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Income Packaging as a Survival Strategy for Welfare Mothers

Kristine B. Miranne

Drawing on the results of a national study and a series of focus groups, this article argues that most women, including welfare recipients, package income, that is, combine resources from men, the market, and the state to support their families. Accepting the concept of income packaging and incorporating it into social welfare policies would reduce the stigma attached to the receipt of welfare and, in the long run, would decrease the dependence of poor women and their families on welfare benefits.

The rationale of the 1996 Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) is that work is the only mechanism that will allow recipients of Aid to Families with Dependent Children (AFDC) to progress from dependence to self-sufficiency. The assumption is that earned wages, even if from low-income or temporary jobs, will enable poor women to move their families off the welfare rolls and out of poverty. The focus on immediate job placement, however, ignores several critical factors that should frame any discussion of welfare reform. First, a gender analysis is omitted when social policy issues are addressed. Even though many Americans associate women (single mothers) with welfare recipients, most scholars and policy makers describe these assistance pro-

grams as ungendered or examine them as if the gender of the recipients is unimportant. The situation of women in the welfare system may be noted, but gender is not considered to be an organizing principle (Gordon, 1990).

In particular, the specific nature of women's poverty—that welfare recipients include women *and* their children—is not considered. Dominant capitalist-patriarchal ideology, which is based on the premise that men are the breadwinners and women and children should depend on their wages, does not reflect women's increasing presence in the labor market, their inability to gain access to men's wages, or their lower income because of divorce and low or no child support payments. There is also no recognition that women are often out of the job market for long periods because of childbirth, child care, elder care, and other family responsibilities that the society expects them to assume. Yet, if women do not have access to men's resources that contribute to the cost of child care while augmenting their low wages, they become increasingly dependent on the state to provide these supplements (Spalter-Roth & Hartmann, 1993). Thus, women's poverty is unique, owing to their social reproduction responsibilities and discrimination in the labor market. For these reasons, employment cannot be offered as the only solution to women's poverty (Pearce, 1990).

Second, there is little acknowledgment of the links between rhetoric and the implementation of policies. That is, to formulate and implement policies that reduce single mothers' reliance on welfare as their primary source of income, it is necessary to reconceptualize the ideological distinctions between the deserving and undeserving poor, dependence and self-sufficiency, and deviant single-parent households and traditional families.

Third, although studies have investigated the effects of poverty on women (Auslander & Litwin, 1988; Axinn & Stern, 1987), women's personal characteristics and behavior (Chrissinger, 1980), and the inadequacies of various welfare programs (N. Dickenson, 1986; Mason, Wodarski, & Parham,

1985; Moscovie, Craig, & Pitt, 1987; Pearce, 1990), only recently have studies or accounts reported the views of poor women and their families (see Dickerson, 1995; Funciello, 1993; Mulroy, 1995; Polakow, 1993). It is essential for researchers to continue to record how poor women define economic self-sufficiency and what survival strategies they develop, revise, and implement. Incorporating these experiences into public policy initiatives would legitimate strategies that allow poor women to pull together the resources needed to support their families.

If the purpose of welfare reform is to reduce the number of welfare recipients (and thus reduce welfare expenditures), it follows that social programs should be directed toward facilitating the progression from work to welfare. Yet, laws such as the PRWORA that limit the period of eligibility; deny benefits to children born while their mothers are receiving welfare benefits; or demand that women with young children enter the workforce, regardless of the types of jobs available, reflect a view that work and the receipt of welfare are mutually exclusive. This article addresses these issues by drawing on the results of Spalter-Roth and Hartmann's (1993) national study and a series of focus groups conducted by the author in New Orleans in 1995. It argues that most women, including welfare recipients, combine resources to support their families. That is, they package income from men (current or ex-husbands), from the market (wage labor), and from the state (both means tested and not means tested). Not only does this strategy allow women to increase their families' economic well-being but it can result in their decreased dependence on only one source of income and thereby reduce the potential for exploitation. Accepting the concept of income packaging would decrease the stigma attached to the receipt of welfare. In addition, validating the real-life world recorded by welfare recipients by incorporating such experiences into social welfare policies would, in the long run, reduce the dependence of poor women and their families on welfare benefits.

GENDER AND WELFARE REFORM

In the ongoing discussion about the causes of gender inequality and women's subordination, feminists have argued that the character of social service provision affects women's material situations, shapes gender relations, structures political conflict and participation, and contributes to the mobilization of specific interests and identities. Recognizing the gendered domain of the welfare state is an important corrective to mainstream research and literature that, for the most part, has been gender blind (or gender obscuring) in its discussion of class, citizenship, and the economy. Stating that the welfare state is synonymous with the provision of social services is misleading because it assumes that the government promotes the welfare of its citizens through social policies and is committed to an agenda of providing social services that, once established, is irreversible. The welfare state is generally thought to encompass a myriad of social insurance and assistance programs that provide income protection to victims of unemployment, disabilities, industrial accidents, retirement, deaths of family breadwinners, or extreme poverty. For the purposes of this article, the welfare state is defined as interventions by the state that are designed to alter the market of social forces (Orloff, 1993).

The lack of gender analysis is evident in the very nature of social policies that include a double standard in the provision of welfare to men and women. Scholars have divided social programs into two categories: social insurance, which is more generous and popular, and public assistance, which is stigmatizing and less generous. On one hand, the two major forms of social insurance, old age insurance and unemployment insurance, disproportionately serve White men and are considered respectable, have relatively high stipends, and are received as a matter of entitlement without means testing. On the other hand, public assistance serves mainly women and children, is considered pejorative, provides low benefits, and requires means testing (Gordon, 1994; Skocpol, 1992). If the society's gender system states that the norm is for women to be respon-

sible for domestic duties and supported by men, how can one explain the current debate about whether public support of single women who head households is better or worse than mandating that they enter the workforce? In reply, feminists have argued that a gender analysis reveals that the impoverished state of women and children is due to an economic structure in which there is a gap between men's and women's wages and inadequate welfare and child support systems.

Also, an analysis of poverty that begins and ends with family structure and marital status does not address the crux of the problem—the overwhelming number of single mothers who are now poor were poor before they became mothers (Amott, 1990). Blaming women for being poor (not having husbands to support them and their children) or characterizing their status as dependent is only a description of their economic state and not an explanation of their poverty. In either case, the argument seems to be that women's chances of moving out of poverty are tied to their attachment to men. The lack of jobs produces poverty for men, but the paucity of husbands is apparently the source of women's poverty (Scott, 1984; Wilson, 1987).

Policies that emphasize the strengthening of family life and increase families' self-sufficiency clearly reflect misgivings about social reproduction among the poor; families headed by women are weak and disorganized, if not dysfunctional. In regard to the breakdown of the family, there has been no evidence of any lessening of mothers' commitment to children—what has broken down is men's residence with women and children (Gordon, 1988). The notion that poor families need to be more self-sufficient implies that poor women cannot take care of themselves and are inappropriately dependent on the state (Abramovitz, 1992).

Thus, using gender analysis to examine specific social policy programs enables one to see how such policies are constructed by denial as much as by a willingness to provide. When gender, racial, and class discrimination are viewed within the context of this patriarchal society, they offer a better explanation of the impoverished state of women and children.

WOMEN'S ACCESS TO INCOME

Policy makers and the public assume that welfare recipients are totally dependent on means-tested programs (e.g., cash assistance, food stamps, and housing subsidies). However, research has indicated that a substantial portion of welfare recipients do work (primarily in part-time, seasonal, and low-paying jobs) and only subsidize their wages with governmental assistance (Spalter-Roth & Hartmann, 1993). This is a critical point because it can be argued that the market economy often fails to generate the levels of wages and employment needed for families to support themselves. Substandard wages; unemployment; inadequate education and health care; and too little food, clothing, and shelter continue to undermine the health, economic security, and general fitness of the workforce (Abramovitz, 1992; J. Dickenson & Russell, 1986). As a result, welfare mothers, like all others, support themselves and their children by putting together income from multiple sources.

The following discussion presents a more balanced picture of the world of welfare recipients by recording their comments about the survival strategies they use to take care of their families. This "bottom-up" approach makes it easier to identify the gender, race, and class practices and structures that are difficult to alter, as well as those that are vulnerable to change.

The narratives from interviews with 15 women who participated in focus groups in New Orleans address women's access to income from men, the market, and the state within the framework of welfare reform. These women were involved in a family literacy program that met the definition of educational training as defined by Project Independence, Louisiana's welfare reform program, which was started in response to the federal mandates of the 1988 Family Support Act. The 15 women were interviewed at two sites and on three occasions. At the time, 10 of the 15 were receiving AFDC, but all 15 had at one time received welfare benefits, food stamps, and Medicaid benefits.

A large part of the narratives was related to the income packages that the women put in place to meet their familial obligations. At the same time, the narratives were framed by the frustration of dealing with the welfare system, the reality of the women's work- and school lives, and the resilience of their support systems of friends and relatives. Traditionally, the success of public welfare programs has hinged on a woman's ability to stick with various job training, educational, or placement programs. The most difficult work occurs, however, when women negotiate the worlds of skill development, work, school, and changing economic status (Gowdy & Pearlmutter, 1993). For this reason, an integral part of the discussions addressed what the future would bring once the participants had successfully completed their educational training and had moved into full-time employment. Finally, it was apparent that the women thought that perceptions of their gender roles were important. Thus, how the women defined themselves in relation to their families and the outside world dictated the options and alternatives that they thought were available to them.

Income From Men

Two major public policies distribute income from men to women and their children: marriage and child support. A long-standing assumption is that women can, and should, marry their way out of poverty. However, as Thomas (1995) pointed out,

The promotion of marriage and family life would require the state to intrude in women's private lives, controlling their lifestyles, living arrangements, and marital relationships. Nevertheless, reformers of all political persuasions believe that once women are married and under the care of their husbands, they will be redeemed, poverty will be eliminated, and society will be returned to its healthy state. (p. 126)

The idea that marriage is the solution to women's poverty is becoming increasingly problematic because the labor force par-

icipation rates and real wages of many men are continuing to decrease. And for women of color, marriage to higher income breadwinners is a much less certain route out of poverty (Bane, 1986; Franklin, 1992; Wilson, 1987). Even if poor women marry, it cannot be assumed that family income is shared equally in marriage; marital law presupposes that husbands are responsible for financial support and that wives receive adequate allowances or are able to draw equally on their families' resources. Court cases continue to conclude that if a woman resides with her husband it is proof that he is supporting her adequately, whether he actually is. Given the prevalence of divorce, marriage is not a guaranteed antipoverty strategy; marriage does not provide lifetime freedom from dependence on low-income, exploitative jobs or public assistance.

Women usually retain custody of their children when marriages break up or men otherwise leave them. Although the PRWORA directs the states to increase their efforts to collect child support payments, many children who are entitled to these benefits do not receive them because many fathers simply refuse to comply with court orders for payment. It is increasingly apparent that the economic well-being of children is related to the income packages that their mothers put together, rather than solely to the earnings of their fathers (Spalter-Roth & Hartmann, 1993).

All 15 women in the focus groups acknowledged that the fathers of their children (ex-husbands and boyfriends as well as current partners) had some sort of relationship with their children. Yet, even the women who had ongoing relationships with men were adamant that they should be the ones who determined what should be an acceptable level of assistance, emotional or financial. The women insisted that they were in control of their families and were not willing to relinquish their roles as both primary providers and caregivers. They were well aware of the problems involved in accepting this responsibility but believed that they should dictate the level of intervention that men should have in their children's lives.

Rather than depend on a formal system of support, these women wanted to work out their own arrangements. What became apparent was that the amount of financial support was insignificant compared to the need to establish a relationship between the children and their fathers—a concept that they thought the welfare system did not understand.

If you're on assistance, you're not supposed to know where they [the fathers] are. . . . They don't let you keep those relationships going . . . they ask you if you know the daddy's mama . . . so what if you do? That's your child's grandma. . . . Just 'cause you getting that little check they think they can tell you who should be part of your children's lives.

Quality time is better for them [the children] than money sometimes. Taking the kids to the park as opposed to going to McDonald's for a happy meal. They'll remember that visit to the park long after McDonald's.

It's more important for him to be there . . . because he'll see what is needed . . . and then what they send you from child support, what could you do with it? If you have a baby, that's two bags of pampers a day. A father being there sees you need that. . . . Being there he's going to do the right thing, do more.

At the same time, there was concern that the focus is on mothers and children while some fathers are "off being carefree."

If they would go after some of these fathers not taking care of their kids, they wouldn't have so many on welfare. These fathers need to take care of these children that they have made. If it's where they are not doing and can do, then yeah . . . they should be [sought after by the courts]. You didn't make them by yourself.

These responses lend credence to the argument by conservatives that men are involved in their children's lives, that women misrepresent the level of involvement, and that policies should seek regular child support from fathers. Yet, these women were making decisions for their families that were driven by what they thought was best for their children with regard to economic or emotional support.

Income From the Market

Putting job placement at the forefront of welfare reform indicates that the complex dynamics of poverty, economy and work, and all the facets of women's work situations are not fully appreciated. The problems women face include the volatility of the low-wage labor market, a high percentage of part-time and short-term jobs that pay poorly and do not offer any benefits (including health insurance), and the lack of upward mobility. How can single mothers, who are expected to be both fathers and mothers to their children, engage in paid employment for at least 2,000 hours per year?

In contrast to policy makers who view paid work and welfare as mutually exclusive, Spalter-Roth and Hartmann (1993) reported the following findings from their nationally representative survey of 1,181 single mothers who received AFDC benefits for at least 2 out of 24 months:

- More than 4 out of 10 AFDC recipients worked an average of 1,800 hours over the 2-year period surveyed and either combined AFDC benefits with earned wages or cycled between the two sources of income.
- The women who were employed were more likely to have higher levels of education, more job training and work experience, and a relative lack of work-inhibiting disabilities and to receive AFDC for fewer months (14 out of 24 months) than the women who did not combine work and welfare. They were also more likely to have access to support from other family members and to reside in states with low unemployment rates.
- When employed, these women were most likely to hold low-wage jobs, such as cashiers, food service workers, maids, machine operators, or nurse's aides. The average hourly wage was \$4.40, with a range of \$2.86 to \$4.65. The food service jobs, among the most likely to be held by these women, had the shortest duration (30 weeks) and averaged only \$3.73 per hour. Sales and cleaning-service jobs had slightly higher hourly wages at \$3.94 and \$4.08,

respectively. All three occupations were most often listed as part-time positions.

- Among the racial and ethnic groups studied, African American women worked the most weeks, the most full-time weeks, and the longest hours.

Spalter-Roth and Hartmann's (1993) findings validate the argument put forth in this article: Employment is not the only solution for poor women because women's poverty is unique, owing to women's responsibility for children and the discrimination against women in the marketplace. Yet, when wages are combined with earnings from other family members, income from child support, and access to higher welfare benefits, women have a greater probability of moving their families out of poverty.

The frustration of the labor market situation in New Orleans was reflected in the following comments of the women who were interviewed:

[A job at a fast food business] . . . gives me nickels and dimes . . . not satisfaction . . . no appreciation of your work. I want something to challenge my mind. They work the hell out of you, but they pay nothing.

You need \$8.00 an hour; \$5.00 is not enough. You have to put in about 60 or 70 hours to make it, if they'll let you work that much. You get a part-time job because that's all that is offered. They tell you to hang on and see if something else [full-time employment] comes along.

They still make it hard for the ones that got the diplomas. These days, the diploma still don't mean nothing. When you go for a good job, they tell you you're either underqualified or overqualified. How can you be overqualified? . . . You got the skills. . . . If I can do this job, give me this job.

Even if they were able to find full-time jobs, the women saw the associated costs of going to work, notably transportation and child care expenses, as difficult hurdles to overcome. Be-

yond the financial commitment, however, the women were adamant that their children come first, even at the risk of losing jobs. As one woman noted,

Even if it's going to cost me my job, I'm going to take care of my children. It [taking care of children] may not be as important any more . . . but you can always find a job, but your children . . . if they get deathly ill, you want to be there. . . . It's the love between a mother and her child.

This sentiment is one that policy makers equate with welfare mothers' laziness. Evidence from the interviews suggests that poor women feel torn between being their families' sole economic providers and primary caregivers. These women were not saying that they should be allowed to relinquish one role for the other, rather, they emphasized that they needed assistance in helping meet the demands of both.

Anxiety was reflected in their comments about the type of child care services they would want for their children. These mothers were more concerned about their children's safety than whether the arrangements were formal or informal.

You have to [be able to] trust someone else to take care of your children . . . it's a worry in the back of my mind. You have to have long-range plans; you can't be worrying about this every day.

I got to feel like that person is qualified all the way. I got to know them. I got to see how they live, if they're nasty or whatever. I got to trust somebody. . . . I got to go to work, but I got to go with a positive mind. . . . I got to know that she's in safe hands and will be all right when I get off of work. I got to be sure that everything is OK when I'm not there. An older child [is] able to tell you [if something is wrong], but not a younger one.

All of the women stated that their long-term goal was to have jobs that would provide for all of their financial needs. At the same time, their past work experiences and the current economic situation in their city suggested that economic security would be difficult to attain. This is a critical point: Women are cautious about entering the workforce precisely because of the type of work experiences they have had. They know that the

jobs they are most likely to find will be part-time, low-paying, and will not provide benefits. They also know that their employers will not be sympathetic to their child care and transportation needs.

Income From the State

Although feminists have raised valid concerns about the patriarchal nature of welfare (see Abramovitz, 1988), the availability of welfare offers women the chance to choose among work, marriage, and welfare. In this manner, welfare is actually liberating to the degree that the freedom to choose dependence on the state, rather than on husbands, subverts women's dependence on men (Gordon, 1988; Thomas, 1995). This view is not the one espoused by policy makers, who contend that welfare is to blame for an evolving culture that has led to the breakdown of the family and increased poverty among women and children (Mead, 1992). This view is evident in the report of the White House Working Group on Welfare Reform (cited in Amott, 1990), which states that welfare is an "enabler—a program that allows women to live without a husband or a job" (p. 290).

As it is structured, welfare discourages women's work efforts because all earnings (less certain work-related expenses) are subtracted if reported, leading to a dollar-for-dollar reduction in benefits. Single mothers are not likely to be able to bring their families out of poverty because of the low wage levels and unstable labor market. Even if part-time jobs become full-time, the work-related expenses, predominantly child care costs, will still be a heavy burden for these mothers. It has been argued that one way to address this issue is to create government income-support programs that are universal (such as the Earned Income Tax Credit). The women who were interviewed, however, focused on what they saw to be the crux of their problem—a punitive welfare system that assumes the worst in them while reflecting a lack of commitment to help them make the transition between dependence and independence.

When asked to describe their relationship with their caseworkers, the women stated that they were lucky if their quarterly appointment lasted more than 15 minutes. Although they acknowledged the heavy caseloads of their caseworkers, they stated that it was obvious that the system was not interested in them as individuals. As three of the women put it,

If some of them [welfare workers] would step out of the office and see these people, maybe spend 2 or 3 days, they'd change. They're just sitting in an office saying that "you should do this" or "you should do that" . . . they're not living this everyday life of these people or seeing the everyday struggle.

All they're worried about is how the budget [welfare recipient's application] is going to balance. They not worried about how you making it. They don't see the other side of the story. . . . They have seen welfare mothers that just want to sit at home. They don't know you can be different.

It's easier to get cut off than to get the benefits in the first place. . . . [They] sanction you for this . . . sanction you for that . . . that's the word that they use . . . they cut you off. It [welfare] has some benefits but it's more fearful.

Throughout the interviews, the women expressed frustration about how they and their communities were viewed by the outside world, as the following comments indicate:

They [policy makers] never come down into our community. They don't know what is going on. They only see what's happening on the news. They never take time to come to our community and talk to the people. . . . They don't see how we've kind of changed. Instead of shoving something down our throats and saying you have to take this change, we should have some input.

It's a system. . . . It's what they think is best for you, not what you think is best or not what's best for you and your child. . . . They don't know what kind of situation you live with, dealing with. They think you supposed to be out there working because they're sick and tired of people being on welfare.

When asked how the system could be improved, the responses included the following:

Put out the options on the table. They should help open doors for you. You have to want to do it yourself. People need friends and family to help with counsel. They can be your counsel, too. They can't make you do anything because you're grown, but they can let you know what's out there . . . help you find your way.

They should let you work a year with all your benefits—the welfare, the food stamps, the medical card—if they really want to help you. If you're getting \$150 [or] \$200 every 2 weeks, you're rich according to the system. But how can you live on that without help?

The reality of welfare reform is reflected in the women's statements. Poor women know what obstacles they have to overcome if they are going to be able to take care of their families without welfare benefits. At the same time, the interviews revealed that the women did not depend solely on welfare assistance. They were resourceful individuals who pulled together options and alternatives from many fronts to care for their families.

THE EVERYDAY WORLD

The recorded narratives outlined the daily experience that set these women apart from what is considered to be the mainstream. These boundaries are by no means trivial; they have been demarcated by the geographic constructs of their poor neighborhoods and by the social service providers (welfare workers, food stamp employees, and personnel in health clinics) that cater to the specific clientele marked by their use of such services. Within those perceived social, economic, and physical boundaries of community, how individuals defined themselves in relation to their families, friends, neighbors, and the outside world dictated the options and alternatives that they thought were available to them.

For example, the term *self-sufficiency* is central to the rhetoric of welfare reform. Although policy makers have not defined the term, they have noted that it is obtained through work, that it

includes independence from welfare, and that it strengthens families. Rephrased, a poor woman either is or is not economically sufficient, has or has not the sufficient earned income, and is or is not receiving public assistance. This response tends to reflect an all-or-nothing approach to a complex concept; there is no recognition of a middle ground or of the normative processes of accumulating goods and services over the years. As a result, a normalizing perspective on this construct is not offered, and poor women's economic experiences are set apart from those who are not poor (Gowdy & Pearlmutter, 1993).

When the participants were asked to define self-sufficiency, a pattern of social relations readily emerged. Family was mentioned most frequently as the support system that enabled them to meet their day-to-day obligations. When asked to define who made up their families, the women referred to both individuals related by blood and friends. As one woman said, "My family is my mom, dad, sisters and brothers, kids, and also good friends. . . . My mama's best friend who I've known all my life is like family."

The women also stated that they should be able to decide what their family structure should be. They were aware that their female-headed households were considered dysfunctional by the society at large. As one woman stated,

I take care of my own. . . . I do for my children. . . . My family do for my children. I'm raising them with love and concern, why is that so wrong? Just 'cause their daddy don't live with us don't mean we're bad. I'm raising them right.

In the words of these women, self-sufficiency meant providing for their families, including persons other than their immediate kin. They shared resources with each other and received help in return.

I cook and all for them . . . for my brother and all. Sometimes I borrow from him . . . he don't expect me to pay him back—we're family and he does for me. He helps me because of the kids. . . . We all hope things will get better.

I have an auntie who always says “don’t worry about it” [when I have to borrow money], but I always pay her back. That way if I need it again, I don’t feel bad.

Also, the lines between the different types of resources used were blurred. The women had difficulty separating financial support from emotional support and thought that providing and receiving assistance meant being a confidante.

Sitting down and being able to listen when somebody talks—helping people get stuff off their chests—sometimes folks just need someone to listen. . . . I know I do. . . . The emotional helps comfort. . . . I couldn’t make it without that.

In the end, self-sufficiency came to mean being in control of their lives—deciding what resources to go after (work, welfare, child support, or help from family and friends) and determining what was best for themselves and their families. Even if their primary income was welfare benefits, the women presented a different perception of self-sufficiency than that espoused by welfare administrators, policy makers, and scholars, as the following comment indicates:

Receiving welfare means that you are self-sufficient because you are the one who determines how the money is spent . . . what else you do for your family. . . . When they say, requiring aid from welfare, they’re still not saying self-sufficient, even though with the money they give you, you’re taking care of you and your family . . . because they’re giving it to you no matter what you’re doing with it. . . . But I’m speaking for myself . . . doing for me and mine.

The emotive and psychological nature of this view of self-sufficiency may help explain the mixed results of previous public workfare programs (see Gowdy & Pearlmuter, 1993). The focus on economic sufficiency as the way to end dependence on welfare has ignored the fact that the exercise of personal power and freedom is an important aspect of being able to care for oneself. At the core of the discussions was the women’s

questioning of why the welfare system did not consider their efforts valid. As one woman said,

They never give you credit for trying. . . . If you're on welfare and you go out and try and get yourself a little job to help better yourself, then "bam," they cut you off the next week. They cut off your food stamps, your medical card. . . . I just want them to understand how hard it is and that I'm willing to do what I have to do. I don't want no welfare forever. . . . I don't want to be in the same boat I'm in now. . . . If I'm in a boat, I want to be in a higher boat. . . . I want to see some improvement.

Regardless of their efforts to be in control of their situations, the women in these focus groups were not able to provide a high standard of living for their families because of their dependence on welfare payments, low-paying jobs, erratic child support from absent fathers, and limited family resources. Conversations about balancing budgets reflected the women's manipulation of these scant resources and highlighted the reasons why the women were participating in the family literacy program. The reality of supporting their families was infused with their plans for the future once they had received their high school diplomas and job-skills training.

The women argued that their ideal mix of resources depended on the education and job training that would lead to continual employment in positions in which they could feel satisfied, that challenged their abilities, and that gave them the opportunity for advancement.

It used to be that staying home and taking care of kids was what we did. . . . Some [women] are lazy, don't want to do it [to work]. . . . I want to go to college. I want a better job.

I can make it with a good job with friends and family helping when I need it.

I need about \$12.00 an hour. I can make it with that, without help from anyone. I think I can get that with good training and education.

I know what I have to do [to keep a good job]: show up on time, do the job they expect you do, concentrate on the job during the time you're there, give it your full attention.

The women also intended to get off welfare as quickly as possible.

The best thing I can do for myself and my kids is get the school[ing], the training, to get the job . . . to stop the welfare, food stamps, and medical card . . . to never have to go and ask for that kind of help again.

CONCLUSION

Work and welfare should be reconceptualized to recognize that women combine all resources available to them to support their families. The research reported by Spalter-Roth and Hartmann (1993) and the recorded narratives of the participants of the focus groups point to a reality that is just now being addressed in the social policy literature and, for all intent, is absent from the policy debate.

Several important points need to be made. First, the PRWORA reflects policy makers' lack of understanding of the gendered nature of the welfare system. As Gordon (1990) argued, effective and just reform would require a validation of the work efforts entailed in raising children, end discrimination of women in the workplace, and increase employment opportunities. The decisions and sacrifices that mothers have to make to enter the labor market were painfully clear in the narratives of the women presented here.

Second, the concept of income packaging for welfare mothers needs to be legitimated. Combining paid work and welfare, along with income from other sources, would enable single women to provide a minimally sufficient income for their families. The machinations of the labor market mean that a onetime, permanent transition from welfare to work is unrealistic. Sub-

stantial and continuing subsidies need to be in place, given the amount of work that can reasonably be expected of single mothers and the amount they can earn when hampered by low skills and the lack of long-term jobs in a low-wage labor market. These women need work in addition to welfare, even if welfare is known by another name. Packaging would move this society from a discussion of welfare dependence versus self-sufficiency and "bad" mothers in welfare programs versus "good" mothers who are not.

Third, as long as the male-headed family is considered inviolable, policies that place a high value on women in traditional relationships will multiply, making it even more difficult to defend female-headed families. Women's dependence on men is not considered unseemly, but their caring for dependents—children and elderly and ill relatives—is penalized by the antidependence ideology. Rather than classify poor single women and their families as being dysfunctional, the society needs to recognize and validate the efforts they are making to bring their families out of poverty.

Finally, policy makers need to turn to the women toward whom welfare policies are directed. These women's experiences should be incorporated into policy directives and the implementation of social policy initiatives. Listening to poor women would result in their having access to the same benefits that others enjoy: child care, child support, health care, and tax credits. Ultimately, these benefits would reduce women's dependence on welfare assistance as part of their income package and could increase commonalities among women of different classes and ethnic/racial groups.

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