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Review of *For Love and Money: Care Provision in the United States*. Nancy Folbre (Ed.). Reviewed by Jill B. Jones.

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practice and scholarship, thus it is a great volume for feminist scholars and activists that want to contribute to social change through academic work. It challenges us to rally around the emotional and relational aspects of care work as essential at a time when austerity and cost-cutting put them at risk.

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Nancy Folbre (Ed.), *For Love and Money: Care Provision in the United States*. Russell Sage Foundation (2012). \$35.00 (paperback).

Just about everything you need to know about care work is included in *For Love and Money*. This remarkably comprehensive and groundbreaking book reflects the collaborative work of members of the Working Group on Care Work (including editor/economist Nancy Folbre), sponsored by the Russell Sage Foundation (also its publisher). Collectively, the members represent the disciplines of economics, sociology, political science, organization and management, demography, and public administration. The group's primary aim was to create a unified analysis of care work to address the limitations of current scholarship and research that overwhelmingly focus on specialized groups needing either paid or unpaid care provision and services, different constituencies or recipients (children and adults, people with disabilities, or the elderly), or particular sites of care (either households, public institutions, or for-profit firms). They also wanted to address the economic and geographic disparities inherent in current national care policy. In addition to providing a full-bodied discussion of these thorny issues, the contributors offer innovative recommendations and possible solutions, ultimately suggesting, in their support of a national care movement made up of care recipients and care providers, that our best hope for a more effective, inclusive, and humane care system depends on the collective activism of these stakeholders.

In addition to covering issues of definition, measurement, value, and delivery of care, the contributors are particularly insightful in their efforts to undermine mainstream

dichotomies of paid versus unpaid, public versus private, state versus family, and intrinsically- and extrinsically-motivated care. Drawing on empirical data, they argue that providing care for wages not only does not undermine the quality of family life nor weaken family cohesiveness, but rather strengthens both. At the same time, they recognize that until we adequately support unpaid and paid care work, the quality of each is likely to be compromised. A great deal of attention is devoted to gender and economic issues: why it is that women—many poor and of color—still make up the majority of those who provide care in both the private and public sector and why they are so inadequately compensated in both supportive family policies and wages. Indeed, the contributors make a strong case that gender, race, and class equality depend on a substantial shift in how society and government perceive and reward care provision. In Chapter 1, "Defining Care," Folbre and Wright define "care" and "care work" as these concepts inform the book and discuss the limitations of other theoretical alternatives in which the distinction between unpaid/paid care work shapes a "love versus money" dichotomy. They argue instead for a "both/and" perspective (as is reflected in the book's title).

This discussion is continued in Chapter 2, "Motivating Care," in which England, Folbre, and Leana examine intrinsic motivations in care work, pointing out that because women provide most of the latter—both unpaid and paid—care work is highly gendered. They argue that promoting the position that care work should be a product of love and not money is not only simplistic but also serves to rationalize gender inequality.

The next two chapters, "Unpaid Care Work" and "Paid Care Work," provide a quantitative assessment of care responsibilities, making a case that both draw on families and the market (i.e., love and money). Bianchi, Folbre, and Wolf reveal that low income families depend more on unpaid family members to provide care than more affluent families, and Howes, Leana and Smith argue that within the paid care sector, low wages and poor working conditions lead to high turnover, insufficient training, and other factors that can result in low quality care. In the following chapter, "Valuing Care," Folbre compares unpaid and paid care work in terms of labor hours and market prices. Here it is argued that better methods

of assigning a monetary value to unpaid care work would go a long way in undermining the tendency to take unpaid care for granted and in eliminating policies that exacerbate rather than ease its burden.

In Chapters 6 and 7, "The Care Policy Landscape" and "The Disparate Impacts of Care Policy," Gornick, Howes, and Braslow provide a comprehensive inventory of existing public policies affecting care provision and services in the United States and then examine the policies' inadequacies in terms of how they differentially benefit specific classes, races/ethnicities, and geographies. They conclude their analysis by stating that money and geography matter the most. That is, regardless of whether it's early childhood education and care, family leave, foster care, services for adults or children with disabilities or for the frail elderly, the quality and quantity of care are mostly influenced by money (what one can afford) and geography (where one lives).

The last chapter, "A Care Policy and Research Agenda," summarizes the rich analyses and empirical data that preceded it. Here Folbre, Howes, and Leana additionally advance a policy and research agenda that is intended to address many of the care work and care provision issues covered previously. They end by inviting other scholars to join them "in developing a more detailed agenda for policy-relevant research on care for the most vulnerable members of our society." The book's last 22 pages are devoted to an in-depth appendix on methods of measuring care work.

For all its strengths, the book has a few limitations. Although the contributors thoroughly examine the care work crisis we face today, they address only indirectly "the politics" affecting the crisis. Nothing is said, for example, about neoliberal economic programs and their sorry legacy of privatization, job fragmentation, contingency and part-time work, low wages and few or no benefits, and how the latter have affected care workers. Additionally, although they point out the economic advantages of care workers who are lucky enough to be in unions, the unionization question is not given the attention one would expect. For example, no mention is made of recent attempts to revise the Fair Labor Standards Act so that the approximately 2.5 million people currently working as home health care aides would be paid the minimum wage

and overtime, rather than simply dismissed as “elder companions.” Lastly, as this is essentially a theoretical, data-driven book, I found myself missing the on-the-ground accounts of those most affected—care recipients and providers—a perspective often included in Russell Sage books. However, much to their credit, the contributors point out that a combination of quantitative and qualitative research has yielded particularly rich and informative data.

That said, the book, with its comprehensive overview of our current care system and discussion of future possibilities, provides a remarkable resource for social workers, economists, sociologists, political scientists, policy developers, and other scholars and professionals. It has particular relevance for social workers. Its contributors’ emphasis on the care concerns of low-income families and low-wage workers is consistent with social work’s commitment to social justice and oppressed populations. In addition, their attention to context and how it shapes the provision of care reflect a social work person-in-environment perspective. Finally, I would hope their conclusion that society as a whole benefits from “clear, comprehensive, and universal” care policy because it nurtures and maintains human capabilities and develops human and social capital would resonate with all of us—professional and otherwise.

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Margaret Sherrard Sherraden & Amanda Moor McBride, with Sondra G. Beverly, *Striving to Save: Creating Policies for Financial Security of Low-Income Families*. University of Michigan Press (2010). 340 pages, \$65.00 (hardcover).

I remember bringing a nickel to elementary school every Monday morning in the 50s. Our teacher would collect our coins, carefully marking the amount each of us brought in her ledger; she deposited the coins in our new savings accounts and we were proud of our good deed. I never missed a week! I also remember my parents’ quarreling over money and should not have been surprised, when my teacher handed out our bank account books on stage at our 6th grade graduation,