

## CHAPTER

# 1

## Introduction: Putting a Face on Welfare

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 2010, Sheila would receive the same \$241 in cash, if she qualified at all. Despite inflation, benefits have not risen in Florida during the past 14 years. She would receive up to \$323 in food stamps, an increase of \$111 (Schott & Levinson, November 24, 2008).

Sheila described her daily routine: She gets up at 5:00 A.M. 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. 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. She 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.

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 worsser 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 37 million poor Americans, or 13 percent of the population in 2007 (DeNavas-Walt, Proctor & Smith, 2008). 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 aid 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 *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 \$35,100, or 78 percent of men's earnings in 2007 (DeNavas-Walt, Proctor & Smith, 2008). Yet, this figure masks great variation in earnings, as women are more than twice as likely as men to earn only the minimum wage (U.S. Bureau of Labor Statistics, 2009a).

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 (U.S. Bureau of Labor Statistics, 2009b). 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 135 million women today (Amnesty International, 2009), 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 of 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 features of welfare in the lives of the women who use it, and provide new insights into a workable alternative. The second theme of this book is that *current reforms are predicated on changing assumptions about appropriate women’s roles within the marketplace and within the family, and beliefs that poor women enjoy the “free ride” they get from the welfare system at taxpayer expense*. Both of these assumptions reveal patriarchal dictums that women must be under the control and supervision of men. The policy-relevant question should not be how can we simply and expeditiously move more women off welfare, but rather how can we improve women’s lives so that they will no longer be poor and need welfare in the first place? These are two different issues. Forcing women off welfare into low-paying, dead-end jobs without critical health insurance or other benefits may be fruitful for creating a reserve and cheap labor force desired by a capitalist economy, but it does little to improve the lives of women and their children.

This leads to my third theme that *the real “welfare problem” has little to do with the welfare system at all, but instead lies in the insecurity of low-wage work*. Until we strengthen the bottom tier of our employment structure so that these jobs provide more security through higher wages, critical benefits such as health insurance, and dependable hours, women who have families to support will be hesitant to take them. This does not represent a failure on the part of the welfare system. It represents a failure on the part of our government to ensure the quality and security of work. The thought is

abhorrent, but welfare, with all its limitations, provides more security to vulnerable families than does employment within the lowest tiers of our labor market. It is therefore not surprising that poor women who strive to be good mothers will choose welfare over work. It may be irresponsible to do otherwise.

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, March 19, 2009). 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 27 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

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 hostilities (Browning, 2008; Hancock, 2004; Seccombe, 2007). 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, a former member of the U.S. House of Representatives, argues 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, member of the House of Representatives (R-Florida), during the debate on welfare cuts took a feverish pitch as he held up a sign, which 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, March 25, 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. 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 (U.S. Bureau of Labor Statistics, 2009b). This dramatic change has contributed to our rethinking of welfare. As mothers’ employment becomes the rule rather than the exception, people question, is it 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.

On August 22, 1996, President Clinton signed a bill before him 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 (Schott, March 19, 2009; Haskins, 2007; U.S. Department of Health and Human Services, 2009b). 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 more easily be 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 (Rowe & Murphy, May 1, 2008). 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 states 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 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 (Rowe & Murphy, May 1, 2008).

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, August 17, 1997). By 2008, there were 3.5 million fewer families on welfare (U.S. Department of Health and Human Services, June 2, 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, August 17, 1997).

## Where Are the Voices of Welfare Recipients 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 benefits 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 being lazy, as 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" (1995, p. 25).

These perceptions do not simply reflect ignorance or randomly misguided information. Rather, they developed in relation to our longstanding 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 receive 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 receiving 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 Recipients

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, 1.6 million families, or 3.8 million individuals, received TANF at the end of 2008 (U.S. Department of Health and Human Services, June 2, 2009). This is a decline of over 60 percent prior to welfare reform. Of these recipients, about 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 the majority of those who receive TANF are children, the available data on welfare use are focused largely upon parents rather than upon 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. Department of Health and Human Services, 2009b; U.S. House of Representatives, Committee on Ways and Means, 1996).

Table 1.1 reveals that in the 1990s whites comprised the largest share of adult welfare recipients; however by 2006, whites and blacks were nearly equally represented. Few current welfare parents are teenagers, despite portrayals in the media to the contrary. The

**TABLE 1.1 Characteristics of AFDC and TANF Recipients: 1994, 2006 (Percent)**

	1994	2006
<b>Race</b>		
White	37	38
Black	36	37
Hispanic	20	20
<b>Age of Adult Recipient</b>		
Under 20	6	7
20–29	44	49
30–39	35	27
40 and over	15	18
<b>Number of Children</b>		
One	43	50
Two	30	27
Three	16	13
Four or more	10	8
<b>Age of Children</b>		
Under 2	15	15
2–5	31	26
6–11	32	31
12–15	15	20
16 and over	7	9

(Continued)

TABLE 1.1 Continued

	1994	2006
<b>Age of Youngest Child</b>		
Unborn	2	0.6
0-1	11	14
1-2	28	20
3-5	22	19
6-11	23	25
12-15	10	14
16-19	4	7
<b>Adult's Employment Status</b>		
Employed	8	22
Other work Activities (training, job search, other)	_____	23
<b>Education Level</b>		
9 Years or less	_____	13
10-11 Years	_____	29
12 Years	_____	54
More than 12 Years	_____	5
<b>Marital Status</b>		
Single	_____	70
Married	_____	11
Separated	_____	11
Divorced	_____	8
Widowed	_____	0.6
<b>Child Support Receipt</b>		
Percent	_____	10.3
Amount	_____	\$182
<b>Citizenship Status</b>		
U.S. Citizen	_____	94
Qualified Alien	_____	6

Sources: U.S. House Committee on Ways and Means, 1996; U.S. Department of Health and Human Services, 2009.

average age of welfare recipients is the early thirties, and only 7 percent are under age 20. 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—half are under the age of 6, and more than three-quarters are under the age of 12. Almost half of TANF recipients are employed, a three-fold increase since 1994. Many others are participating in work-related activities, such as training or searching for work. Most 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 10 percent receive child support, averaging just \$182 per month.

We also know that recipients' stays on welfare are not long as is often imagined by program critics. 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, 69 percent returned within four years (U.S. House of Representatives, 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 age three, or had three or more children (U.S. House of Representatives, 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 (Roberts & Greenberg, February 2005; Rowe & Murphy, May 1, 2008).

However, the real question remains, why do women return to welfare? Several researchers have posed this question, and have looked at the factors that are 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 who have lower levels of education; women who are younger; 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 and 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 her, 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 \$215 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, at minimum wage, her 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 upon 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, she 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 mom'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 is without reliable transportation, who needs childcare, and whose only work experience is in the service sector will soon land the \$12–\$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 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 522 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

**TABLE 1.2 Characteristics of Florida and Oregon Samples**

	Florida 1995 (n = 47)		Oregon 2002/2003 (n = 552)	
	N	%	N	%
<b>Race</b>				
White	18	38%	398	72%
Black	29	62%	30	5%
Hispanic	0	0	91	16%
Other	0	0	28	5%
Missing	0	0	5	1%
<b>Age of Adult Respondent</b>				
Under 21	2	4%	50	9%
21–29	24	51%	232	42%
30–39	10	21%	179	32%
40 and over	7	15%	91	17%
Missing	4	9%	0	0
<b>Number of Children</b>				
One	12	26%	233	42%
Two	16	34%	179	32%
Three	12	26%	88	16%
Four or more	7	15%	41	8%
Missing	0	0	11	2%
<b>Marital Status</b>				
Single	28	60%	215	40%
Married/Separated	4	9%	135	25%
Divorced	13	28%	194	35%
Widowed	0	0	7	1%
Missing	2	4	0	0
<b>Employment Status</b>				
Employed	10	21%	433	78%
Not Employed	37	79%	119	22%
Missing	0	0	0	0
<b>Education</b>				
Not a High School Graduate	9	19%	114	21%
High School Graduate/GED	18	38%	227	41%
Some College/Vocational	19	40%	210	38%
Missing	0	0	1	0

this over-represents the proportion of blacks on welfare in the United States overall, it does reflect the race 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 are Hispanic, again, reflecting the characteristics of TANF-leavers in that particular state.

Most respondents were young, with over half under the age of 30. Family sizes are 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 are married or separated.

Expectedly, four out of 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 these women in Florida lived in large, often multistoried 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 mothers who are more affluent. They

share many of the same goals, hopes, and dreams for themselves and for their children. But 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 today, 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, this 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 (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 consumptive 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 upon formal or informal sources of assistance to augment their checks. Chapter 6 explores the ways in which recipients rely upon 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 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.

**CRITICAL THINKING QUESTIONS**

1. Is it easier for an older woman like Sheila or a younger woman to find a good job? Defend your answer.
2. Why is cash welfare stigmatized, but programs such as Social Security or Medicare are not?
3. Is it more likely that poverty causes depression, or that depression causes poverty?
4. Do you think that most Americans associate welfare with blacks? Do they associate it with Hispanics, Asians, and Native Americans as well? Why or why not?
5. Is the term “welfare dependency” a misnomer? Why or why not?
6. Four themes are presented in Chapter 1 that will be discussed throughout the book. At this point in your reading, critique these themes.
7. What can really be learned from in-depth interviews with fewer than 50 people? Would you trust a telephone survey with 552 people more? Why or why not? What are the strengths and weaknesses of each approach?