me to arrive. She warmly, but nervously, invited me into her home. She was a short woman, white, and looked older than her 40 years, with her graying hair pulled back. Her eyes were friendly, but reserved. We sat in her small living room, which contained a worn couch, a rocking chair with its cushion covered by a towel, a small television set, and an old-fashioned record player with many LPs and a large stack of “45s” sitting on a rack next to it. Hanging on the walls were over a dozen photos and paint-on-velvet pictures of Elvis Presley. I later learned that her primary hobby was collecting Elvis mementos, and most of the records were his early recordings. I had a wave of nostalgia.

Two preschool children were resting on the couch and slept through most of the interview. Sheila told me that they were her grandchildren, two of the “lights of her life,” and the children of her 25-year-old married daughter. She was babysitting the children today. Sheila also had a daughter Melanie, whom she spoke of with love, pride, and fierce protectiveness. In 1995, when Melanie was 12, Sheila received $241 a month in a cash welfare grant and $212 in food stamps from the state of Florida for Melanie’s care. In 2013, Sheila would receive the same $241 in cash, if she qualified at all, which represents a decline of over 30 percent after controlling for inflation (Florida Department of Children and Families, 2013). She would receive up to $367 in food stamps (Food and Nutrition Service, 2012).

Sheila described her daily routine: She gets up at 5:00 AM every morning to start her housework before she gets her daughter up for school. She spoke of going to night school two evenings a week to work toward her general educational development (GED) certificate. Other than cleaning her house, taking care of Melanie, visiting her grown daughter Jamie and Jamie’s husband, occasionally babysitting her grandchildren, and attending night school, Sheila is a loner. “When you got a bunch of people together, you got problems,” she tells me. She has few friends, rarely socializes, and considers her daughters, son-in-law, and grandchildren her only real family, despite a husband from whom she has been separated for 14 years and a large extended family, all of whom live 200 miles away. Two hundred miles might as well be a world away. She fled abuse and an intolerable family situation. Sheila is on her own now, and her world revolves around taking care of her youngest daughter. Melanie’s father has never contributed financially to Melanie’s support, nor has he been involved emotionally in her life.
Chapter 1

He's never offered to even take care of Melanie at all. Even when we lived in the same town, he didn't have that much to do with her, except, say, when it was for his benefit. She's 12 now, and we went to court. He ain't paid a dime, he ain't trying to pay a dime, and they ain't doing nothing to him. Putting it straight, I just haven't had good luck with men. Let's put it that way. Everybody makes mistakes <laughter>, but I ain't making mine over no more. I'm tired of doing the same old thing. And I don't associate with my family. The only family I have are my daughters and my two grandbabies. That's it. When I need help, I go to her <oldest daughter>. Her and her husband. Other than that, if they can't help me, then I just do without. Because they are the only ones I'll ask anything from.

When Melanie comes home from school in the afternoon, they rarely go out again, except for Sheila's night class. Both are shy, have few friends, and do not like to socialize. Sheila told me that Melanie is self-conscious about being poor, and never invites anyone from school to come into their home. Instead, in the afternoon, Melanie tends to her homework with Sheila's supervision, completes her chores, and they watch television together. Sheila crochets or listens to her Elvis records to pass the time when she's not busy cleaning house or cooking supper. They live a quiet and very private life.

People make comments at her school, you know. That's why she, Melanie now, that's why she's a loner too. When she comes in that door, she don't go back outside. This afternoon she's going off for the weekend with her older sister. That's about as far as she goes . . . people say, well, you can get up, you can do better for yourself, you can get a job, and this and that. They ain't never been in a situation like I've been. I mean, when you get in between a rock and a hard place, and you got a child to care of, you do what you got to do. But what goes around comes around. So, one of these days, with all their smart comments, they might find themselves in a worsrer predicament than some of us have been in.

There is always a stressful undercurrent, according to Sheila. Will they have enough money to live on this month? Despite the best of planning, something "out of the ordinary" always occurs and taxes their budget. Can they afford Melanie's school field trip? She has outgrown her shoes, and can they afford a new pair? Winter is approaching, and they both need coats. Sheila feels this stress always gnawing at her, and believes it is responsible for her poor health. Some days, she doesn't "even feel like getting out of bed." The stress is affecting her physical health, and she has seen several doctors to find out what is ailing her, to no avail.

Sheila dreams of getting a good job someday. She bubbled with enthusiasm as she told me of a job at the post office, which she applied for, that paid over $8.00 an hour. But then again, she might have to take a test for it, and this concerned her. Sheila's reading, writing, and math skills are low, typical for someone who has not completed high school. She worries that she will not qualify for a job like this. But she is not afraid of hard work; she's spent most of her life working as a maid in hotels or cleaning private houses. Despite long hours, these jobs never pulled her out of poverty. She was born poor and has been poor all her life, living alongside the other 47 million poor Americans, or 15 percent of the population in 2012 (DeNavas-Walt, Proctor & Smith, 2013). Living on just a few hundred dollars a month is hard, but at least the income is secure, Sheila told me. She fears the insecurity of low-tier jobs. The take-home pay may be more than welfare, but they don't provide health insurance. She's concerned that her food stamps will be eliminated. And there is always the dread of being laid off. If she lost her job, it would take another month or two to get back on welfare, she told me, and it would be difficult to support her daughter in the meantime.
Sheila is feeling the pressure of the changes in the welfare system:

I’m supposed to have a job by January 1. That’s what all this schooling is supposed to be for. Plus I got applications out on my own. I got one at the post office, and I got one out at the mail room out on 441, Pic and Save <discount store>, Winn Dixie <grocery store>, Alachua General <hospital>. I’d like to work in a hospital, you know, like in the housekeeping department. Cleaning, that’s more my line because I know what I’m doing. I don’t need someone to tell me how to clean. I’ve been cleaning since I was 7 years old. If I ain’t learned it by now, then I’ll never learn. But it’s hard to get a job. There aren’t that many jobs out there for people who ain’t finished school. Now they want a GED, or they want this, they want that. I’ve been going to this Career Connections thing to help me find a job, but going from nine to three, plus night school, when do I have time to do my own cooking and cleaning? Why do they want to make us old women do the things that they should be making those 15, 16-year-old girls do? Now, if I were 15 or 16 years old, I wouldn’t have one complaint about this Career Connections, this and that. But I’m 40 years old. I mean, give me a break! But as far as the GED part, yes, I want to do that even if they stopped my welfare tomorrow. I’m getting my GED! I’m determined. I’ll be there ten years probably before I get that GED, but I’m going to get it, and it’s going to hang right there on that wall.

Sheila was the first woman I interviewed, and the first to pose these questions and concerns to me. But she was not the last. These were common concerns that ran through each and every woman’s story.

Patrice, a 25-year-old black woman, is also a “typical” welfare recipient, if there is such a thing. But unlike Sheila, she has finished high school, and was taking classes toward becoming a Licensed Practical Nurse, until her unplanned pregnancy and its complications, which required complete bed rest, forced her to quit. Nonetheless, she now works for a local hospital providing personal care in private homes, such as assisting bedridden patients with cooking, personal grooming, and housecleaning. She works part-time, and her income is low. She therefore continues to receive a partial welfare benefit for her two preschool-aged children. Patrice is proud of her education and work experience:

I went to traveler’s school, so I have experience in the traveling field, and I took business management for a short while. I was a teacher’s aide for a year and a half, so, you know, I have experience here and there. I can type. I can do a variety of things. But I prefer working with people, like in nursing, over all the rest.

Patrice reveals the complexities and ironies in life. Events do not always go according to plan. Even the best of intentions and relationships with men that were thought to be solid sometimes fall through. She shares her perceptions of women’s experiences with men, their children, and the welfare system, and notes how they cope with seemingly discouraging situations.

PATRICE: Well, if you sit around moping about your condition, that’s not going to better the situation. All you’re going to do is become depressed, and then you become more vulnerable to different things, and people will take advantage of you. So you have to keep your head on right and think positive.

INTERVIEWER: Do you think that happens to a lot of women?

PATRICE: I really do. Well, it’s like this. Being a young lady, I think a lot of women date a guy for years. And then you get pregnant. You expect him not really to marry you, but to be there for you and the child, but they jump up and leave. I believe women get depressed because of the fact that you got to just totally give up your life.
Like me, I was in nursing school, and I was doing great. I became pregnant, so I got depressed because the guy left me after all those years. I had to resign in my eighth month of pregnancy. But I was working then too, because I was trying to maintain my rent and my car, you know. I think a lot of women become discouraged and depressed because what you are expecting in life—all your dreams and fantasies become nightmares. The guy leaves you, and then you know you got to turn to welfare, which everybody thinks is bad because, you know, it's taxpayer money. People will be criticizing you. Then you have to stand in these long lines to get stamps. Then you have to be criticized on a daily basis. And it's just discouraging. Then you have to go for your appointments, sometimes, there for two or three hours before your worker calls you. They just blabber your business out real loud in the lobby <laughter>. You got to be embarrassed. You look around, you know? Then you have to go into the health department, and you look around, and everybody looks pitiful. You don't have the proper clothes to dress, you know, maternity wear. You be depressed. Then you be vulnerable to the situation. The first guy—well maybe not the first—but a guy promises you the world, and you are weak to the situation. You don't think your own situation is going to ever get any better, and then you end up in the same situation all over again if you don't be smart. But after two mistakes—I won't say mistakes because I love my children—but after two downfalls, you know, with men, I've learned <laughter>.

INTERVIEWER: Do you think this happens to a lot of women who are single moms?

PATRICE: Yes, I know, as a matter of fact, because a lot of my friends, we sit and talk when we aren't too depressed. We sit down and talk about it, and we've pretty much shared the same experience. You get pregnant for a guy you thought you knew; somebody you dated for years. Then he jumps up and leaves you and ends up marrying somebody they don't know for nothing but a couple of months. And you be depressed and have all the children and all the aggravation. You know, when the kids get sick, regardless of what you want to do, you got to stay up with them. And then the next morning when you're working, you've got to get up and report to work. Your employers don't want to hear that your child was sick and you kind of need to be flexible. And if you're at school, you've got to take days off when your child is sick. You got to be running from doctor's appointments, you know? Then you worry about the welfare office on your back. So, if you get depressed, you can't let your depression explode. You got to keep it under control because you got these children.

INTERVIEWER: Why do you think the guys leave at that point?

PATRICE: Well, I feel that a lot of men are scared of commitments and responsibilities. A child is a lot of responsibility. But the guys, they were older than I am by almost ten years, so I thought they would know their roles. But no. They probably felt that their life would have to stop. They couldn't do the things they wanted to do. But, as a mom, I had to give up everything, you know, stay home and take care of the children. I had to give up school, everything. But it's their responsibility too, their role. Not only are they hurting you, they are hurting the children because there are so many underprivileged kids getting into different things, drugs, and gangs and stuff because they don't have a positive male role model. They just have mom, and being a single parent I can't stay home and be with them 24 hours, seven days a week. I have to work to support me and them because they're my family. I think it's wrong because it puts me as a mom, me and other single moms, on the line because we have to give up our lives. You can't date freely because you've got children around. You don't know who is sick, you know, like a child molester.
You really got to know the guy. And then you got to make sure they are going to take to your children, and how your children like them. But I’m going to do the best I can. I’m going to provide for them, you know. I’m going to think positive and I pray and ask the Lord to assist me with, you know, raising children alone.

This is a book about welfare. It contains the intimate stories of women living in Florida and in Oregon who received cash welfare, a program now called Temporary Assistance to Needy Families (TANF). This program provides cash payments to poor families with dependent children, usually when the children are deprived of the support of one parent. For the sake of ease, I refer to TANF and its precursor, Aid to Families with Dependent Children (AFDC), as “welfare,” even though in reality they are only two of many programs lumped under that heading. The women interviewed graciously disclosed the experiences that led them to welfare; their appreciation for and frustration with the system, and the ways in which they cope with the frustration; their hopes, dreams, and plans for themselves and their children; the impact of welfare reform; and their ideas on how the system should really be changed.

Equally important, this is a book about women. I examine the ways in which women are marginalized in our economic system, dependent in social relationships, and stigmatized for needing government aid to care for their children. These in-depth interviews reveal some of the consequences that these circumstances may have for women. Participants in this research come from all walks of life: some have been receiving welfare since childhood; others grew up in upper-middle-class families. Some bore children out of wedlock; others had children within the confines of a marriage they thought would last forever. They are a diverse group, and at first glance would appear to have little in common with one another. But as their stories unfolded, many shared themes became apparent. What they have in common includes broken or intermittent relationships with men, and struggles to provide the financial security, as well as physical and emotional care, that children need. They serve as both mothers and fathers to their children, often unexpectedly.

**CRITICAL AND FEMINIST FRAMEWORKS**

I began this work because I wanted to better understand the lives of ordinary poor women on welfare and to share what I learned with others. I wanted to listen to their life stories: to hear the issues that engage them, the struggles that consume them, and the dreams and visions of the future that drive them. My fundamental goal is to make sense of the lives of poor women who receive welfare by providing critical and feminist frameworks to understand their experiences. A critical perspective means avoiding blind acceptance of commonly touted explanations for the way things are. It requires examination of the assumptions, values, and ideologies that are used to justify our attitudes toward women on welfare and the organization of the welfare system. Power relationships are at the heart of critical theory; it suggests that social and political arrangements and ideologies often favor the dominant group, or the elite, within society. These are presented as “normal”—reflecting the best interests of all members of society, rich and poor alike. We grow to internalize these arrangements and ideologies and accept them as the “status quo.” So, for example, the ideology that welfare is “a narcotic, a subtle destroyer of the human spirit,” as claimed by U.S. President Ronald Reagan in his 1986 State of the Union Address (cited in Rank, 1994, p. 19), has widespread appeal, while other evidence that contradicts this view is routinely dismissed.

A feminist framework uses sex and gender as central lenses and as key variables in the controversy over welfare. Feminist research is based on the belief that women continue to be devalued and oppressed, and, as a result, their experiences are neglected or distorted by science. In this book I use a feminist framework to present research that is both on and
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for women. Research on women hopes to unmask biases and expand our knowledge about women. I want to sensitize people to the reality of women’s lives. Research for women is “consciously aimed at emancipating women and enhancing their lives” (Thompson, 1992). In particular, it embeds personal experience in a broader social context. The rich personal experiences of women are grounded in a social, historical, cultural, and political context. Women have certain experiences because society is organized by sex and gender. Research on women illuminates much more than the gaps of our knowledge about women; it emphasizes the importance of context, social processes, and subjective experience.

Of course, some welfare recipients are men, but I suggest that welfare is a women’s issue for two reasons. First, only a small percentage of households that receive cash assistance are headed by men or even contain two parents; by far, the most prevalent household is one in which a never-married, separated, or divorced mother is the sole head of household.

Second, and perhaps even more important, welfare is a women’s issue because many women are simply one man away or one crisis away from welfare themselves. In reality, many middle- and upper-middle-class women are more vulnerable than they acknowledge; if they lost the support from their husband or partner, they too would be impoverished. Women are not a particularly wealthy group of people. Working full-time, women earned an average of $37,791, or 77 percent of men’s earnings in 2012 (DeNavas-Walt, Proctor & Smith, 2013). Yet, this figure masks great differences in earnings, as nearly 2.4 million women age 16 and older earn only minimum wage or less (Bureau of Labor Statistics, March 2, 2012).

Certainly, men are also vulnerable—they too can become impoverished by a crisis such as an injury, illness, short-term layoff, or reduction in work hours. But women’s wages are so much less than men’s, that they walk a finer line between subsistence and impoverishment. Moreover, women’s economic status is often more tentative than is the case for men. This is particularly true if a mother is not employed and derives her economic status through her partner, as is the case with about 40 percent of married women with children under the age of six (Bureau of Labor Statistics, April 26, 2012). But even when employed, women face unique challenges in a gendered workplace. Lower wages for work of comparable worth, occupational segregation, and unequal returns on education are ties that bind women together, whether or not they acknowledge them. For many affluent women, this insight is particularly troubling. It breaks down the barriers that society tends to impose between “us,” defined as anyone who is not on welfare, and “them,” and asks that we acknowledge our common experiences as women, which transcend social class or race.

We also know, however, that there is no single meaning or given experience of being a woman. Feminist theories acknowledge differences in women’s experiences. A woman is never really only a woman; many other structural and social features shape the lived experience of being female. For example, social class, as well as race and ethnicity, shape experiences of women. The experience of growing up poor and black in the rural South, as vividly described by Anne Moody in Coming of Age in Mississippi (1968), differs from the experiences portrayed by Dorothy Allison in Bastard Out of Carolina (1993), a story of a white girl’s experience growing up in rural Southern poverty. Womanhood is not a static or unidimensional status. It is instead shaped by social, historical, and cultural surroundings that influence the ways in which women experience, interpret, and construct their reality.

Yet there are some shared patterns of meaning and some commonalities of experience that can be noted. We live in a patriarchal society where male dominance is maintained and supported through law, religion, culture, and societal norms. For example, women, as a collective group of people, are more likely to be economically dependent upon others; they are more likely to be poor; they are more likely to hold low-wage jobs; and they are more likely to be a single parent than are men. One of the “necessities” of patriarchy, according to Dorothy Miller in Women and Social Welfare (1992), is the need to separate the sexes and devalue and control women. Women around the world are routinely subjected to physical and sexual violence, simply because they are women. From the ancient Chinese
ritual of foot-binding to the epidemic of female genital mutilation affecting 140 million women today (World Health Organization, 2012), women are routinely raped, beaten, and tortured because of patriarchal norms.

Gender is both an interactional and a political process, and is at the center of this analysis. This is one of the challenges of this book: to analyze women's experiences with welfare in a way that captures their individuality, but also recognizes the shared patterns of meaning and their commonalities of experience as women within the social structure. Women are active participants in creating meaning of the welfare experience, developed through interaction with their families, friends, and with acquaintances such as the staff in the welfare office. Moreover, they create meaning through their interactions with strangers in such public places as grocery stores, where they immediately become identified and labeled as "welfare mothers" when using their food stamps.

**SPECIFIC CONTRIBUTIONS OF THIS STUDY OF LIVED EXPERIENCE**

Women who receive welfare are a distorted and stigmatized group (Reese, 2005). They are seen as "different," and as something "less than" the more affluent. They are not viewed as whole human beings, with a full range of needs and experiences. Rather, we compartmentalize and focus on narrow aspects of their lives such as their checks, their alleged fraud, or whether or not there is a man in the house. They must be punished and controlled so that their numbers will not multiply. This is accomplished in our social welfare system through such mechanisms as inadequate benefit levels, stigmatizing recipients, or cutting them off from aid altogether.

Both men and women buy into these negative images of women on welfare. Women fail to see welfare as an issue of importance to all women and do not recognize that they too could be poor and on welfare in the event of an unfortunate, yet possible change in circumstances. Women, like men, draw sharp class lines around themselves—lines that, especially for women who are dependent upon men for their class position, are relatively arbitrary and possibly tenuous. They blanket themselves in their class position, denying their commonalities with other women. A schism occurs based on social class position. This lack of a "sex and gender consciousness" is divisive. I hope to increase women's collective feeling by peeling away the opinions about the "welfare mother" and, through their stories, uncover the meaning of motherhood, family, welfare, work, and dependency in their everyday lives.

As I explore women's experiences with welfare, I capture the shared meaning of motherhood within our society. This book illustrates that poor women share many of the same struggles and concerns about their children's lives that others who are more affluent do. They are passionately concerned about being good mothers—a job that is considered the most important job of all. They strive to promote the well-being of their children in multiple ways. They fear for the safety of their neighborhoods. They want to get out of the housing projects, which they say are crime-ridden and filled with despair. They dream of their own house with a picket fence around it. They search for jobs, particularly ones that will pay them enough money to let them provide basic necessities for their families, such as food, adequate shelter, health insurance, and clothing. Offering their children some semblance of a middle-class lifestyle, such as name-brand athletic shoes, or cable television, is considered paramount for their children's self-esteem. These are shared goals. Thus, one theme of this book is that affluent women have more in common with poor women than they probably realize, and may care to know. Without making heroes of the women interviewed, I show that the distinctions between "us" and "them" are largely arbitrary and are artifacts of having or not having enough money to cushion the blows dealt by life.

Understanding these similarities and the lived experience of poverty and welfare can perhaps create a more rational, humane, and empowering policy. I uncover the oppressive
The specific contribution of this research is unique and moves us beyond current political or social theories. My fourth theme is straightforward, yet often overlooked: social policies designed to ameliorate poverty and human suffering will be more successful if we take into account the specific needs that poor women articulate themselves. We need to begin with the participants' understandings and meanings of poverty and welfare (Blumer, 1969). An interpretation derived from those with direct experience with the welfare system is a highly effective way to better understand the strengths and limitations of our current system, and to gain insight into those who rely upon it. It provides rich description and analysis, and can at the same time generate an analytic schema in which to examine women's experiences and ideas on welfare reform. Used in conjunction with the many quantitative studies that examine trends in welfare use, in-depth interviews can infuse new ideas in the discussion and answer old questions in creative new ways. Consider, for example, the numerous quantitative studies that suggest the primary reason that women stay on welfare, or return to welfare quickly, is lack of childcare. Lack of childcare slots has been identified as a critical social policy problem, and was taken into consideration under President Bill Clinton's welfare reform plan. However, my interviews revealed that the issue is far more complex than this. Namely, the reason that some women do not use childcare is because they do not trust strangers taking care of their children, not simply because it is unavailable. As one woman told me, "I'm not putting my daughter in daycare until she's old enough to tell me what happened there!" Paranoia? Not necessarily, given the high percentage of girls and women who have been sexually and physically abused. Simply creating more childcare slots is admirable, but that alone will not resolve the issue of trust. Thus, qualitative studies like mine can deepen our understanding of welfare from the vantage point of the recipients themselves.

WELFARE AND PUBLIC POLICY

Welfare recipients are denigrated because welfare itself is considered to be the scourge of public policy. It is liked by neither Democrats nor Republicans, conservatives nor liberals (Browning, 2008; Hancock, 2004). Welfare is criticized by all sides, and is considered an extravagant and costly program that is spiraling out of control and responsible for a sizable
component of our federal deficit. In reality, however, total cash welfare expenditures actually decreased from $22.2 billion in 1992 to $22.0 billion in 1995, prior to welfare reform.

The law that created TANF provided for mandatory block grants to the states totaling $16.5 billion each year (Schott, 2012). This is a flat dollar amount, not adjusted for inflation. As a result, the real value of the block grant has already fallen by more than 30 percent. Consequently, most states have not increased the size of their monthly welfare grant to recipients since 1995, and a few states have actually reduced their grant (Finch & Schott, 2011). And, although poverty is up, the number of people receiving TANF is way down. Fifteen years ago, 68 percent of poor Americans received assistance through TANF; today only 27 percent receive aid. And in many states, that figure is far lower (deMause, 2012).

Although money is often cited as the source of these tensions, American values of financial independence and hard work are usually at the heart of welfare (Hancock, 2004; Browning, 2008; Seccombe, 2011). The welfare system has been accused of encouraging long-term dependency among women, family breakups, and illegitimacy, while discouraging work incentives and motivation. A review of newspaper articles published in 1995–1996, on the eve of welfare reform, revealed that most often the articles alluded to the fact that women on welfare “don’t work,” that they were “teen mothers,” that they were “overly fertile,” or that they were “drug users” (Hancock, 2004).

Public policymakers also hold these values, and these were the heart of the 1996 debate about welfare reform. Dick Armey, former Majority Leader of the U.S. House of Representatives, argued that welfare stimulates poverty, rather than reduces it. He suggests that welfare makes marriage economically unsound for low-income parents; that women marry welfare instead of their children’s father (Armey, 1994). A public display by John Mica, a current U.S. Congressman (R-Florida), during the debate on welfare cuts took a feverish pitch as he held up a sign that read “Don’t feed the alligators.” He explained, “We post these warnings because unnatural feeding and artificial care create dependency. When dependency sets in, these otherwise able alligators can no longer survive on their own.” He then noted that while “people are not alligators . . . we’ve upset the natural order. We’ve created a system of dependency” (Pear, 1995).

This line of thought closely parallels that of Charles Murray in his famous book, Losing Ground (1984). Murray argues that welfare breeds dependency, and he has successfully persuaded many people that welfare contributes more harm than good to society (Murray, 1984; 1988; 2006). To ensure that welfare isn’t too easy to get, some regions impose rigorous application procedures. For example, New York City’s TANF application is among the most complex, and requires applicants to attend two eligibility interviews in two different locations, undergo fingerprinting and photographing for fraud-prevention purposes, receive a home visit from an eligibility verification investigator, attend a mandatory workforce orientation, and attend daily job search classes (five days per week) for the duration of the 30-day eligibility determination period (Holcomb, Tumlin, Koralek, Capps & Zuberi, 2003).

The real problem with welfare is that our society no longer feels comfortable paying mothers to stay home and take care of their children. In the past, we expected married mothers to stay at home with their children. Today, two-thirds of married women with children under age 18 are employed outside the home. Fifty-five percent of women with children under age three are employed (Bureau of Labor Statistics, April 26, 2012). This dramatic change has contributed to our rethinking of welfare. As mothers’ employment becomes the rule rather than the exception, people ask whether it is necessary to subsidize poor and single mothers to stay home when most middle-class mothers are employed. Ignored in the discussions are the differing circumstances between the two groups. Poor single mothers must be both mothers and fathers to their children. They have no one else to rely upon to share the financial and emotional strains that accompany parenting. Without money to cushion the difficulties of life, their strains may be substantial. It is therefore unfair and inappropriate to assume that poor single mothers and middle-class mothers are on a level playing field.
Chapter 1

On August 22, 1996, President Clinton signed a bill to eliminate AFDC and to revamp welfare “as we know it.” From the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA) (P.L. 104–193), TANF was created (Haskins, 2007; Schott, 2012; U.S. Department of Health and Human Services, 2009). Its goals are to:

1. provide assistance to needy families so that children may be cared for in their own homes or in the homes of relatives;
2. end the dependence of needy parents on government benefits by promoting job preparation, work, and marriage;
3. prevent and reduce the incidence of out-of-wedlock pregnancies; and
4. encourage the formation and maintenance of two-parent families.

This critical welfare reform legislation went into effect as federal law on July 1, 1997, and set lifetime welfare payments at a maximum of five years, with the majority of able-bodied recipients being required to work after two years. In other words, welfare was no longer an entitlement program available to parents who otherwise met the financial criteria. Other changes under this reform included minimal childcare assistance, at least one year of transitional medical benefits, the required identification of the children’s biological fathers so that child support could be more easily pursued, and the requirement that unmarried minors live at home and stay in school to receive benefits.

Furthermore, additional power was granted to individual states, with less power residing in the federal government. Under these general parameters, the federal government provides fewer mandates, and instead allows more local and state authority in deciding how best to meet the needs of impoverished residents. The federal government provides a block grant to states, which use these funds to operate their own programs. Some hail this as a boon to local control; others fear that poor states have little to offer their poorest residents and consequently either eliminate some families who were previously deemed eligible, or else siphon off money from other state-funded programs such as education or job training programs (Coven, 2003). The state-run programs run under different names (e.g., CALWORKS in California, POWER in Wyoming, JOBS in Oregon) and can use their funds in a variety of ways, such as cash assistance (including wage supplements); childcare; education and job training; transportation assistance; other services to help families secure and maintain employment; and the administration of these various programs.

Two important assumptions underlie these reforms, and they shed light on the suspicion and contempt we have for women who need government assistance. First, we apparently no longer believe that the most important job of single mothers is to care for the emotional and physical needs of their own children. Instead, single mothers should now be wage earners first, and leave the caretaking to someone else, rather than vice versa. The norms and expectations for motherhood have changed. Single mothers no longer constitute a category of “worthy poor.”

Second, reforms are based on the belief that recipients do not want significant changes made in the structure of the welfare system and do not really want to work, and therefore we must force these changes upon them. Welfare reforms have been developed within a context of antagonism—that we must force recipients to get off the public dole whether they want to or not.

Since the passage of PRWORA, almost all states have limited the number of months a family may receive TANF benefits (Kassabian, Whitesell & Huber, 2012). Many states have enacted welfare reform policies that are more stringent than those imposed by the federal government. There are two types of limits that states can impose on recipients. The first is a lifetime time limit, which determines when benefits can be permanently eliminated. While the federal government established a limit of five years, at least nine states have opted for shorter limits. For example, the limit in Arkansas is 24 months, the limit in
Florida is 48 months, and the limit in Utah is 36 months. Some exemptions may be granted in cases of hardship (the definitions of which vary by state), usually up to 20 percent of the caseload. For example, 17 states will provide an exemption to verifiable victims of domestic violence, and seven states will provide an exemption if caring for an infant under a few months of age.

Thirteen states impose an additional type of time limit that limits benefits temporarily for a specific period of time. For example, in Nevada, families who receive TANF for 24 months are then ineligible to receive benefits for the next 12 months, even though ultimately they could receive five years of lifetime benefits.

The federal government requires that every recipient be working as soon as the state determines she is able or after 24 months of benefit receipt, whichever is earlier. Most states require recipients to begin work or finish their high school education immediately, and to work a minimum of 30 hours per week. Postsecondary education is now exempt, despite the fact that a college degree would significantly improve job prospects, pay, and job benefits like health insurance coverage. Again, some exemptions are allowed, and these vary by state. Thirty-seven states provide an exemption to care for an ill or incapacitated person, and 45 states allow exemptions to care for a young infant, usually defined as less than 12 months of age, but 11 states require work after the child is over three months of age.

Twenty-one states imposed family cap policies, even though this was not part of the federal mandate. These states limit or do not raise the amount of money given to TANF grant families that have an additional child while receiving benefits. For example, in California if a child is born ten months after a family begins TANF, there will be no increase in the cash benefit for that child (Kassabian, Whitesell & Huber, 2012).

One year after signing reform legislation, President Clinton hailed welfare reform as a resounding success by citing statistics indicating a 1.4 million drop in the number of welfare recipients. “I think it’s fair to say that the debate is over. We know that welfare reform works,” he said in a speech in St. Louis (Broder, 1997). By 2008, there were 3.5 million fewer families on welfare (U.S. Department of Health and Human Services, 2009). The Heritage Foundation claims that the 1996 welfare reform legislation “made remarkable headway in helping welfare dependents to move toward self-sufficiency. It dramatically reduced the caseload of dependents, reduced child poverty, and increased employment among single mothers” (Rector, 2004, p. 1). However, these caseload data only indicate that the number of people on welfare fell. It tells us nothing about whether welfare reform “works,” in the sense of fostering self-sufficiency, independence, and self-esteem. Furthermore, it tells us nothing about whether poverty itself has declined. “You can’t tell whether welfare reform is working simply from caseload numbers,” argues Wendell Primus, a welfare expert who quit the Clinton administration in protest over Clinton’s signing of the welfare legislation. “Those figures do not tell how many former recipients moved from welfare to work, or simply from dependency to despondency. You have to look at where these people went,” he suggested (Broder, 1997).

WHERE ARE THE VOICES OF WELFARE RECEPIENTS IN THE DISCUSSION?

One fact is particularly glaring and troublesome. The recipients of welfare programs have had little input into the welfare reform process. Their needs, desires, and suggestions have not been uniformly sought. Why? Numerous stereotypes persist regarding “able-bodied persons” who receive welfare. Mothers without husbands to support them and their children are suspect, and viewed as potentially undeserving, depending upon the reason that they have no husband. Our Social Security program provides a considerably higher benefit to children whose father died than welfare provides to children whose father deserted them. We have created a stratified system in which social insurance programs are given
respect, while public assistance programs are deeply stigmatized. No one who receives ben-
fits from social insurance would dare to say they receive "welfare," despite the fact that both were created and exist under the Social Security umbrella.

Welfare recipients are a stigmatized group, "reduced in our minds from a whole and usual person to a tainted, discounted one" (Goffman, 1963, pp. 3–4). The attributes assigned to welfare recipients are less than positive and are familiar to us all. Recipients are thought of as lazy, unmotivated, as cheating the system, and as having additional children simply to increase the amount of their benefit. Famous author and welfare critic George Gilder stated, "on the whole, white or black, these women are slovenly, incompetent, and sexually promiscuous" (Gilder, 1995, p. 25).

These perceptions do not simply reflect ignorance or randomly misguided infor-

tion. Rather, they developed in relation to long-held values and beliefs: that the individual is primarily responsible for his or her own economic conditions; that work is good and idleness is a vice; and that social services are likely to dull initiative and hard work. The underlying belief about women on welfare is that they are looking for a free ride at the expense of the American taxpayer. Unlike years gone by, women are no longer excused from work to care for their children. Staying home to nurture and tend to dependent children is only appropriate if you have the financial means to do so. If you do not have the means, then remaining at home to care for children now constitutes idleness.

Lost in the discussions of laziness, fraud, and dependency are a significant number of women who are eligible for public assistance but do not receive it; who choose not to re-

ceive all the programs they are eligible for; and the women who voluntarily leave programs before their eligibility terminates. Instead of focusing on ways to make welfare more inclusive, we are instead afraid that "handouts" will encourage dependency. Welfare programs stigmatize those who receive assistance to minimize the likelihood that those currently re-

ceiving aid will get too comfortable, and to make a statement to onlookers that aid comes at an emotionally expensive price.

A NATIONAL PROFILE OF WELFARE RECEPIENTS

Many studies refute the popular stereotype surrounding lazy "welfare queens." Who then does receive welfare? According to information compiled by the U.S. Department of Health and Human Services, Administration for Children & Families, about 1.9 million families, or 4.3 million individuals, received TANF each month in 2011 (Office of Family Assistance, April 3, 2012). Of these recipients, more than two-thirds are children under the age of 18.

It is therefore fair to say that the “typical” welfare recipient is a child.

Despite the fact that most TANF recipients are children, the available data on welfare use are focused largely on parents rather than their children. Table 1.1 describes selected characteristics of welfare recipients throughout the United States, and makes comparisons to 1994, prior to welfare reform, when available (U.S. House Committee on Ways and Means, 1996; Office of Family Assistance, August 8, 2012).

Table 1.1 reveals that in the 1990s whites and blacks comprised the largest share of adult welfare recipients; however, by 2010, whites, blacks, and Hispanics were equally re-

presented. Few current welfare parents are teenagers despite portrayals in the media to the contrary. Families on welfare are not large; about half have only one child. The majority of these children are far too young to contribute to their financial support—three-quarters are under the age of 12. There has been a marked increase in employment, and many others are participating in work-related activities, such as training or searching for work. Most recipients have lower-than-average levels of education; however, over half have completed high school or even attended college. Most recipients are single and have never married. Only 9 percent receive child support, averaging just $206 per month.
Table 1.1  Characteristics of AFDC and TANF Recipients: 1994, 2010 (Percent)

<table>
<thead>
<tr>
<th></th>
<th>1994</th>
<th>2010</th>
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</thead>
<tbody>
<tr>
<td><strong>Race</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>White</td>
<td>37</td>
<td>32</td>
</tr>
<tr>
<td>Black</td>
<td>36</td>
<td>32</td>
</tr>
<tr>
<td>Hispanic</td>
<td>20</td>
<td>30</td>
</tr>
<tr>
<td><strong>Age of Adult Recipient</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Under 20</td>
<td>6</td>
<td>8</td>
</tr>
<tr>
<td>20–29</td>
<td>44</td>
<td>51</td>
</tr>
<tr>
<td>30–39</td>
<td>35</td>
<td>25</td>
</tr>
<tr>
<td>40 and over</td>
<td>15</td>
<td>15</td>
</tr>
<tr>
<td><strong>Number of Children</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>One</td>
<td>43</td>
<td>50</td>
</tr>
<tr>
<td>Two</td>
<td>30</td>
<td>27</td>
</tr>
<tr>
<td>Three</td>
<td>16</td>
<td>13</td>
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<tr>
<td>Four or more</td>
<td>10</td>
<td>8</td>
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<tr>
<td><strong>Age of Children</strong></td>
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<td></td>
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<tr>
<td>Under 2</td>
<td>15</td>
<td>16</td>
</tr>
<tr>
<td>2–5</td>
<td>31</td>
<td>28</td>
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<td>6–11</td>
<td>32</td>
<td>30</td>
</tr>
<tr>
<td>12–15</td>
<td>15</td>
<td>17</td>
</tr>
<tr>
<td>16 and over</td>
<td>7</td>
<td>9</td>
</tr>
<tr>
<td><strong>Age of Youngest Child</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unborn</td>
<td>2</td>
<td>0.6</td>
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<tr>
<td>0–1</td>
<td>11</td>
<td>14</td>
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<tr>
<td>1–2</td>
<td>28</td>
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<td>3–5</td>
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<td>6–11</td>
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<td>12–15</td>
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<td>14</td>
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<tr>
<td>16–19</td>
<td>4</td>
<td>7</td>
</tr>
<tr>
<td><strong>Adult’s Employment Status</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employed</td>
<td>8</td>
<td>22</td>
</tr>
<tr>
<td>Other Work Activities (training, job search, other)</td>
<td>————</td>
<td>32</td>
</tr>
</tbody>
</table>

(Continued)
We also know that recipients’ stays on welfare are not long as program critics often imagine. Even prior to welfare reform, in 1994, the median number of months on welfare was 22.8 months, down from 27 months in 1986. The length of time on welfare has been declining since the 1980s—welfare reform was not essential to encourage people to find jobs. Recipients are on welfare for short spells while they amass the skills, resources, and confidence to find work and support themselves.

Yet it is important to note that there is, and always has been, considerable movement on and off welfare among many women, which may have fueled arguments to alter the system. While for some, welfare is a temporary and short-term phenomenon, there are many others who return to welfare soon after leaving the system. Those who leave welfare for employment tend to remain off somewhat longer than do those who leave for other reasons. In the mid-1990s, nearly 60 percent who left welfare came back to it within two years, and 69 percent returned within four years (U.S. House Committee on Ways and Means, 1996). Consequently, when totaling all stays on welfare, in 1994, 48 percent had received benefits for more than five years. Those who were likely to use welfare longer than average during their lifetime had less than 12 years of education, had no recent work experience, were under age 24, were black or Hispanic, had never married, had a child younger than the age of three, or had three or more children (U.S. House Committee on Ways and Means, 1996). Therefore, many aspects of the 1996 reform legislation, such as strict time limits,
family caps, or efforts to strengthen marriage, were designed to address these specific issues (Kassabian, Whitesell & Huber, 2012; Roberts & Greenberg, 2005).

However, the real question remains: why do women return to welfare? Several researchers have posed this question, and have looked at the factors associated with returning to welfare or remaining off welfare for good. Results from quantitative studies suggest that the most important factors influencing repeated use are those factors that shape a woman’s ability to earn an income (Acs & Loprest, 2004). It appears that women with lower levels of education; young women; women who have many children, particularly children under the age of six; women who have little recent work experience; and women who are in poor physical health, suffer from mental health problems, or have children who suffer from health problems are more likely to return to welfare after leaving it, and are likely to remain on welfare for longer periods of time overall. Zedlewski (2003) reports that among women who cycle on and off welfare, 47 percent were in very poor mental or physical health, 44 percent had less than a high school diploma, 24 percent had not worked in at least three years, 19 percent had an infant, and 8 percent had a child who was receiving Supplemental Security Income (SSI) for an illness or disability. Moreover, 46 percent of women cycling on and off welfare had two or more of these barriers to work (Zedlewski, 2003).

Qualitative studies elaborate on these ideas; it appears that many women cannot sustain low-wage jobs without benefits attached to them, such as health insurance or childcare, for long periods of time (DeParle, 2004; Hays, 2003; Seccombe & Hoffman, 2007). Whether this implies that they are lazy, unmotivated, and dependent on welfare, as critics would suggest, is obviously a matter for further study as well as interpretation. These interviews reveal that most women are sufficiently motivated to leave welfare. Their obstacles are not their own laziness or other personal shortcomings. Rather, they are on welfare largely because of an entanglement of constraints: relationships that have gone sour; a dearth in their levels of human capital (e.g., education, job skills); insufficient social support systems; and a lack of jobs that provide the security that families need.

Given the high rates of recidivism, some recipients have been accused of being “dependent” on the system. For example, the Heritage Foundation claims, “Currently approximately half of the 2 million mothers on the TANF rolls are idle. We must encourage productive activity that leads to self-sufficiency, rather than destructive activity that leads to dependency” (Rector, 2004).

Moreover, there is widespread concern over the intergenerational transmission of welfare. Daughters from families on welfare are more likely to use welfare themselves later than are daughters whose parents did not use welfare (Moffitt, 1992). However, a correlation does not assume causality. These early studies do not answer the question of whether growing up with welfare causes a daughter to use it later as well. Many other possible explanations for the observed correlation are possible. Children from homes that use welfare generally have fewer parental resources available to them, live in poorer and more dangerous neighborhoods, and go to inferior schools. Thus, deficiencies in social capital, human capital, or fewer jobs in the impoverished neighborhood could be responsible for the correlation.

Sociologist Mark Rank suggests reconceptualizing the poverty experience because most Americans will experience poverty and will turn to a form of public assistance at some point during their lives. Using national longitudinal data to estimate the likelihood of poverty spells over the life course, he found that by the time Americans have reached age 75, 59 percent would have spent at least a year below the poverty line during their adulthood. Moreover, approximately two-thirds will have received public assistance as adults for at least one year (Rank, 2004).

I maintain that the term “welfare dependency” is a misnomer because few women are really “dependent” on the system as the term implies. Instead, the rich data from these in-depth interviews reveal an elaborate system in which women attempt to build a respectable and meaningful life for their children and for themselves. As you will see, they use their meager welfare benefits, as do women with greater incomes, to secure food, shelter, and...
clothing, and to try to buy some semblance of a middle-class lifestyle. But because neither their welfare benefits nor their earnings are sufficient to pull them out of poverty, let alone allow for a middle-class lifestyle, they reconstruct intricate webs to help them live and survive. Orchestrating this is stressful. The lucky ones have family and friends to rely upon; the unlucky ones do not.

Terri Lynn is one of the luckier ones. I spoke with Terri Lynn and her sister one rainy winter day at her mother’s house. Although her extended family is not large, she relies on them daily for her housing, childcare, and transportation. She is a 24-year-old black woman and mother of a 6-year-old daughter, who shares close bonds with her mother, sister, brother, and aunt. She currently lives with her sister in her sister’s rent-subsidized apartment while she saves money from her job to enable her to get her own apartment. She says that this living arrangement is preferable to her previous arrangement. Her former apartment cost $235 a month, and often was without heat or water because the landlord failed to pay the bill. During these times, Terri Lynn and her daughter would take the bus over to her mother’s house and shower, cook, and perhaps even sleep there.

Terri Lynn is employed, working as a night cashier at a bowling alley across town. She continues to receive a partial welfare payment because the hours are sporadic, and, her minimum-wage income does not lift her above the eligibility limits for aid. “But I wish I wasn’t getting none of it,” she told me. She has tried to get off welfare by taking computer classes at a for-profit business school in town. But after graduation, without experience, and without any help in finding employment, she could not find anyone to hire her. Instead, she found a job at a bowling alley, and works to slowly pay off her tuition debts.

Luckily for Terri Lynn, her mother or sister babysit her daughter for free, a savings of several hundred dollars per month. On her income and her small welfare grant, Terri Lynn would not be able to pay them or anyone else to take care of her child. She does not own a car, nor do her mother or sister, so Terri Lynn relies on the bus to get her to work. Her transportation logistics are a nightmare. The bus ride takes over an hour and a half each way. Thus, between working and commuting, her daughter often spends 11 hours a day with her childcare provider; in this case, Terri Lynn is thankful it is her mother or sister. When she works late into the night and the bus has stopped running, she usually takes a taxicab back to her mother’s house, where her daughter is sleeping. The cab costs her $6.00, and cuts into a sizable portion of her minimum-wage earnings. She cannot afford to take the cab all the way back to her own house on the other side of town. She describes what this means for her:

I leave here at 3:45, and get downtown at 4:15. Then I wait until 4:30 to catch the #7 bus. And then by the time I get there it’s 5:05. And then I have to walk on down there, and I get there at 5:30 on the dot. But after work at 1:00 in the morning, I have to catch a cab because the bus has stopped running. So I catch a cab to my mom’s house where <daughter> is sleeping. I sleep there too, and then I get up real early so that we can catch the early bus back to my house so I can get her <daughter> ready for school. See, and by then I have to take her to school because she’d done missed the school bus. After that I go back home and try to get some rest, and then, after school, I go back and pick her up. We take the bus back to my mom’s house so she can watch her, and then I go to work again. So, I be running back and forth all day long.

Sometimes her brother is able to pick her up from work late at night, and take her and her daughter directly home, which makes their morning routine considerably easier. She told me, in no uncertain terms, that this assistance from her family was invaluable to her.
Without it, she would not be able to work. Her daughter’s father, in contrast, provides no emotional or financial support.

**TERRI LYNN:** Her dad never gave me nothing. I had to beg him to buy one bag of Pampers for her when she ran out once and I didn’t have no money. He’s called her maybe three times since he was out of jail. Now she asks, “When is my daddy coming?” What can I tell her? I don’t know. I told him that he needs to straighten himself out and spend more time with her because she wanted to see him. Now that he’s been out of jail he was supposed to come see her, but he hasn’t gotten her yet. I guess he thinks I’m supposed to bring her to him, but I’m not going to bring her to him. I don’t have a car.

**INTERVIEWER:** Does he pay any child support?

**TERRI LYNN:** No. But right now they are getting on the people who aren’t paying. They are cracking down real hard on them. They want to know when was the last time you seen him, the name and address. And I have his Social Security number.

**SISTER:** My son’s father isn’t paying because I don’t know his address. And he’s using a different name instead of his name. He don’t take care of him either. He’s got four kids, two in Tampa, and two here, and they are five months apart. My son, and another girl’s son. I have to call him to come see him. And that ticks me off. I have to do it by myself. When I see him, I have to cuss him out. To come and see him, and to give me money. When I come around that corner, he has to run because he’s going to get cussed up. He came the other night when I was watching TV, and he gave me some money, but he wanted something too, if you know what I mean. He wanted me to kiss him and stuff.

Terri Lynn has received welfare since her daughter was born six years ago. Is she “dependent” on the system? Yes, according to traditional definitions of welfare dependency. However, a cogent argument can be made that Terri Lynn’s family provides at least as much assistance to her, if not more, than does the state. A closer look reveals a portrait of a hard-working young woman who is doing her best to improve the life conditions for herself and her daughter. Yet, despite working hard, what are Terri Lynn’s chances of beating poverty? Unless her income nearly doubles from her current minimum wage, her chances of pulling herself and her daughter out of poverty are slim at best. This is not due to laziness, personal inadequacy, or lack of family support, but because of structural features of the social system that snowball against poor women. Given the largely grim statistics of women’s underemployment in general, what are the odds that a 24-year-old woman with only a high school diploma, who has no reliable transportation, who needs childcare, and whose only work experience is in the service sector will soon land the $15 an hour job needed to really lift her out of poverty? Moreover, why does her daughter’s father not contribute to her support? Can we really expect Terri Lynn alone to provide for all her daughter’s emotional and financial needs without any help?

**WHO ARE THE PARTICIPANTS IN THIS STUDY?**

Sheila, Patrice, and Terri Lynn are among 47 women in Florida who were willing to be interviewed for this book in 1995 and 552 women who were interviewed in Oregon in 2002 and again in 2003. The Floridians live in several small- and medium-sized communities in the north-central region of the state. They were first introduced to this project at the county welfare office, as were most of the others, as they came to pick up their food stamps.
Others were friends of those who were initially interviewed. Sheila, Patrice, Terri Lynn, and 44 others generously volunteered their time and energy to this project without pay or other compensation. They invited us into their homes where they embraced the opportunity to reveal the ways in which they live on, negotiate, and survive welfare. The interviews were often lengthy, up to several hours in some cases, as women disclosed the joys and frustrations with their children, with their extended families, with employment, and with the welfare system. They told us about their experiences that led them to welfare, and about the individual and structural constraints on their lives and on their opportunities for upward mobility. They told us of their coping and survival strategies; the stigma they face; their future goals; their attitudes toward other recipients; and their concerns with governmental aid, the welfare system, and welfare reform.

This book also reports the findings from a longitudinal study in Oregon combining both qualitative and quantitative strategies. In 2002, my research team conducted telephone interviews with 637 Oregonians from around the state who had left welfare for work six months prior. One year later, in 2003, 552 of these respondents were located and reinterviewed. At this point, they had been off TANF for about 18 months, and were no longer eligible for the transitional medical benefits that they were provided when leaving welfare for work. These 552 respondents form the basis for the quantitative portion of the study. From these standardized telephone surveys, we have gained tremendous insight about life after leaving TANF. Respondents generously agreed to share their experiences about living and coping after welfare, particularly with respect to their own health and the health of their children, their health insurance options and access to health care, and their health-related worries and concerns.

We also completed in-person interviews in 2002 and 2003 with a subsample of respondents, selected from four key regions in Oregon: (1) an urban metropolitan area with relatively low unemployment, higher wages, and low rates of poverty; (2) a rural coastal region that faces high unemployment and poverty as the fishing and timber industries have declined in recent decades; (3) a newly urbanized region in the central part of the state that, until recently, has been rapidly growing and is known for tourism year around—jobs are relatively plentiful, but seasonal and low-paying; and (4) a rural area in the eastern part of Oregon characterized by an agriculture-based economy with seasonal employment, high unemployment and poverty, and a relatively large Spanish-speaking Hispanic population. Ninety persons were interviewed in 2002; one year later, 82 of the original families were found and they agreed to meet again and share their stories of hardship, pain, hope, and survival. These qualitative and quantitative interviews will be used throughout this book to complement the original interviews conducted in 1995.

My intention was to obtain stories about welfare from a diverse group of women. Since the goal of this project was to discover meaning, rather than simply to measure the distribution of attributes across the population, it was important to obtain a sample that elucidates particular population types. Therefore, respondents represented a variety of traits or conditions found among welfare recipients, such as variation in race or ethnic background, age, number of children, and housing type. This diversity was important to approximate natural variations in the welfare experience.

The demographic characteristics of the 47 women interviewed in Florida and 552 in Oregon are reported in Table 1.2, and are reasonably representative of welfare recipients in the area from which they came. With respect to the sample from Florida, 38 percent of respondents were white, and 62 percent were black. Although this sample over-represents the proportion of blacks on welfare in the United States overall, it does reflect the racial and ethnic background of welfare recipients from the interview region. In the Oregon sample, nearly three-quarters of recipients are white, only 5 percent black, and 15 percent Hispanic, again reflecting the characteristics of TANF-leavers in that state.
# Characteristics of Florida and Oregon Samples

<table>
<thead>
<tr>
<th></th>
<th>Florida 1995 (n = 47)</th>
<th>Oregon 2002/2003 (n = 552)</th>
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<tr>
<td></td>
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<td>%</td>
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</tr>
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Most respondents were young, with over half under the age of 30. Family sizes were small—60 percent of the Florida sample and 74 percent of the Oregon sample had only one or two children. Sixty percent of respondents in Florida had never been married, compared to 40 percent in Oregon. The others were divorced, separated, widowed, or currently married. Because the Oregon sample is made up of persons who have been off TANF for 18 months, it is not surprising that a higher percentage of them were married or separated.

Expectedly, four in five respondents in Florida were not employed outside the home for pay because they were receiving welfare at the time of the interview. Twenty-one percent were “officially” employed, most commonly in the fast-food industry. These jobs are low-paying and without fringe benefits; therefore, their incomes were not sufficient to pull them above the poverty line, and they continued to collect a partial welfare benefit. Several others who claimed to be “not employed” supplemented their checks by babysitting or styling hair, but these jobs were sporadic, were not a dependable source of income, and were not reported to their caseworkers. Over three-quarters of the Oregon respondents—TANF recipients who left welfare for work 18 months prior—were still employed.

The majority of respondents lived in subsidized housing. Some of the women in Florida lived in large, often multi-storied projects. These tended to have inexpensive rent, paying about $20 per month. Most of these apartments were in a substantial state of disrepair, with paint peeling both inside and out, screens ripped or missing from windows, a carpet that was dirty and well worn, and drapes that were torn and tattered. Other women we interviewed lived in private apartments or single-family houses with reduced rent. These were far more desirable, although more expensive, and were usually located in “mixed” neighborhoods with others who were not on welfare. The waiting list for this type of subsidy was considerably longer than for the wait to move to the large housing projects. Other women paid full price for their housing, sometimes doubling up with family members or friends to make ends meet.

**CONCLUSION AND ORGANIZATION**

Using critical and feminist lenses through which to examine the narratives of welfare recipients, this is both a book about welfare and a book about women’s lives more generally. Poor women on welfare are stigmatized; this book calls into question the negative connotations associated with women who use welfare. What unfolded from the narratives were stories about hardship, faith, and hope that were not systematically different from other women who are more financially well-off. It reveals that in many ways, poor mothers are strikingly similar to more affluent mothers. They share many of the same goals, hopes, and dreams for themselves and for their children. Yet, trying to attain these with a limited income is a constant struggle. I learned about the mechanisms that poor women need to improve their lives and lift themselves from poverty. This book explores the intricate web of informal and formal support that women need for living and surviving on welfare, and I analyze the coping strategies used by women and their children. These insights can inform and guide the ways we amend the welfare system and restructure work in the lowest tiers of our economy. These, I suggest, are more fruitful than simply asking, “How do we reduce the number of women on welfare?” Lifting women from poverty, and eliminating them from welfare, are two separate issues. Unfortunately, it is the latter concern that is most often addressed in welfare reforms.

Chapter 2 begins with the questions, “Why are people poor?” and “Why are they on welfare?” My goal is to put these questions into the larger framework of understanding how we historically, and how we currently, explain and legitimize social inequality. These sets of beliefs are important because they filter social perceptions and provide the cognitive structure in which to interpret the causes of poverty and welfare use. However, these
explanations are not gender-neutral; instead, they marginalize or ignore women’s experiences within such domains as family and intimate relations, and within the domain of work.

Chapter 3 examines recipients’ experience with stigma and discrimination. Themes of laziness, often racially charged, emerged frequently. How do they cope with or manage the stigma of being a welfare mom? As social worker Frederick B. Mills reminds us, the stigma paradigm hinges on the concepts of dependence, promiscuity, illegitimacy, and addiction (Mills, 1996). These stereotypes are widespread, including among welfare recipients themselves. They have important implications and serve as political tools that trivialize the plight of poor women, and consequently keep meaningful work and welfare reforms from occurring.

Chapter 4 focuses on what Scott and Lyman (1968) have labeled as “accounts”—the justifications or excuses people use to account for their own poverty and welfare use. In this chapter, I examine the economic and relationship factors that caused them to enter the welfare system for the very first time. Through their narratives, I illuminate the ways in which their histories and experiences, such as their education, work experience, and relationship with their children’s fathers, in conjunction with the social structure, have influenced their economic circumstances. We can see that for many women, their use of welfare is a result of an age-old reliance upon men that has gone awry, and a result of a social system that refuses to pay a living wage. We explore the incongruence between their accounts of their own welfare use and their perceptions of other recipients.

Chapter 5 explores the ways in which women on welfare manage their lives on a daily basis. What is it like to live and provide financially for one’s family from a welfare grant? What decisions need to be made on a regular basis? After accounting for inflation, the average monthly welfare benefit has declined nearly 50 percent since 1970; thus, budgeting to make ends meet requires creativity and flexibility. Families on welfare suffer from a cultural dissonance: They are aware of consumption patterns in the United States, but they are unable to participate. Recipients describe daily living and the process of surviving the welfare system, while keeping their children safe and out of danger, as extremely challenging and stressful.

Several important studies identify that women on welfare do not subsist on their meager welfare grant alone. Instead, they must rely on formal or informal sources of assistance to augment their checks. Chapter 6 explores the ways in which recipients rely on informal supports, such as family, friends, and children’s fathers, to make ends meet and to manage the stress. Most women revealed that this help was extensive and valuable, and admitted that they could not care for their families adequately without it. The chapter also examines the formal supports that women rely upon to make ends meet, such as charities or food banks, and the “hidden” income and gifts they receive and rely upon. How important are these to women? How do they assemble a “survival package” to live and cope with welfare? Their stories offer a striking portrayal of the ways in which impoverished families construct relationships so that the effects of poverty can best be eased.

Recipients are often portrayed by the media as people who like the welfare system and take delight in receiving monthly benefits from it. Yet the women interviewed here portray a markedly different point of view. Chapter 7 focuses on recipients’ perceptions of the strengths and weaknesses of the welfare system. Criticisms of welfare were vast and widespread. Women spoke with a heightened sense of concern and passion as they relayed their firsthand experiences with a system they deemed as frustrating, demoralizing, and in need of considerable change and repair. Because welfare policy varies significantly by state, I examined welfare reform in one particular state—Florida, which is where the women who were interviewed reside. Respondents shared their ideas on what the role of the federal government should be in helping poor people. They commented on three critical reforms: (1) time limits for receiving aid; (2) work requirements; and (3) family caps, which limit or deny additional aid for children born to women already receiving welfare. Furthermore, they share their perspectives of what meaningful reforms would entail.
Chapter 1

Chapter 8 examines the challenges faced by women as they leave the welfare system. While human capital enhancement programs would be helpful to some women, the difficulties they are likely to face as they transition off of welfare due to TANF time limits extend far beyond increasing their education or job skills. The structure of the labor market, including a lack of unskilled jobs, low pay, the increasing number of temporary positions, and the lack of health insurance among low-wage jobs, has a profound effect on their likelihood of success in finding and maintaining work.

Chapter 9 revisits the themes introduced in this chapter. It concludes that welfare is not simply about providing money for women who are too lazy to work. Welfare provides security for single mothers and their children, and other vulnerable groups in society. The way to resolve the “welfare problem” is to intervene in the structure of low-tier work in the United States, not to force families off of assistance. Until the structure of work in the bottom tier is deliberately made more secure by human and rational government intervention, many single mothers will not risk their children’s health and well-being by accepting low-wage, exploitive, and unreliable employment.

References
Chapter 2

Historical and Persisting Dilemmas
How Do We Explain Poverty and What Should We Do About It?

Why are people poor? Why are they on welfare? These seemingly straightforward questions actually have contradictory and conflicting answers. Opinions about welfare and welfare recipients reflect general beliefs that people hold regarding not only poverty, but also wealth.

This chapter summarizes the frameworks Americans use to explain and to legitimize poverty and social inequality. It offers a glimpse into the historical and persistent dilemmas that plague our nation. Most of today's opinions are derived from age-old questions and answers about poverty and the distribution of wealth more generally. They reflect longstanding questions about if, how, and under what circumstances we should care for others who cannot or do not seem able to care for themselves. They reflect our views about human nature, about the importance of hard work and our dislike of idleness, and our expectations of appropriate roles for men and women in society.

America has a history of rugged individualism, and a belief that hard work will reap results. These values set the backdrop for the development of a social welfare system. Poverty was considered part of the natural social order and was not necessarily viewed as a defect of society. Social Darwinists believed that economic competition allowed the “fittest” to win out over others. They argued that government should not hamper this struggle. Consequently, early on we distinguished between the “worthy” poor (e.g., the disabled, the aged), and the “non-worthy” poor (e.g., the able-bodied), a view carried over from the Poor Laws of England. Our social welfare system developed within this framework of duality—some people are worthy and some are not—and it continues to operate in this fashion today. Our welfare system has been described as “reluctant,” indicating generosity toward the worthy poor, while demonstrating callous disregard for others (Jansson, 2009). More current decisions about who constitutes the worthy poor, and at what level they should be cared for, reflect these longstanding debates (Segal, 2010).

The “welfare problem” has been defined primarily in terms of the moral values of work (Hancock, 2004). Traditionally, American social policy encourages people to work. Only those people who cannot work are considered worthy of assistance. Thus, our approach to welfare has been to make the conditions of assistance less desirable than even the lowest-wage work.

But some welfare critics worry that this is no longer the case; instead, they fear that welfare has become more desirable than low-wage work (Bradley & Rector, 2010; Murray, 1984, 1988, 2006; Rector & Sheffield, 2012). They worry that welfare erodes the work ethic.

History shows that our policies are unclear about whether single mothers constitute the “worthy poor.” Should we pay single mothers to stay home to take care of their
children, or should we require them to work? Does government assistance weaken their work incentive, encourage loose morals, and undermine their willingness to enter marriage—and thus perpetuate their poverty?

**HISTORY OF CASH ASSISTANCE**

Welfare programs were originally created to help protect women and their children from the ravages of poverty (Axinn & Stern, 2008; Day, 2009). Women were seen as more vulnerable than men to conditions of poverty, and therefore more deserving of assistance. "Mothers' Pensions" was an initial state-sponsored welfare program that began during the Progressive Era (1896–1914) to provide cash assistance for the well-being of poor women and children—particularly those who were white and who were widows. These pensions began because some reformers were concerned that: (1) 5.3 million women were working for wages and were taking jobs away from men; (2) large numbers of children lived in orphanages because their mothers could not care for them while employed; and (3) the delinquency rate among children was increasing as they were left at home unsupervised (Abramovitz, 1996a, b; Mink, 1995; Gordon, 1994). The future of the country depended on the proper upbringing of children by their mothers, reformers clamored. Single mothers were recognized as having an especially difficult time raising children properly on their own. So, Mothers' Pensions was a cash payment to these mothers for the services of motherhood. This view gave Mothers’ Pensions an air of legitimacy, and attempted to remove the stigma associated with public aid.

In reality, however, Mothers’ Pensions benefits were very low and the emphasis was on reforming women's moral character. For example, agency caseworkers monitored the women for signs of drinking, poor housekeeping, improper childrearing techniques, and relationships with men. Foreign-born women were urged to assimilate and to adopt white, middle-class values; reformers generally held the view that immigrants were inferior to the native-born (Abramovitz, 1996b).

Modern-day welfare emerged from these values of moral reform. "Welfare," as we have come to call it, was created in 1935 as Title IV of the Social Security Act, a critical piece of legislation produced during the Great Depression and New Deal when millions of families were suffering financial hardship. Approximately one-quarter of the workforce lost their jobs during the Great Depression. Homelessness, hunger, malnutrition, and begging were widespread. Private charities and churches stepped up their efforts to help the needy, but the problem had become so rampant that their efforts could not keep pace with the need. A wide variety of safety net programs were created to assist vulnerable populations under President Franklin D. Roosevelt. The Social Security Act established several key social support and unemployment programs, and responsibility for social welfare was transferred from individual states to the federal government.

Originally called Aid to Dependent Children (ADC), its focus was to keep single mothers from being dependent on their children for income, and to keep both mothers and children out of the workforce. It was "designed to release from the wage-earning role the person whose natural function is to give her children the physical and affectionate guardianship necessary not alone to keep them from falling into social misfortune, but more affirmatively to make them citizens capable of contributing to society" (Committee on Economic Security, 1935, pp. 5–6). Welfare was to be synonymous with well-being, good health, and high spirits, and therefore, it faced relatively little opposition in Congress. It was considered a pro-family program: it kept mothers at home so that they could care for, nurture, and protect their children. Mothers were not expected to work and raise their children at the same time (Abramovitz, 1996a).
ADC was a fundamental departure from the inequitably distributed Mothers’ Pensions, which served almost exclusively white widows lucky enough to live in a state that offered the program. As a federal program, ADC was more inclusive, and its recipients also included poor children whose mothers were abandoned, divorced, or never married, or mothers whose husbands were unable to work. Furthermore, ADC offered help to both black and white women. Fourteen percent of all children who received ADC in the 1937–1938 fiscal year were black, a figure far below true need, but it at least represented an improvement over Mothers’ Pensions (Sterner, 1943). However, ADC remained marked with racism, and many Southern states found ways to exclude blacks (Quadagno, 1994).

Although ADC’s goals were more extensive than Mothers’ Pensions, the program fell short of significantly reducing poverty in many respects. First, although it was a federal program, there were dramatic statewide differences in the level of benefits. These differences came about because Southern congressmen fought to limit federal control and would only support ADC if states were allowed to establish their own eligibility requirements and benefit levels (Quadagno, 1994). This resulted in ADC benefits that ranged from an average of $2.46 per child per month in Arkansas to $24.53 in New York (U.S. Social Security Board, 1940). Southern states rationalized their lower-than-average benefit levels by declaring that black families needed less than white families (Abramovitz, 1996b). Today, benefits continue to differ substantially across states, and reflect far more than cost of living differences, ranging from a high of $923 per month in Alaska for a family with one adult and two children, to a low of $170 per month in Mississippi (Kassabian, Whitesell & Huber, 2012).

ADC continued the practices associated with the early Mothers’ Pensions to enforce behavioral standards and cultural norms. Home visits and periodic eligibility checks were routine measures to scrutinize women’s parenting, domestic, and sexual behaviors. Most state programs distinguished between deserving and undeserving mothers, closely perpetuating the old model associated with Mothers’ Pensions. Women and their families could be kicked off ADC if they failed to pass these moral tests.

Congress amended ADC in 1939 and separated out the assistance given to widows and moved it to Social Security’s Old Age Insurance (OAI) program. The movement of widows out of ADC resulted in its further stigmatization. Marital status then became a defining characteristic of ADC recipients. The program was increasingly viewed as a program for children born to “unworthy” women who had never married, or were separated or divorced. Meanwhile, widows, moved over to OAI, received none of this moral overseeing—at least those who were white. Many widows from minority groups were unable to receive benefits under the newly restructured OAI program because their husbands did not qualify for Social Security benefits. Thus, these widows had no choice but to turn to ADC. This further contributed to the enduring hostility surrounding “welfare” as a program for “unworthy women”: welfare rolls were full of unmarried mothers, especially minority mothers.

ADC continued to be amended over time and eventually funds for the mother of the child were added. By 1950, there were approximately 1.6 million ADC recipients. This increase reflected population growth, changing family structures, labor market dislocations, and sex and racial discrimination. Yet oddly, this growth in ADC occurred in a time of economic expansion. A post-World War II recession was averted, in part because of the generous monetary and educational provisions of the GI Bill and other veterans’ programs,
and because of the enormous backlog of demand for major consumer goods unavailable during the war. There was a new faith in the vigor of the economic system during the 1950s. Affluence was seen as within the grasp of all hardworking people.

Because ADC expanded during a time of economic optimism, the program came under increased scrutiny. The public voiced concern about the rising costs of the program and the moral fitness of welfare mothers. Punitive state policies were enacted to remove people from ADC. State residency requirements were enforced, names of welfare recipients were publicized, and entire caseloads were closed with recipients required to reapply with new application investigations. Politicians and the media blamed the expansion of ADC on the immoral behavior of poor women and the availability of assistance. Recipients were frequently touted as being lazy, unmotivated, immoral, and fraudulent, spending money on lavish cars, jewelry, and clothing. Racist attitudes plagued ADC, as blacks were over-represented among ADC recipients given their size in the population. The public was also concerned about the rise in nonmarital births and the number of teenagers who were giving birth, and outraged that its tax dollars were being spent on such “undeserving” groups. Consequently, mothers who applied for aid were sometimes threatened with child removal (Abramovitz, 1996a).

Feminist welfare state theorists suggest that the heightened hostility toward ADC and its recipients was motivated by several forces (Abramovitz, 1996a, b; Gordon, 1994; Miller, 1992). First is the competing demand for women’s unpaid labor in the home and cheap paid labor in the workforce. After World War II, occupations that relied heavily on women’s labor and low wages were expanding, while at the same time the number of women employed outside the home was shrinking. As Betty Friedan noted in her book, *The Feminine Mystique* (1963), during the 1950s women dreamed of husbands, children, station wagons, and houses in the suburbs. Most did not dream about full-time employment. Women’s average age at first marriage dropped to 20 years, the lowest in over 100 years (U.S. Census Bureau, 2012b), and the number of married women in the labor market plummeted. The Women’s Bureau was reporting severe shortages of typists, stenographers, nurses, social workers, teachers, and medical aides. Consequently, welfare benefits became all the more stigmatized and restricted to encourage more women into the labor pool. This was particularly seen in the South, where, for example, Louisiana refused ADC to “employable” mothers with young children during the harvest season, as did Georgia when extra pickers were needed in the tobacco and cotton fields (Abramovitz, 1996b). Forcing women on welfare to work helped fill jobs at the bottom rungs of the employment sector—jobs that men did not want and that would go unfilled.

Second, feminist welfare theorists suggest that heightened hostility toward ADC and its recipients comes from the perception that welfare mothers were living outside the acceptable gender expectations. Welfare caseloads soared as women’s marriage, sexuality, and childbearing patterns began to change. The divorce rate during and immediately after the war doubled to about 16 divorces per 1,000 married women aged 15 and over. Nonmarital births also increased, almost tripling for white women, and increasing, although somewhat less, for black women. These changes in women’s lives and family structure were blamed for the breakdown in “family values”—an emotionally charged term heavy with moral overtones about a woman’s proper role. Women who had children beyond the confines of marriage were viewed with disdain and blamed for a wide variety of social ills. Therefore welfare policies designed to enforce behavioral, sexual, and gender norms flourished. Recipients were subject to midnight raids and other intrusions into their lives so that authorities could try to catch men staying over at recipients’ homes. Some states would penalize a woman for having a relationship with a man who was not the father of her children. Arkansas, for example, denied aid to mothers in a “non-stable, non-legal union.” Alabama eliminated 25 percent of its welfare clients by cutting off women who were “going with a man.” Michigan cut aid to families with “male boarders” (Abramovitz, 1996b).
The 1960s ushered in both gains and setbacks for the ADC program. On one level, several events occurred that are credited with increased concern about, compassion toward, and a “rediscovering” of poverty. First, a series of recessions and periods of high unemployment occurred in the late 1950s and early 1960s. The economy bounced back after each of these periods, but with less energy each time. Second, the extent of poverty was exposed during the 1960s, due in part to books or essays such as Michael Harrington’s *The Other America* (1963). In this popular book, Harrington vividly reported the poverty experienced by millions of America’s forgotten people in geographically isolated rural and urban pockets of the country. Third, the Social Security Administration developed an official poverty index, and therefore, the number of poor people and groups in the United States could be systematically counted and compared from year to year. Fourth, the civil rights movement brought increasing attention to the racism and poverty experienced by blacks and other minority groups. Despite these insights, the American public was getting increasingly frustrated by the rise in the number of people on welfare, which showed no sign of abatement. “Welfare” was seen as synonymous with impoverished, never-married black women and their illegitimate children.

When elected in 1960, President Kennedy stressed the issues of poverty, unemployment, and rehabilitation of the poor. He believed that people were poor because they lacked education, job skills, and experience in the labor market, and needed social services to help them succeed. This is referred to as a “human capital” approach. Moreover, he was concerned with the anti-work values that he believed developed among the poor. President Kennedy sought to create programs that would instill positive attitudes among poor children so that they could become economically mobile and join the ranks of the middle class. The 1962 amendments to the Social Security Act increased federal funding for social services, “services in addition to support, rehabilitation instead of relief, and training for useful work instead of prolonged dependency . . . to maintain family life where it is adequate and to restore it where it is deficient;” claimed President Kennedy (cited in Bandler, 1975, p. 380). Given the expanded focus, the name of the cash welfare program changed to Aid to Families with Dependent Children (AFDC).

Kennedy’s assassination in 1963 did not stop his ideals from materializing. President Johnson shared Kennedy’s human capital approach to reducing poverty. Government was now more effective in counting the numbers of poor persons and identifying sociodemographic groups that were particularly vulnerable: children, the elderly, large families, single-mother families, rural families, and minority group members. In his State of the Union Address in 1964, President Johnson announced that “this administration today, here and now, declares unconditional war on poverty in America. . . .” In this War on Poverty, President Johnson called for legislation for children and adults to provide them with the tools and resources to lift themselves from poverty. The underlying assumption of the War on Poverty in the 1960s was that poverty was largely the result of inadequate education, job training, and marketable skills. This human capital approach asserts that the numbers of poor can be significantly reduced with adequate training programs to increase the level of human capital that can be exchanged for wages in the job market. If we could train everyone for a job, and then find them one, poverty would be ameliorated or significantly reduced, human capitalists argued. The idea was raised with respect to single mothers—should they too be required to work? This idea was controversial, as most mothers of any social class did not work for pay during the 1960s.

During President Johnson’s administration, programs were created that focused on job training, education, improving health, and providing jobs, such as the Economic Opportunity Act, Head Start, Medicare, and Medicaid. Volunteers in Service to America (VISTA) helped rehabilitate slums and other impoverished areas. Not all programs were created at the federal level; President Johnson’s War on Poverty also assumed that programs should be carried out on the local level with federal dollars. These programs received extensive media attention, leading
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the public to believe that these efforts would successfully move women off welfare and out of poverty. Because of changing eligibility rules, such as allowing women on AFDC to work, allowing some two-parent families to be eligible for aid, and extending benefits to children between the ages of 18 and 21 who were still in school, the number of families receiving welfare continued to rise. The number of welfare recipients soared from 3.5 million in 1961 to almost 5 million in 1967. Costs jumped to $2.2 billion (Abramovitz, 1996a).

During this national War on Poverty, the United States was also involved in another war—Vietnam. As the Vietnam War escalated, attention and dollars were diverted from needs at home. The 1960s and 1970s included competing social movements: the civil rights movement, the feminist movement, and a growing concern for the environment. But by the middle of the 1970s, many Americans had grown weary of the clamor for social change and were becoming especially resentful of the concerns afforded to the poor, ethnic minorities, and other disadvantaged groups. AFDC came under swift attack again.

Yet at the same time, many social changes of this era became accepted. One change was particularly relevant—an increasing number of mothers joined the labor force, and working mothers became the norm rather than the exception. By 1975, 55 percent of married women with children between the ages of six and 17, and 34 percent of married women with children under age six were employed outside the home (U.S. Bureau of Labor Statistics, December 2008). Consequently, many people questioned whether poor mothers really constituted a category of the “worthy poor” any longer. Some politicians raised doubts about the appropriateness of paying single mothers to stay home to take care of their children, when so many middle-class mothers were now working. They suggested that welfare benefits had become too attractive to women, that benefits had increased faster than wages, and therefore more women were opting to receive AFDC rather than to get a job.

President Nixon agreed with these views. He expressed concern about the rising welfare caseloads, increased costs, welfare fraud, federal involvement in services to individuals and communities, and elitist government bureaucrats. He brainstormed to find a different way to provide assistance that would emphasize work over cash payments, and initiated the “Family Assistance Plan,” or F.A.P. This program would guarantee every unemployed family of four at least $1,600 a year from the federal government. The working poor would be allowed to keep benefits until their earnings reached approximately $4,000. Only then would their benefits be discontinued. The F.A.P. contained several other critical features or clauses, including requiring women with children over the age of three to work or be placed in a job training program.

Nixon’s F.A.P. immediately sparked controversy. Some regarded it as a fair and workable plan that would get control over the burgeoning AFDC program. Others denounced the program, noting that the minimum benefit of $1,600 was still $2,000 below the federal government’s own poverty line for a family of four. Although working mothers were becoming more common, attitudes were mixed toward whether single mothers of preschool-age children should be required to work outside the home. Others raised concerns over whether the labor market could actually absorb all of these additional workers. The government’s own Office of Economic Opportunity (OEO) felt that it may be difficult to force mothers to work:

In general, we would support giving higher priority to the training and employment of men than women. Given the greater employment opportunities for men generally available, they are more likely to achieve self-sufficiency. Moreover, training and employment will often be much more expensive for women, if child care must be provided. (cited in Quadagno, 1994, p. 126)

In 1970 the F.A.P. passed the House by a vote of 243 to 155. However, because of the controversy surrounding the F.A.P., it remained bogged down in a Senate committee until it expired. It was never enacted. Instead of F.A.P., a number of relatively poorly funded work programs were created during the 1960s, 1970s, and 1980s: the Work Incentive Program (WIN), which was later replaced by WIN II; the Job Training Partnership Act (JTPA);
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the 1988 Family Support Act; and the Job Opportunities and Basic Skills Training Program (JOBS). Each program received tremendous popular press and blaring headlines such as “The Most Sweeping Revision of the Nation’s Principal Welfare Program” (Szanton, 1991). Yet most programs helped only a small fraction of the millions of poor families because of their low funding. So instead, poor women continued to apply for AFDC, and the frustrated public, unaware of the low funding, thought that recipients were simply lazy and refused to work.

One of the most dramatic responses to these frustrations with welfare and its recipients occurred during the administration of President Ronald Reagan during the 1980s when several hundred thousand families were dropped from AFDC eligibility. President Reagan’s position on government involvement was very clear. He denounced big government; he believed that a strong business climate would provide prosperity for Americans; he felt that Americans were paying too much of their income in taxes; and he distrusted social welfare programs. He was heavily influenced by his social conservative mentors who authored books proposing significant retrenchment of social welfare programs. They suggested that welfare policies themselves exacerbate poverty and welfare use by creating a disincentive to work and thereby promoting laziness. For example, in his book Losing Ground, Charles Murray argued that more generous welfare benefits make work and marriage unattractive to women. He believed that women were rewarded for choosing idleness, single-parenting, and out-of-wedlock childbearing and that these problems were exacerbated when welfare benefits were increased to approximate the pay of low-wage work. Consequently, the primary way to end these problems is to eliminate, or significantly scale back, welfare programs. President Reagan agreed that social welfare programs encourage laziness and long-term dependency on the system. A popular anecdote was this story of a Chicago welfare queen with “80 names, 30 addresses, 12 Social Security cards, and a tax-free income of over $150,000.” The Washington Monthly clarified that this “queen” actually used two aliases to collect $8,000 in overpayments; nonetheless, the public was outraged (Currie, 2005).

What President Reagan also didn’t say is that spending for all social welfare programs actually decreased from 57.4 percent to 47.9 percent of total government spending between 1980 and 1986 at the federal, state, and local levels. AFDC was not the only program reduced; so were food stamps, Medicaid, school lunch and other nutritional programs, family planning programs, subsidized housing, legal aid, and drug abuse counseling.

With the election of George H. W. Bush as president, the philosophy toward the welfare system remained relatively consistent with that of Reagan. President Bush argued that the best way to overcome poverty is through individual hard work and initiative rather than through government-sponsored programs. He stressed volunteer charity, school vouchers, and enterprise zones, and complained that the federal government should back away from welfare and leave programs to states and local communities.

Individual states tried to reduce the number of people on welfare with innovative programs. For example, in 1992 lawmakers in New Jersey and Wisconsin passed welfare reform packages commonly referred to as “Bridefare.” These reforms hoped to reduce welfare use among women by encouraging them to marry. Arguably fueled by conservative ideologies concerned with the presumed breakdown of family values, “Bridefare” extended AFDC eligibility to married women, while restricting benefits among those who are single. Only women who agreed to legal marriage could be eligible for full welfare benefits.

New Jersey in 1993 and Arkansas in 1995 enacted another attempt at state-level welfare reform, referred to as “Family Caps.” These two states denied higher cash payments to women who have additional children while on welfare. Proponents suggest that a cap would remove financial incentives for AFDC recipients to have more children outside of marriage. Opponents, in contrast, argue that it is a misperception that women who receive AFDC have additional children to get more money. They point out that additional births do not dramatically increase the size of the welfare check; checks increase only an average of $60 per month.
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By the 1990s, approximately 14 million persons or nearly 5 million families with children received AFDC (U.S. House of Representatives, Committee on Ways and Means, 1996, Table 8-27, p. 471). Welfare programs and recipients remained targeted as a primary cause of a variety of social ills (Haskins, 2001). In 1994, California Republicans distributed a voter education pamphlet called “The Welfare Mess,” which prominently featured on its cover guns and drug paraphernalia, intermixed with food stamps and hundred-dollar bills. Inside, the authors described the consequences of a welfare system they felt had run amok: teenage pregnancy, crime, moral decay, and falling SAT scores. Their final plea was, “if you don’t vote, THEY WIN” (Hacker, 2004). Criticism was often mounted in racialized terms: welfare was the program for black girls and women who had babies out of wedlock (Dyck & Hussey, 2008; Winter, 2006).

Policymakers abandoned the idea of really helping welfare recipients out of poverty, and simply focused on reducing the number of people on welfare. Gone was the concern of increasing human capital. Instead, the paramount concern during the 1990s was how to reduce the number of people who receive welfare—period. Given the dominant views that welfare costs were unacceptably high and that welfare breaches cherished American values, reducing caseloads was the bottom line. Reforms were not focused on reducing the number of people in poverty.

WELFARE REFORM: “ENDING WELFARE AS WE KNOW IT”

Finally, the most critical and far-reaching of recent reform efforts was President Clinton’s sweeping welfare reform legislation (Blank & Haskins, 2002; Haskins, 2007; Reese, 2005). Clinton maintained that the federal government should institute a comprehensive series of reforms to prevent long-term dependence on the system. He stressed that the focus of welfare should be in getting people back to work, because employment “gives hope and structure and meaning to our lives” (Clinton, 1996). Toward this end, he argued that an assortment of services, including health insurance, should be made available to support lower-wage workers. Without these services, welfare recipients have little inducement to forgo welfare for work, he argued. As he stated in a 1994 speech about welfare reform:

There are things that keep people on welfare. One is the tax burden of low wage work; another is the cost of child care; another is the cost of medical care . . . today you have this bizarre situation where people on welfare, if they take a job in a place which doesn’t offer health insurance, are asked to give up their children’s health care, and go to work . . . . That doesn’t make any sense. (Clinton, 1997)

Yet the welfare reform legislation signed by President Clinton in 1996 was a long way from his original rhetoric of strengthening poor families. It was an election year, and early on it looked as though it could be a close race between President Clinton and a Republican challenger. Clinton’s Republican opponent could make the most of the fact that Clinton had twice vetoed Republican-initiated welfare reforms that came to his desk. Clinton failed to sign them because he believed that they were too punitive and failed to provide adequate support to families.

But this time when the revised legislation came to his desk, the election-year pressure was insurmountable. Conservative Republicans were developing their own version of welfare reform, including a plan to end all or most welfare support for nonmarital births. Although a draconian policy such as this would likely not have passed even the Republican-led Congress, other versions attracted considerable support among conservative Republicans, including a version that would have denied cash benefits to unwed teen mothers (Haskins, 2007).
Clinton signed welfare reform legislation into law, promising to make the needed changes later. He claimed that the legislation met his general criteria for moving people from welfare to work, offered benefits such as childcare and health care, and would further enforce child support payments on the part of absent parents. Yet, he also acknowledged, “Some parts of the bill still go too far, and I am determined to see that those areas are corrected” (Clinton, 1996). In particular, he was concerned about the deep cuts in nutritional assistance for working families with children and the exclusion of benefits for legal immigrants.

The Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA) (P.L. 104–193) was passed. It abolished the AFDC program, and replaced it with a new program called Temporary Assistance to Needy Families (TANF). The stated goals of TANF are (U.S. Department of Health and Human Services, Administration for Children & Families, July 1, 2009):

- Assisting needy families so that children can be cared for in their own homes
- Reducing the dependency of needy parents by promoting job preparation, work, and marriage
- Preventing out-of-wedlock pregnancies
- Encouraging the formation and maintenance of two-parent families

Under the old AFDC, all families that met federal eligibility criteria were entitled to receive cash assistance. Under TANF, eligibility is primarily determined by state rules, and families are no longer automatically entitled to assistance even if they meet financial criteria. Under the new TANF structure, the federal government now provides a block grant to states, and each state uses those funds to operate its own programs based on the above-stated general goals (Schott, March 19, 2009). In other words, states now decide who can receive assistance and for how long; however, these decisions are complex because of federal mandates, fiscal constraints at the state level, conflicting goals of TANF, and exemptions to work requirements or time limits that may be granted because of extenuating circumstances (e.g., family violence).

Some of the most critical features of the TANF program, and the most controversial, are those related to work requirements and time limits. With respect to work requirements, federal law requires that at least half of the families receiving TANF in each state must be engaged in some kind of work-related activity for at least 30 hours per week. Ninety percent of two-parent families must be engaged in work. Able-bodied recipients must work after two years, with few exceptions granted. With respect to time limits, federal law mandates that lifetime welfare payments can total no more than five years. States are free to impose stricter time limits and work requirements, which many have elected to do.

Because it was recognized that TANF-leavers would likely lose their Medicaid when they leave welfare for work, and the likelihood of coverage from employers was slim, the welfare reform bill allowed for 12 months of transitional Medicaid assistance for families who would otherwise lose Medicaid because of their earnings. After this one-year period, families can apply for continued Medicaid benefits, although most would not qualify because their incomes would push them above the stringent eligibility requirements.

It was also recognized that requiring single mothers to work full- or part-time meant that someone is needed to care for their children. Childcare assistance is an essential part of any strategy to help families avoid or leave welfare, and was therefore included in reforms. A study of TANF recipients in Michigan found that recipients who had subsidized childcare increased their number of months employed by 50 percent, and increased their earnings by 100 percent (Danziger, Ananat & Browning, 2004).

Despite these provisions, many people feared that welfare reform would still erode the social safety net for vulnerable individuals and families. Although the economy was growing in the 1990s and unemployment was low, there was no guarantee that situations would not change. People wondered what would happen to those poor people who could
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not find work when they reach the government’s time limit. They questioned whether jobs were available for all the people on assistance without a massive job creation effort. They lamented that even the lucky people who do find employment would most likely be paid wages that fail to bring their incomes above the poverty line, and would probably not receive health insurance from their employers. They were concerned that any job training offered would be superficial, and would not really be effective in increasing recipients’ employment prospects. They wanted to know why welfare recipients were no longer allowed to go to college to further their education. They asked who would care for the children of parents when childcare reimbursements were inadequate to pay for quality childcare. And they wondered how the health care needs of the influx of low-income workers and their children would be met, after their transitional Medicaid expires.

These are critical matters because, despite many changes in welfare over the past 100 years, these questions have never been adequately addressed. Past reforms have been primarily symbolic efforts to appease the public over what to do with the large and growing number of women and children who are poor and need assistance. Policymakers wring their hands in anguish as their poorly funded efforts do little to reduce the large numbers of women needing aid. Democrats and Republicans alike find welfare to be the scourge of government policy—it’s that nasty little problem that won’t go away. It is not that Americans do not want to help the poor, at least in theory. It is just that many poor are seen as underving. A recent national survey with a representative sample of Americans found that 63 percent of adults believe that “most people who want to get ahead can make it if they work hard,” while only 34 percent believe that “hard work and determination are no guarantee of success for most people” (Work Trends Survey, March 2012, cited in Roper, 2012). Given these views, we should not be surprised that 86 percent of adults also believe that welfare makes people work less, and 62 percent believe that it encourages young women to have babies before marriage (National Opinion Research Center, 2009). Welfare recipients, as beneficiaries of a much-maligned program, become the focus of hostility. Implicit is the assumption that welfare discourages both work incentive and marriage, while increasing promiscuity.

The 1996 TANF law was reauthorized in 2002 under President George W. Bush, a stern believer in the merits of TANF. U.S. Department of Health and Human Services (HHS) Secretary Mike Leavitt announced with pride that TANF rolls continued to decline in 2004. “Throughout the first four years of the Bush Administration we have seen caseloads decline continuously. Now it is important to work with Congress to reauthorize welfare reform so more families can be strengthened by work instead of weakened by welfare dependency” (U.S. Department of Health and Human Services, February 9, 2005, p. 1). Likewise, Dr. Wade F. Horn, HHS assistant secretary for children and families, reported, “More Americans are leaving welfare and entering the economic mainstream. The Bush Administration is dedicated to welfare reform because it replaces dependency with self-sufficiency” (U.S. Department of Health and Human Services, February 9, 2005, p. 1). However, the number of people living in poverty began to rise as the economy faltered.

Elected in 2008, and again in 2012, Barack Obama has the rare experience of living in poverty as a child. This up-close account, which he revealed in his books (2004; 2007), has indeed sensitized him to the plight of struggling groups. However, he does not focus on the poor. Although economic issues have consumed his administration—jobs, full employment, home ownership, and health insurance—these are primarily couched as issues of importance for the “middle class.” The flagging economy is wreaking havoc on the incomes, savings, and housing values of the middle class. President Obama’s administration speaks little of poverty and welfare per se. Likewise, discussions of poverty were noticeably absent in his re-election campaign, although he did commonly mention “those striving to the middle class.” Nonetheless, these economic issues also directly affect the poor, and the
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poor have much to gain by his initiatives. For example, in his discussion of higher wages, concern for the poor is implicit:

It matters little if you have the right to sit at the front of the bus if you can’t afford the bus fare; it matters little if you have the right to sit at the lunch counter if you can’t afford the lunch. So long as Americans are denied the decent wages, and good benefits, and fair treatment they deserve, the dream for which so many gave so much will remain out of reach; that to live up to our founding promise of equality for all, we have to make sure that opportunity is open to all Americans. (Obama, 2008)

Differing childhood experiences between Presidents Obama and Bush may or may not lead to differing policy outcomes. Time will tell. Nonetheless, we can see that all of our opinions are grounded in historical and persistent questions and dilemmas: why are people poor; why are they on welfare; and under what conditions are people worthy of assistance from the government?

EXPLANATIONS OF POVERTY AND WELFARE USE

Several theoretical frameworks have been used to better understand poverty, welfare use, women’s roles, and government responsibility. If we think of these views as lying on a continuum, we find the Individual and Social Structural perspectives at each end. The Individual perspective focuses on the achievement of the individual, and claims we can be anything we want to be and that we are responsible for our own economic position. The Social Structural perspective stresses that the inequality found in social institutions such as the labor market, families, and government affects our economic positions. Other perspectives, such as the Culture of Poverty or Fatalism, combine features of the two earlier perspectives to explain the ways in which our social structure shapes individual action.

At first glance these perspectives are sex- and gender-neutral. They refer to attributes of the individual or of the social structure that supposedly transcend sex and gender. However, they are not really neutral; they are rooted in the male experience. For example, what gets defined as “achievement”—so important to the individual perspective—is not sex- or gender-neutral. We think of achievement as something public—job recognition, accolades for a high income, or level of education. But for many women, working behind the scenes at having a successful marriage and raising children are the pinnacles of achievement. Women are less likely to define success through an occupation or income. Women who do not seek employment, who are not driven by occupational interests, or who prefer to stay home to care for their children should not be judged as failing to meet criteria for achievement. Therefore, it is critical here that we provide a fresh perspective by acknowledging the ways in which sex and gender interact with our explanations of social inequality, poverty, and welfare use.

Individualism

Soon after welfare reform passed, a newspaper ran an article describing the consequences of welfare reform in the lives of recipients. One woman in particular was profiled: “Kathy” received welfare for two years after bearing a child conceived during a rape. When interviewed, the 25-year-old mother was only one semester away from receiving an associate of arts (AA) degree from a community college, and had hoped to transfer to a nearby university for a four-year degree and study to become a teacher. Despite her impressive grade point average and making the Dean's List, the state of Florida’s welfare department informed her that, within two months, federal and state guidelines under TANF would require her to be either employed, actively searching for a job, or to be involved in vocational
training only. If she did not comply, she would risk losing her cash assistance, food stamps, and Medicaid coverage. She was told that going to a community college, with the goal of transferring to a four-year university, is not classified as either “work” or vocational training by the work-oriented policies enacted by the Florida legislature. Although this young woman is determined to get her AA degree, she now doubts that she can pursue a bachelor’s degree from a university. Her dreams of becoming a teacher have been dashed by Florida’s welfare reform policy. She knows that, like many other former welfare recipients, she will now likely end up working in a low-paying job in the expanding Florida service sector, perhaps the fast-food industry, earning near-minimum wage.

The article was designed to provide an inside look at the way that welfare reform has eclipsed the dreams of at least one hardworking, achievement-oriented woman. Yet for some people the article did not evoke sympathy at all. The tension and hostility felt toward welfare recipients run deep, as was shown by a letter to the newspaper’s editor soon after the original article was printed. The letter writer says that instead of sympathizing with the welfare recipient, she sympathizes with the taxpaying public that has been burdened by welfare. She says that she struggled to put herself and her children through school, and wonders why it is her responsibility to help someone else who isn’t willing to work. She blames the government for nurturing the attitude that hard-earned tax dollars are there to help lazy people who will not take responsibility for their own lives and livelihoods.

This letter expresses the sentiment of Individualism, suggesting that individuals are largely responsible for their own economic position in society. Opportunities are available to all who are willing to work hard, and to all who are sufficiently motivated. Because virtually everyone has an equal opportunity to acquire the skills, traits, and training needed for upward mobility, those who fail to make it have largely themselves to blame. The Individual perspective is reflected in our country’s response to the poor throughout most of our history. Tales of Horatio Alger types abound—the “rags to riches” stories—the moral being that everyone can pull themselves up by their bootstraps with hard work, sweat, and motivation. Welfare recipients are a particularly blatant example of those who have failed to make it and therefore reside at the bottom of the economic hierarchy. They are at worst lazy, and at best simply uneducated and untrained. Either way, they are held responsible for their own economic plight.

Notice that the focus is on the individual—the argument is that we need to change the individual, to increase her or his motivation and to increase her or his level of human capital so that she or he can compete for jobs. Little attention is given to features of our social structure such as the growing number of service-sector jobs that generally pay sub-poverty-level minimum wage. Yet what proponents of this perspective fail to ask themselves is, if the bulk of new jobs is being created in the low-paying service sector, can we really train people out of poverty? Won’t someone else then need to occupy these roles so that the rest of us can still be served? Who will do society’s dirty or menial work? Poverty may be transferred to someone else, but it will not be eliminated unless we raise the wages of this work significantly.

The Individual perspective has been persistently popular in this country. Although important sex, gender, race, and income variations exist, Individualism is a well-accepted explanation of inequality among women and men, blacks and whites, and the poor as well as the affluent (Hancock, 2004; Seccombe, James & Battle-Walters, 1998; Zimmerman, 2001). Almost two-thirds of Americans believe or strongly believe that we create our own fate (National Opinion Research Center, 2009), so those who are unsuccessful have only themselves to blame. Although most Americans rate the economy as the most important issue facing Americans today, only one percent felt that poverty was our nation’s number one problem (Gallup Poll, December, 2012). In fact, a 2009 news poll found that 9 percent of surveyed Americans believed that “dealing with the problems of poor people” was unimportant (Pew Research Center Survey, January 2009).
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Interestingly, there is little difference in opinion among blacks, whites, or Hispanics. Seventy-two percent of blacks reported in another survey that fraud and abuse by welfare recipients is a problem, as did 70 percent of whites, and 79 percent of Hispanics. Likewise, 70 percent of blacks felt that welfare encouraged poor women to have babies out of wedlock by giving cash assistance for children, as did 74 percent of whites and 70 percent of Hispanics (Hancock, 2004).

These views do not just devalue poor women; they devalue all women. Ignoring the emotional and time commitment involved in taking care of children, and failing to recognize the ways in which caretaking can reduce women’s ability for social mobility, ignores the reality of many women’s lives. Given their daily parental responsibilities, tasks, and time constraints, poor mothers do not have the same opportunities to pull themselves up by their bootstraps as do other women. It is a painful insult to assume that women, married or unmarried, who stay home to take care of their children are lazy, lacking in thrift, or have little or no talent.

Social Structuralism

The Social Structural perspective, in contrast, assumes that poverty is a result of economic or social imbalances within our social structure that can restrict opportunities for some people. Social structure is defined as the social institutions, organizations, groups, statuses and roles, values, and norms that exist in our culture. While this perspective does not deny that initiative and hard work are important, it places personal traits in a social context (Swedberg, 2007). Some people have more privileges that others, while others bear more constraints. Those who are born into more privilege (i.e., have well-educated parents, have inherited wealth) are not necessarily destined to succeed economically, just as those born with more disadvantages are not necessarily destined to fail. But according to the Social Structural perspective, privilege can often be translated into advantage (i.e., a more intellectually stimulating childhood environment, greater personal connections in the job market, superior wealth and resources, an education from the best colleges, better health, and a greater likelihood of having health insurance) (Domhoff, 2009; Ehrenreich, 2001; Seccombe, 2011). The likelihood of poverty diminishes when you have these advantages working for you.

There are two distinct subthemes under the Social Structural perspective: (1) a concern with capitalism and (2) a focus on a changing economy. Regarding capitalism, some observers contend that poverty is an inherent feature of our economic system, and that a capitalist economy like ours serves the interest of the wealthy over everyone else (Marx & Engels, reprinted 1959). Karl Marx’s early writings draw attention to the exploitative relationships found within capitalistic societies, where workers do not work for themselves but sell their labor for wages to capitalists. Marx argued that workers are not paid wages that reflect their true worth (e.g., their output). Instead, capitalists prefer to keep wages low, pocketing the remainder as profit. Producing more goods with fewer workers, especially when they are not paid wages equivalent to their output, ensures higher profits. Capitalism thrives on a reserve labor force—people who are available to work in times of booming economic expansion or union busting. This reserve labor force is expendable, and many are discarded when the boom subsides. Consequently, their poverty is an inevitable feature of capitalism.

Marx paid little attention to the ways in which capitalism affects women directly. More recent socialist feminists have pointed out that doing away with capitalism may not necessarily improve the lives of women appreciably. Until women are liberated from their privatized domestic roles, they are likely to be exploited. They suggest that a more collectivist approach to carrying out housework and childcare, alongside the development of a more socialist economy, is needed to really eliminate poverty and improve women’s lives.
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The second subtheme of the Social Structural perspective points to the features of a changing economy, such as the growth in low-paying service-sector jobs, the erosion of the minimum wage, the decline of employer-sponsored health insurance, or the relocation of jobs from the inner city (Ehrenreich, 2001; Newman, 2008; Seccombe & Hoffman, 2007; Wilson, 1987, 1996). For example, dual-labor market theory suggests that the economy can be divided into at least two sectors, primary and secondary. The characteristics of the job vary sharply in these two sectors. Jobs in the primary sector tend to offer positions possessing higher wages, better working conditions, more opportunities for advancement, greater employment stability, and generous fringe benefits. The secondary sector, in comparison, offers lower wages, fewer possibilities for promotion, higher turnover rates or seasonal employment, and fewer critical fringe benefits. Workers’ place in one or the other sector affects their earnings, bargaining power, and likelihood of fringe benefits such as health insurance. Furthermore, there is little mobility, and workers tend to become trapped in one sector or the other.

Women tend to be concentrated in relatively few occupations, and most of these fall into the secondary sector. The majority of women work in clerical, sales, and service jobs. Additionally, inequality exists within these sectors. Women do not receive the same returns that men do when they are employed in jobs with similar occupational characteristics, occupational prestige, or within identical job classifications (U.S. Bureau of Labor Statistics, October, 2012). For example, female service workers earn an average of $433 a week, compared to $551 for males.

Culture of Poverty

The Culture of Poverty perspective blends features of the Individual and Social Structural perspectives. It suggests that a subcultural set of values, traits, and expectations has developed as a direct result of the structural constraints associated with living in isolated pockets of poverty. People in poverty are said to live in a subculture with a weak family structure and present-time orientation, and they display a helplessness and resignation toward work (Burton, 1992). This subculture is at odds with the dominant middle-class culture because it downplays the importance of hard work, self-discipline, and deferring gratification. Although there is a wide range of opinion regarding the specific causes, features, and consequences of the subculture (Lewis, 1966; Mead, 1992; Moynihan, 1965; Valentine, 1968; Wilson, 1987, 1993), there is concern about the transmission of these values from parents to their children. The question of whether poverty and welfare use are inter-generational—that is, they are passed on from parents to their children—is an enduring theme in the poverty literature.

Oscar Lewis first introduced this perspective as he studied poor barrios in Latin American communities. The idea of poverty as a subcultural phenomenon caught the media by storm. He believed that a unique subculture may develop both as an adaptation to their marginalized position in a highly-stratified society. It represents an effort to cope with feelings of hopelessness and despair that may develop from realizing that their dreams will be too difficult to achieve. Once this subculture takes hold, Lewis argues, it perpetuates itself from generation to generation. By the time children are age six or seven, they have internalized the basic values of this subculture and may not seek out or take advantage of opportunities that come their way (Lewis, 1966).

Unfortunately Lewis’ work has sometimes been misinterpreted as a victim-blaming approach in which deviant values are seen as the causes of poverty itself. This is not a correct interpretation of his work. Harvey and Reed (1996) suggest that Lewis’ ideas are firmly grounded in a Marxist critique of capitalism. A subculture is constructed to ease the pain associated with being a part of the reserve and discarded labor force that is an inherent by-product of capitalism. They suggest that the culture of poverty is “a positive social
construction—the result of a process by which the poor pragmatically winnow what works from what does not, and pass it on to their children” (1996, p. 482).

William Julius Wilson effectively drew upon both the Social Structural and Culture of Poverty perspectives when he attributed poverty among the black “underclass” in inner cities (1987, 1996) to their social, economic, and geographic isolation. He argued that class, not race, is the primary factor in explaining their poverty. Wilson suggests that the loss of well-paying manufacturing jobs from urban areas has had disastrous effects upon those persons living in the area. Male unemployment and subsequent poverty increased dramatically, and consequently reduced the pool of men eligible for marriage and increased the number of children born out of wedlock and raised in single-parent families. Moreover, the middle class migrated out of urban areas, leading to development of ghettos. Their migration out to the suburbs means that those persons who remain in the urban core have few role models of mainstream success. He blames labor markets and demographic changes for isolating the inner-city minority poor, and it is these structural constraints that thereby affect the organization of family and community life. His concept of social isolation does not imply a self-perpetuating or permanent phenomenon. When job opportunities and appropriate social services for inner-city residents are provided, the subcultural adaptation will eventually disappear.

How can the Culture of Poverty perspective be useful to understanding the lives of poor women? It can begin by including other aspects of the social structure that are particularly relevant to women’s lives. For example, how does a father’s lack of involvement in childcare, the limited availability of day care facilities, or insufficient enforcement of child support policies by the government affect women’s ability to transition out of poverty? Without these structural supports, women may indeed develop their own adaptations, such as relying on extended families to care for their children or to pool their financial resources.

Fatalism

Finally, the Fatalism perspective attributes the causes of wealth and poverty to quirks of birth, chance, luck, human nature, illness, IQ, or other forces over which people have no control. Poverty is not viewed as anyone's fault, per se, but rather as a potential consequence of unplanned, random, or natural human events that could happen to anyone. This perspective is based on the idea that poverty is caused by forces outside our control. Herrnstein and Murray, for example, suggest that low intelligence is a primary cause of poverty and welfare dependency (1994). Arguing that intelligence is largely genetic, they argue that poor people with low IQs give birth to another cohort with low IQs and thus the children remain in poverty. Low IQ is not anyone's fault, per se, but a bit of bad luck from being born of parents who may also have low IQs. While Individualism focuses on personal responsibility, Social Structuralism recognizes the social context in which we live, and the Culture of Poverty perspective sees a subcultural adaptation that perpetuates poverty, the Fatalism perspective claims that poverty is largely unpredictable, unforeseeable, and could happen to any of us.

Feagin, in his seminal survey, found that people shied away from attributing poverty to simply bad luck (1973). In his survey of 1,017 adults, only 8 percent of respondents emphasized that “bad luck” was a very important reason for poverty. Somewhat more recently, in their study of 200 randomly selected respondents in southeast Texas, Smith and Stone (1989) also found that fatalistic perspectives were unpopular compared to individualistic explanations. For example, only 10 percent of respondents agreed that bad luck or being born inferior is a very important explanation. Moreover, only 14 percent attributed low intelligence as a very important explanation for poverty.
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Again, it is critical to note the gendered nature of these discussions. I suggest that our degree of willingness to attribute poverty to “bad luck” or “fate” differs for men and women. Men are expected to be independent; they are assumed to be able to actively construct their own lives. In our society, men must have extenuating and serious circumstances for us to excuse their poverty. We expect them to be able to “pull themselves up by their bootstraps.” Women, in contrast, have traditionally been socialized to be more dependent upon others for their economic and social position. Therefore, they are more vulnerable to fluctuations in these statuses through no fault of their own. Welfare programs were originally created to protect women who are single mothers from these vulnerabilities that are beyond their control, such as violence, abuse, or desertion. Today, however, we are in a state of flux. We are less clear about the type of protection women need, and therefore we are less enthusiastic about providing it.

These four perspectives—Individual, Social Structural, Culture of Poverty, and Fatalism—offer competing explanations for poverty, welfare use, and social inequality more generally. They are not new; they reflect historical and persisting dilemmas about human nature, the importance of hard work, and the vice of idleness, and they reflect our notions of appropriate roles for men and women. Welfare programs were created from these dilemmas. Yet, these perspectives do not fully acknowledge the ways that gender influences our explanations and understandings of poverty. Little attention has been given to the ways in which individual achievement, social structure, culture, or fate may operate or be perceived differently by women and men. The goal here has been to expand these explanations so that they are more inclusive of women’s lived experience. In-depth interviews show us the usefulness of these perspectives, and allow us to revise and reanalyze them to better fit the real-world experiences of families on welfare and those who have recently left the system for work.

References