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Women's Lives and Poverty: Developing a Framework of Real Reform for Welfare

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The historic 1996 welfare reform is typically regarded as a successful public policy. Using the limited success metric of "reducing welfare rolls," welfare evaluations and analysis have obscured the lived experiences of recipients, particularly among women, who are disproportionately represented among welfare recipients. While it is true that welfare numbers are down, those women who have been forced off or left behind are not doing well. In this paper we seek to explore and critically evaluate the lived experiences of women, to challenge mainstream understandings of women's "success" post-welfare, and propose a theoretical and methodological framework, based on an intersectional analysis, that will create more effective policy.

Key words: welfare reform, women, low-wage work, evaluation research

Introduction

The Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) was signed into law in 1996 with the intent of moving poor women off welfare and into jobs. More specifically, it was promulgated "to end the dependency of needy parents on government benefits by promoting job preparation...and work to enable them to leave the program

and become self-sufficient.”¹ PRWORA marked a sea-change in public assistance policy, altering the fundamental basis of the social contract between the government and low-income parents and relying on the labor market to ensure individual and family security. An underlying premise of the legislation was that work would promise self-sufficiency and its success would be measured by the reduction in welfare caseloads.

Since PRWORA’s enactment, welfare caseloads have dramatically decreased across the country. Yet, despite the accolades surrounding the “success” of moving women off the welfare rolls, surprisingly little attention has been paid to how women leaving welfare are actually faring. This is important because an underlying premise of welfare’s success was the precarious indicator that women, in particular single mothers of color, would move off the welfare rolls and into paid work which would sustain them.

This paper grows out of our concern with the celebratory approach that many policy analysts have adopted in proclaiming the 1996 welfare initiative an unequivocal success. While many women have left or disappeared from eligibility programs, a large majority is barely eking by on low-wage jobs with limited or no opportunity to advance into higher wage work. Many more move in and out of the low-wage job market with distressing regularity and over 40 percent remain poor. Women who had been attending college as a means to escape poverty have left school, forced out by the “work-first” ideology. Some are in prison, others have lost their children, and some have even taken their own lives.

Like some of our colleagues, we are struck, amazed and discouraged by how many researchers consider welfare reform a success. Too few raise concerns about the current dismal state of women on welfare, the dire situations of those who have left, and those who have disappeared. Fewer still bring attention to poor women raising families on their own and to the disconnect between their real lives and the statistics that report on their lives. While it is true that welfare numbers are down, those women who have been forced off or left behind are not doing well. The cost of that failure has been significant for many women and their families, especially their children.

Clearly, we need a more holistic framework with which to

accurately evaluate the lives of women post-welfare reform to measure if reform was successful. Our goal here is to explore and critically evaluate the lived experiences of women, challenge mainstream understandings of women's success post-welfare, and propose a theoretical and methodological framework, based on an intersectional analysis, that is far more likely to create more effective policy.

Background: Welfare Policy and Women's Lives

The 1980s were, without doubt, a pivotal turning point in social welfare history. Neo-conservative theorists and policy analysts prospered under the Reagan administration, paving the way for the fierce attacks on welfare in the 1990s and the eventual passage of the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) in 1996. PRWORA was significant in its overhaul of the U.S. welfare system, replacing Aid to Families with Dependent Children (AFDC) with Temporary Aid to Needy Families (TANF). Unlike its predecessor, TANF is a time-limited, work-based system that requires recipients to work or participate in preparatory work activities in order to receive cash assistance.² Publicized as "welfare reform," the 1996 law was President Bill Clinton's promise to "end welfare as we know it" and halt the proclaimed "dependence" by poor, mostly female-headed, families on government benefits.

By the beginning of the 21st century, Clinton's welfare reform was heralded in many circles as a success. Its main intent—to reduce the number of welfare dependents—had been realized. To date, the U.S. Committee on Ways and Means reports that welfare rolls have declined by as much as 60 percent in most states.³ Yet, little attention has been paid to how women leaving welfare are actually faring. In 2002, June O'Neill and Anne Hill (2002) reported that women had actually gained ground as a result of the 1996 welfare reform. They found that by 2000 there was a 40 percent increase in the work participation of single mothers who were high school dropouts, an 83 percent increase in work participation among African American single mothers, and among Hispanic single mothers employment rose from 47 percent in 1992 to 63 percent in 2000.

However, conspicuously missing from O'Neill and Hill's analysis and from many others who tout the success of welfare reform, is that movement from the welfare system to the employment sector has brought too few women out of poverty and far fewer have realized economic self-sufficiency. Women now comprise a large and growing portion of the working poor—individuals who work in the paid labor force, yet do not earn enough money to economically survive. Recent poverty rates reveal that among working men, 4.4 percent are poor, while among working women, 5.5 percent are poor. Not all women share an equal probability of being among the ranks of the working poor: the poverty rate of working African American women is 11.8 percent, and 10 percent for working Hispanic women as compared to a poverty rate of 4.4 percent for working white women.⁴ Moreover, when we look at family composition, families maintained by women with children under eighteen have the highest probability of living in poverty—a rate of 21.9 percent, more than double that of families maintained by men with children under eighteen (10.1 percent) and four times greater than the rate of married couple families with children (4.9 percent).⁵

How then does one reconcile the notion that eliminating welfare dependency among single mothers and moving them into the world of the working poor is actually a success? This is a key question many of us are beginning to ask. It is increasingly clear that leaving the welfare rolls as the primary success marker of welfare reform cannot fully capture how former welfare recipients are faring. In reality, this is a problematic indicator. This sentiment is shared by Diana Pearce (2000), when she writes that, "measuring success in welfare reform has been narrowly framed as simply mothers entering the workforce" (p. 135). It is a singular focus on entrance into the workforce, regardless of situation, condition, or availability of jobs. While employment is the means to an end which most women and families with children seek, its actual translation into economic security requires much more than simply obtaining employment. It requires access to jobs that pay enough for women to support their families *and* access services—child care, health care—that will enable them to work (Pearce, p. 137). This was recently powerfully acknowledged by Katherine

Newman when she noted that “[w]e seem to feel that as long as we’ve taken people off public assistance, our job is done. But it isn’t done—it isn’t good enough in a country as wealthy as this to replace welfare-dependent poverty with working poverty” (Press, 2007, p. 22).⁶

Specifically, we ask here why the experiences of women are often marginalized or ignored—and query why such lived experience often falls into the “else” category of “what else shapes public policy?”⁷ We would like to see public policy promote a discussion that focuses on women’s total living situations to comprehensively understand their lives. As such, we focus on how the actual experiences of low-income women challenge conventional ideas about the success of current welfare reform. We also consider how we can, and must, use this information to inform and impact public policy. In doing so, we open up the opportunity to address the systems of inequality that structure women’s lives, impact their children and the communities in which they live, and resonate throughout society.

We take as our framework Alice O’Connor’s (2001) work in *Poverty Knowledge* wherein she brings attention to the ways in which poverty research has become an industry of sorts, more interested, it sometimes seems, in entrepreneurial gains than in ameliorating poverty. In referring to welfare reform as a “triumph of politics and ideology over knowledge” (p. 3), O’Connor directs our attention to welfare reform as clearly “the right’s crusade to reconstruct and remoralize social policy...how to get more poor women off welfare, into the labor market, and married to the fathers of their children” (O’Connor, 2004/2005, p. 188). This is reiterated by Ellen Reese (2005) in her book, *Backlash Against Welfare Mothers Past and Present*, where she argues that the recent debates on welfare reform were fueled, in part, by politicians’ attempts to ensure white voters’ support and promote right-wing think tanks’ pro-business agendas. This had the result of pacifying the Christian right and achieving significant cutbacks for welfare recipients using racialized profiles and discourse.

The reams of data amassed by policy analysts articulating the importance of good jobs and transitional assistance proved to have little persuasive power over political decision-makers in 1996. Our concern is that the preponderance of information

currently being produced that celebrates welfare success will have considerable influence in maintaining the harsh attitudes of current welfare policy as we know it now. Policy, we contend, must be informed by the lives of those whom it purports to serve, yet rarely are those voices engaged in the discourse or heard: their experiences are not solicited, their voices are often silenced. Because issues facing women are so much a part of contemporary debates, they must be empowered to enter into the discourse and break the silence. Policy can no longer be made for them; it must be made with them. Their experiences are part of the knowledge—the what *else*—needed to confront the conditions that contribute to and perpetuate gender, class and race inequalities.

Our point is summed up by John Dewey, who wrote in 1888 that democracy is the only form of government where:

the individual and society are organic to each other.... [i]n every other form of government there are individuals who are not organs of the common will, who are outside of the political society in which they live, and are in effect, aliens to that which should be their own commonwealth. Not participating in the formation or expression of the common will, they do not embody it in themselves. Having no share in society, society has none in them. (Dewey, 1969, p. 237-8)

Socio-Historical Analysis of Women and Welfare

Welfare legislation in the United States has historically insured the dependency of poor women, not only because it assumed them to be dependent, but because it needed them to be dependent to care for young children and remain out of contention for jobs in the competitive labor market. When the modern welfare state began with the enactment of the Social Security Act of 1935, the section of the Act which created Aid to Dependent Families (ADC) did so “for the purpose of encouraging the care of dependent children in their own homes or in the homes of relatives...to help maintain and strengthen family life and to help such parents (usually mothers) or relatives to attain or retain capability for the maximum

self-support and personal independence.” (42 U.S.C.[601]). ADC was widely understood to be an extension of the “mother’s pensions” or “widow’s pensions” of the early 1900s which had provided financial assistance to women so that they would not need to enter the paid labor market, and could stay at home and care for their children (Gatta, 2005; Grogger & Karoly, 2005). Indeed, there was no discussion of promoting work for women or decreasing women’s dependency on the state. Instead, the program was directly designed to raise the living standards of families who had become poor through no fault of their own (namely, the death of a husband).

By some accounts, the passage of the Social Security Act “led millions of women to become dependent on the most stigmatized and limited forms of public aid—Aid to Dependent Children (ADC)” [Luker, 1996, p. 52]. Based on the idea that the only women who deserved assistance were mothers who were widowed—not those who chose to bear children outside of marriage or were divorced or deserted—distinguishing among women, the deserving from the undeserving, became a critical part of this and subsequent policy discussions. In 1939, the Social Security Act was amended; women who had been married to men covered by Old Age and Survivors Insurance (now SSSI) and were now widowed were moved to coverage under it. These women and their children received coverage in a nationalized program with standardized benefits, albeit at a reduced rate. At the same time, ADC—which was now received by mostly divorced, separated, unmarried poor and non-white women—was altered to require documentation of extreme poverty as a condition of eligibility. The provision of benefits to the child only rendered mothers invisible. As a result, the program became increasingly stigmatized and its beneficiaries became referred to as welfare recipients. Gone was the sense of motherhood as a service, and support as a service-based entitlement.

For about the next 30 years, recipients—98 percent of whom were women and disproportionately black—were forced to comply with local and regional cultural norms and workforce requirements. States, for example, enacted “suitable home” rules, “man in the house” rules, denied assistance to “employable mothers” (women with children who were no

longer infants), and, because each state could set its benefits level, exacerbated inequities both within and between states.

As this two-tiered system of family support was institutionalized by the middle of the 20th century, certain ideological beliefs became codified in these policies. [Recall that when ADC was established, women raising children alone were given financial benefits to enable them to remain home and care for their children. At some level there was an acknowledgement—however misguided in terms of the reasons for supporting it—of the importance of women's domestic labor to both the family and society.] As the population of what became known as "welfare recipients" grew and the ethnic and racial composition and marital status of recipients changed, welfare policy grew more stringent, restrictive, and prescriptive. The initial aim of keeping women in their homes to care for their children gave way to requirements forcing them to work outside the home, handing over to others the care of their children. Strikingly, at the exact same time that poor women and women of color were being forced into the paid labor market, white middle class women were encouraged to remain at home and not engage in paid labor, in part because doing so could presumably lead to the destruction of their families and communities.

By the 1980s, things had changed. The "new morality" focus of neo-conservatives sought a return to "traditional" families that supported women's participation in marriage, childbearing, and at-home work but not their movement into the labor market—unless they were poor and in need of financial support from the state. While poor women were the target of new legislative welfare reform initiatives in both the 1980s and the 1990s, their participation in the Congressional and public debates was rebuffed and the complexities and difficulties of the dual roles of breadwinner and nurturer that they were expected to uphold were ignored. Both conservative and New Right thinkers in the 1980s and the 1990s were also successful in creating and maintaining the image of a welfare recipient as a female person, most likely African-American, often promiscuous, with many children, and willfully financially dependent on the state.

By the late 1990s, the funneling of poor women and women

of color into work became law. Gwendolyn Mink and Rickie Solinger (2003) note that in 1996, when President Clinton signed the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA), it further "codified the view that welfare policy should reward and punish the intimate decisions and behaviors of poor single mothers" (p. 536). This newly designed "Workfirst" model of welfare removed any notion that welfare was a social entitlement and severely restricted any opportunity to receive education and skills training. PRWORA's assistance program, Temporary Aid to Needy Families (TANF), set a two-year limit to find paid work and a five-year lifetime limit on the receipt of federally funded cash benefits by individuals. Participants *had* to work for their assistance, as TANF was based upon the idea that paid work was better than welfare, education, or motherhood for this group of women. This forced welfare recipients into low-wage work and kept women streaming into traditionally female low-paying service jobs without the opportunity to improve their lives.

These conceptualizations of welfare recipients, developed and codified into law, signified a clear disregard for women's lives. Ange-Marie Hancock's (2004) content analysis of 82 randomly selected documents from the U.S. Congressional floor debate on PRWORA convincingly found that the Congressional Record data set did not include welfare recipients' voices in the welfare reform debate. Instead, she found that the powerful *public* identity or image of the welfare recipient had a significant influence on the policy. "[C]are or compassion for mothers lacking child support or other forms of income was nearly nonexistent within this set of congressional documents. Policy options were discussed, selected, and implemented with no effective contributions from those affected most" (p. 115).⁸

The 1996 Personal Responsibility and Work Opportunity Reconciliation Act, heralded in many circles as a success, actually had the effect of flooding the low-wage labor market with poor women and women of color. While many welfare recipients moved into paid work, the work was often at the lowest rungs of occupational distribution, a trend which continues. The forced time limits and the "work or lose your benefits" ideology provided women little choice but to accept low-wage work. Frances Fox Piven (1999) has argued that welfare

is a labor market institution that systematically alters the wage terms of the lowest levels of the labor market, creating a wage floor. As women "roll off" welfare and welfare itself becomes more stigmatized, poor women will move from being welfare recipients to being the working poor, joining the ranks of the millions of women already in that category.

Scholars who have conducted extensive research illustrating the gendered and racialized assumptions embedded within the United States welfare system demonstrate that this past century's constant drive to reform welfare has less to do with improving welfare and more to do with attacking the poor, and in particular, poor women (see Abramovitz, 2001). An implicit mechanism used in this assault is the conceptualization of welfare programs as the root cause of the poor's problems. This approach diverts attention away from and ignores the impact of larger social structures such as the labor market, discrimination, and access to affordable healthcare and housing, although they better explain reasons for poverty (Corcoran, Danziger, Kalil, & Seefeldt, 2000).

This assault, wrought with contradictions about gender, race and class, has become so normalized that it remains unchallenged in many policy circles. Two of the most significant contradictions revolve around the concepts of *dependency* and *deservedness* (Mink, 1999; Solinger, 1998; Albeda & Tilly, 1997). While the definitions of these terms have shifted throughout historical time periods, they continue to directly affect welfare policy and contribute to the ways in which it has divided women on the basis of race, class, and/or marital status. So, for example, while women's dependency on state-based welfare is seen as problematic, other forms of dependency (such as on a husband) are glorified and celebrated within our society (Albeda & Tilly, 1997). Virginia Sapiro (1990) captures this disturbing paradox quite poignantly when she writes that "the goodness or badness of dependency depends on who is depending on whom" (p. 44). Clearly, some categories of women, in particular white widowed middle-class mothers, are deemed deserving of considerable support (through SSSI) while other women, often poor single mothers of color, are deemed undeserving of much lesser support (through TANF). Unpacking these contradictions and exposing their sociological basis is

critical to understanding how these policies affect women's economic opportunities.

Indicators of Success Under Reform: The Data Gap

The 1996 Act legislating welfare reform promised to do three things: (1) reduce the rate of dependency on welfare by (2) moving recipients into work and, as a result, (3) establishing their self-sufficiency. The first promise—a reduction in the rate of dependency—was the only measure of success and the centerpiece of its celebration as a policy: some areas of the country reported up to 80 percent decreases in welfare caseloads. Yet as we noted earlier, evidence for the second promise—moving recipients into work—points almost exclusively to the creation of a widely expanded and very low-wage labor pool filled with former welfare recipients who are almost exclusively women. There is, however, considerable uncertainty as to how welfare re-entrants are doing in these jobs and data which are available are largely incomplete. We do not know, for example, what the costs of working are and how they might compound or contribute to a family's standard of living. As Rebecca Blank (2006) writes, “[i]ncreases in earnings among these families might be entirely used up by increased child-care payments, leaving them no better off. ...We have no fully adequate data set that allows us to calculate income changes net of work expenses” (p. 47).

Increases in employment may not leave women better off economically as their loss of benefits is as great as or greater than their increase in earnings and work experience. Most evidence suggests that single mothers' income rose over the late 1990s, although overall income rose less than earnings because of the loss of cash benefits. (Blank, p. 46)

The knowledge upon which success is being based is even less substantial than one might expect. In 2002, for example, Daniel Lictor and Rukamalie Jayakody conducted a review of the “burgeoning literature on the effects of the 1996 welfare reform bill” (p. 117). The number of studies, evaluations, and

outcome assessments they had before them was exhaustive—and it is even more so today.⁹ A careful analysis led them to conclude that:

the lack of longitudinal or panel data on families and children—both before and after PRWORA—prevents a full assessment of potential consequences of welfare policy. ... We do not yet understand the short and long-term consequences for women and children who have exhausted their TANF eligibility or been sanctioned. We know little about the circumstances of families who have been denied TANF benefits through state diversion programs...we do not know whether work—even at low pay—translates into positive outcomes in the longer term...we do not know whether TANF will ultimately attenuate the intergenerational transmission of poverty and welfare dependence...we do not know.... (Lichter & Jayakody, 2002, p. 133)

Caseload reductions, Lichter & Jayakody (2002) remind us, “are an incomplete indicator of success” (p. 119) yet, we might add, they provide a number that is readily used to demonstrate the successful reduction in the number of welfare dependent recipients.

Ann Pomeroy (2008), in an article entitled, “Welfare to Work: A Work in Progress,” writes that the general economic climate has also had a major impact on welfare reform’s success: “while people will work if jobs are available, if the jobs do not pay well, employment will not get them out of poverty” (p. 4). “Many former TANF recipients” she writes, “have moved off welfare and into the ranks of the working poor whose incomes remain below the poverty level” and “[a]bout 40 percent of low-wage workers have no sick leave or family leave” (p. 5). The situation of low-wage workers is fragile: Low-wage jobs that single parents have been pushed into accepting seldom provide the essential benefits necessary for them to succeed.

In addition, “all evidence continues to show that a substantial minority of single mothers are not on welfare and not reporting employment” (Blank, 2006, p. 72) raising questions about how they are managing to survive and how they are faring. Sharon Parrot and Arloc Sherman (2007) write that at

least one million single mothers, and two million children are, in an average month, “both jobless and without income assistance from TANF, other cash aid programs, or other household members” (p. 381). Within this group, they note, deep poverty—below half of the poverty line—is worsening (p. 376).

The third promise—increased self-sufficiency—remains significantly under-documented in welfare research¹⁰. Rebecca Blank (2006), in a paper entitled “What Did the 1990s Welfare Reforms Accomplish?” acknowledges, as does Alice O’Connor (2001), that a “small industry has sprung up around estimating the impact of welfare reform in the late 1990s” (Blank, p. 55) and that most of these entities have engaged in “leaver” studies—mostly numerical counts of women who have left welfare accompanied by descriptions of their status only at the time of the count. As such, they “provide no good way to separately estimate the behavioral changes resulting from policy and those resulting from economic or other factors” (Blank, 2006, p. 57). There are also tremendous inconsistencies among states: “[n]ot all programs report well, hence comparatives are difficult” (Blank, 2006, p. 58). There is, in other words, no clear consensus on success nor is there any clean measure of success outside of accounting for the reduced rolls and the increased job placements.

Blank writes further that there is tremendous “[u]ncertainty about what led to the dramatic decrease in welfare caseloads/numbers—it is not just the policy, not just the economy” (p. 64). Even the 2006 DHHS Annual Report to Congress, “Indicators of Welfare Dependence,” revealed that “the causes of welfare receipt and dependence are not clearly known” (DHHS, *Executive Summary*, p. 1) Here, Blank offers three divergent hypotheses by which we might understand welfare policy data. First, the outcomes were exactly as promised—welfare receipt was reduced, welfare rolls decreased; second, the current economy has not yet been tested well, hence we do not know how the new welfare programs will work in a truly job-short economy. The third hypothesis is one on which we focus in this paper—that “the data on caseloads and employment hide economic pain that we are not measuring” (p. 67) and that we do not have adequate measures for assessing these potential outcomes: included here is increased violence in families, level

of child well-being, overworked parents, etc. The result, she states, is that there is a "relative invisibility" of these issues within the research community which raises a corresponding concern about the well-being of these families and their children. She also reflects on her and others' concern about the policy community's reliance on quantitative studies which are not often able to assess and expose the lived experience of these families. "We have few adequate or timely measures of many of these potential problems, which may mean that these effects are relatively invisible to the research community" (Blank, p. 67).

Sanford Schram and Joe Soss (2001) also write on the "public verdict of welfare reform as a success" (p. 49). They, however, conclude that "[w]elfare reform is now widely viewed as a success not because of the facts uncovered by researchers (which paint a murky picture) but because of a political climate that privileges some facts and interpretations over others" (p. 50): this is what Margaret Somers and Fred Block (2005) refer to as "epistemic privilege" (p. 265). In this way, Schram and Soss' view compliments that of O'Connor. Of considerable concern to them is that the "perceptions of reform as a policy success depend chiefly on the diversion of attention away from standards of evaluation and interpretations of evidence that might suggest failure" (p. 49). And, they add, there are no "competing flows of information...the welfare research industry that has grown up and out of the reform legislation has religiously pointed to success as primarily increased work force participation" (p. 53). As such, we are left with few alternative arguments and very little public discourse. Importantly, Schram and Soss also bring attention to the fact that TANF income "provides a very low bar for gauging leaver success" (p. 61) and that the frame through which welfare was to be discussed—dependency, personal responsibility, work, race, failure of liberal programs to control eligibility, spending permissiveness, and long-term program usage—leaves little opportunity for the consideration of structural barriers (p. 54).

Evidence Beyond the Numbers

Several researchers, completing intensive quantitative or qualitative analyses of women on and off welfare, have demonstrated that life after welfare is not the glowing picture that many policymakers and researchers have painted. The Institute for Women's Policy Research (IWPR) released its comprehensive report "Before and After Welfare Reform: The Work and Well-Being of Low-Income Single Parents" in 2003 wherein it examined the employment characteristics, income sources, poverty status, and demographic characteristics of low-income single parent families before and after the implementation of the 1996 welfare reform. They found that welfare recipients were both less likely to be in college and to have access to health insurance three years after the passage of PRWORA. IWPR researchers further revealed that while more low-income single mothers were working, their earnings were low, and most—particularly single mothers—remained concentrated in low-wage occupations. So, while single mothers' income post-welfare is significantly more likely to come from employment, overall they and their children have seen little improvement in their economic well-being.

Indeed, this is a common theme in much of the critical analysis of welfare reform: while it is true that women are working post-welfare, they remain stuck in low-wage work and their earnings are not enough to raise them out of poverty. Moreover, as noted earlier, employment can actually exacerbate poverty, as one's income can exclude one from further public subsidies while simultaneously increasing expenditures on transportation, childcare, clothing and other necessary costs that enable employment (Gatta, 2005). Kathryn Edin and Laura Lein (1997) found that mothers who work not only assume extra child care, medical, and transportation expenses but are also deprived of many of the housing and educational subsidies available to those on welfare. Sharon Hays (2003), in her aptly titled book, *Flat Broke with Children: Women in the Age of Welfare Reform*, further noted that this employment was often tenuous, as two-thirds of those who find work will lose those jobs within a year. Central to this is the nature of low-wage work, the challenges of managing childcare and other family

responsibilities, and the costs associated with paid work (pp. 57-58). Yet, as Hayes states, the challenges to retain employment, while "often invisible in national statistical accountings, was quite evident to those of us who experienced reform at the ground level" (2003, p. 57).

Jane Henrici (2006), in her edited ethnographic compilation of a three-city study of Chicago, Boston and San Antonio found that, "welfare reform has not changed life for low income families" (p. 194). Instead, Henrici and her contributors found that families continued to face a series of destabilizing problems whether they were on welfare or employed in the low-wage work into which they moved: families in all three cities continued to struggle both on and off TANF. Mothers continued to fight for access to other programs (such as SSI or food stamps) to supplement their incomes and turned to family and friends for cash assistance or help with childcare and transportation. The researchers also found that women experienced brief episodes of homelessness, periods of inadequate or no health care, and other material hardships.

Recent evidence of increases in homelessness, food stamp usage, and food insecurity, along with job losses and the inability of two-wage working families to scrape by, as well as increased numbers of grandparents caring for grandchildren because their parents cannot, requires that we take a more complete and comprehensive look at the actual impacts of welfare reform. There are a number of indicators that inform our concern about the reform of welfare. Among them are the ongoing accounts of undue hardship among people throughout the country, which are representative of national conditions facing women and families forced off of government support.

Media accounts of hardship throughout the country abound. In one community in Florida, the number of homeless families has increased significantly from 19 last year to 144 today: Jessica and James Garner and two children live in a tent, having been evicted from their trailer two months ago. "[T]heir scenario illustrates the plight of the working poor...wages are stagnant, people live paycheck to paycheck" (Adamus, 2007).

In Washington, despite a decrease in welfare receipt to only 1.8 percent of the population, mothers caring for their children are challenged and are often unable to provide adequate day

care, food, and health care to themselves and their children. (Muhlstein, 2007).

In Utah, poverty rates have increased despite low unemployment. Families struggle to live under the weight of a 167.19 percent increase in housing costs since 1985, coupled with a correspondingly low 89.93 percent increase in household income, leaving many waiting for housing assistance for up to 5 years (Breton, 2007).

In California, the hourly pay of low-wage workers fell by 7.2 percent, squeezing those at the bottom so significantly that their lives are at risk: "Tamara Johnson...is raising an 8 year old son and 9 and 15 year old daughters in crime-ridden public housing, where \$755 in monthly rent eats up most of her paycheck" (Zuckerman, 2007). Further hardships are felt by families who are threatened with cutbacks and elimination of payments for not following the state's welfare-to-work rules. For those already struggling to get by on partial assistance, the future is dangerously bleak: "I'm barely living, I can't even afford to wash my kids clothes right now." The net effects, many say, will be families driven deeper into poverty, making it "increasingly difficult for them to climb out" as well as the removal of children from homes for neglect, especially for lack of food and medical care" (Steffens, 2007).

Reports from Brattleboro, Vermont tell of food pantries that saw twice as many families with children come in "looking for something to eat, something to wear and some help in their lives." Usage has gone up 30 percent a year since 2005. "Some of these families have medical problems that keep them in poverty, and others are the working poor who aren't making enough at the \$10 an hour job for their families (Barlow, 2007)." Even at double the federal poverty level for a single parent and two children (the equivalent of about \$30,000 per year) it would be extremely difficulty to pay for child care, food, housing, and other expenses (Barlow, 2007).

North Carolina families are having a hard time buying enough food for their families. Food pantries, also feeling the pinch of increased need, are the only fallback for families whose food stamp allocations don't stretch as far as they need to. "[T]he number of families on food stamps in Cumberland County has increased 79 percent since 2001" (Barksdale, 2007).

A report in Michigan revealed that "the number of families in which at least one adult holds a job, but live below the poverty line, now makes up 7.8 percent of all working households—88,330 families" (Author, 2007). While the state increased the minimum wage, instituted an Earned Income Tax Credit for low-income families, and set up education and training programs, "it will be years before the effects of these programs will be realized" (Author, 2007).

Lancaster County, Pennsylvania development officials say welfare-to-work has been a big success—more than 70 percent of adults on assistance were engaged in "work activity" (jobs, job searches or job training). But, these adults start at \$8.50 an hour in a county where "a parent with one child needs to earn \$13 to \$14 an hour to sustain a family with no government aid...the question of making ends meet is one that plagues welfare reform" (Adams, 2007). The one-size-fits-all policy "doesn't make much sense" and is unrealistic and unfair, other officials contend (Adams, 2007).

The state of Mississippi's rising infant death rates—up two points to 11.4 per 1,000 births between 2004 and 2005 (the national average is 6.9 deaths per 1,000 births)—is in part, a result of demoralized women who no longer want to ask for state help because they have been so stigmatized as welfare and former welfare recipients. They are also affected by the cutbacks in support services for poor families, which have reduced access to care: "nobody wants to take care of poor children" (Lohr, 2007). If low birth-weight (a leading cause of infant mortality) is "an indicator of the status of health of the community...this population...are not healthy people" (Lohr, 2007).

Wisconsin's "job ready" category in the state's welfare program and its subsequent denial of cash assistance was a tactic used by the state to trim the welfare rolls. Two women, qualified for the Wisconsin Works program, sued the state when there were deemed "job ready" and ineligible for aid despite not having jobs. As a result, the women had no income to support their families (Stein & Foley, 2007).

In Colorado, one in five families is just scraping by. "[T]he economy is now completely unforgiving of people without the skills to compete in a knowledge-based economy...two-thirds of the 246,000 families not making ends meet are

above the federal poverty level...and do not qualify for government programs" (Steers, 2007). As a result, many families "resort to using the 'plastic safety net' putting health care expenses and groceries on their credit cards" and increasing their risk for bankruptcy (Steers, 2007).

And in Nebraska, the media reported on one young single mother who "spent half her last paycheck catching up on a gas bill only to learn that she was still \$300 behind and could be shut off." The house of cards she has built, like many of those around her, is beginning to fall. She is not escaping poverty. Like many single women raising children, the transitional benefits that allow her to move from welfare into a low-paying job run out before they become self-sufficient. Hence, remaining employed becomes even more challenging. Beyond education, officials say, stable families and jobs are the best roads out of poverty—job development, however, is coming very slowly to this region. Earlier this year, the administration attempted to eliminate college courses as an allowable welfare activity...a move rejected by the legislature (Grace, 2007).

The qualitative research and recent news accounts seriously question the proclaimed success of welfare reform. Yet such data has not entered into mainstream society. Instead, as we will demonstrate in the following section, welfare reform continues its attack on the most vulnerable in our society.

What Can We Conclude About Welfare Reform?

Welfare as we used to know it no longer exists. In its place is a haphazard array of programs that provide occasional but minimal support to low-wage, mostly female, workers raising families. This new welfare policy leaves countless individuals behind. A 2006 study by the Center on Budget and Policy Priorities, "TANF at 10: Program Results are More Mixed than Often Understood," revealed that 57 percent of the 3-million-family drop in the welfare caseload since 1996 "reflects a decline in the extent to which TANF programs serve families who are poor enough to qualify, rather than to a reduction in the number of families who are poor enough to qualify for aid" (p. 2). This "'no work, no welfare' group, according to Congressional Research Service figures, roughly doubled as a

share of single mothers below the poverty line (from 16 to 33 percent) between 1996 and 2004" (deMause, 2006, p. 2). And, a recently released Urban Institute study "found that in 2002, one in five former welfare recipients was subsisting without a paycheck, a working spouse, or welfare or disability benefits" (deMause, 2006, p. 2).

While it is true that since 1996 U.S. poverty rates have declined slightly, the data reveals two distinct trends: "[t]he first trend shows that from 1993 though 2000, as the economy boomed, the poverty rate dipped, (t)hen began creeping up again, (and) by 2004 rising as high as it had been in 1998" (deMause, 2006, p. 2). Investigating this further, a 2006 Center on Budget and Policy Priorities study concluded that "under the new law (PRWORA), caseloads remain low more because benefits are harder to obtain than because people are no longer in need" (deMause 2006, p.2). This is confirmed by Alan Essig, Executive Director of the Georgia Budget and Policy Institute who, building on the experiences in Georgia, states that:

more Georgians are living in poverty, not fewer...as participation in TANF has tumbled in Georgia—by 83 percent between 2002 and 2006—poverty rates have increased from 12 percent to just over 14 percent. Second, at the same time, participation in other public assistance programs has gone up, increasing 160 percent in the case of food stamps and 15 percent for Medicaid. (Walters, 2008, p. 2)

What Georgia (and PRWORA in general) has apparently "achieved through its aggressive stance on TANF" is "the creation of a group of working poor, who seem to be slipping further behind and who require increasing amounts of other types of public assistance to survive," not what was presumably expected or intended: "a class of citizens working to become financially independent." Importantly, Walters reveals that what they are finding "is that the nature of assistance has shifted: 'from those on traditional welfare to working poor who struggle with food, health care, child care'" (Walters, 2008, p. 2).

Recent attacks on the welfare state, and specifically on

single mothers, are launched from a platform grounded in a strict 'individualist' perspective, reinforcing notions of individually engineered social problems, limited and conditional government intervention, and work-based entitlements. Little in the debates has addressed the complexity and difficulty of upholding the dual roles of breadwinner and nurturer that single women raising families are forced to assume. Moreover, offering marriage as the preferable option is not an acceptable resolution. Yet many welfare reform advocates embrace the debatable premise that women who receive public assistance to support their families can become independent through work. There continues to be broad acceptance across political parties of the idea that work requirements are fair and constructive for welfare recipients, that the exchange—of welfare assistance for work—will continue to reduce welfare rolls and enhance individual self-sufficiency.

Reshaping Welfare Policy: A Roadmap for Change

Our analysis of the lives of women post-welfare reform highlights two major points that are often ignored, lost or marginalized in current policy discourses and research. First, gender matters in welfare policy discourses. Policy is not gender (race or class) neutral, and as a result women are differentially impacted by policies. Second, quantitative data does not tell the entire story of individuals post-welfare: qualitative data that highlights the experiences of women on welfare and depicts a more comprehensive picture of its actual effects on real women's lives must be a central component of research in this area and must be incorporated into the discourse. We argue that these points must be taken together to inform and shape welfare policy in order to actually begin the job of raising women and their families out of poverty. In doing so, one can begin to understand and focus on the social, as opposed to the purely individual or idiosyncratic, causes of poverty and redirect the policy interventions that have a chance of real success.

We agree with Charles Camic and Neil Gross (2004), who write that "the meaning of ideas is not transparent: that meanings are always embedded in socio-intellectual contexts which

must be opened up to in-depth investigation before the ideas themselves can be understood" (p. 244). This requires a paradigm that can examine the complexity of individual's lives and the impacts (both positive and negative) of policy on them. Indeed, to comprehensively and accurately understand women's lives post-welfare reform, researchers must employ a framework of intersectionality.

The approach of intersectional analysis emerged from the work of scholars studying women of color, which is collectively referred to as multicultural feminism, multiracial feminism, or post-colonial feminism (see Browne & Misra, 2003). In their work, they argue that while both race and gender shape women's lives, neither theory addresses the experience of race and gender as "simultaneous and linked social identities" (Browne & Misra, 2003; hook, 1989; Glenn, 1985). Patricia Hill Collins (1999) identified a matrix of domination which forms interlocking systems of race, class and gender within which one can be simultaneously disadvantaged and privileged through the combined statuses of gender, race, and class. As such, an intersectional analysis does not just add variables together, but instead explores how these identities are interwoven in beliefs and practices.

Using a framework of intersectionality would allow one to fully go beyond a welfare analysis that solely privileges a quantitative approach. As Alice O'Conner (2001) notes, in current poverty policy, gender, class, race, age and all other variables are reduced to "little more than demographic, rather than structurally constituted categories" (p. 9). This is a central theme that emerges within our thinking: policy performance measures and evaluations that are based exclusively on the number of women who enter the workplace miss whether or not paid work has improved their lives and helped them reach economic self sufficiency. Moreover, these measures do not challenge the type of work women are doing post-welfare nor how the low-wage labor market is structuring (or, more aptly, is not structuring) their opportunities to escape poverty. In addition, such analyses do not uncover the underlying moral thinking that implicitly guides welfare policy, often regulating poor women, particularly poor women of color, and placing them in stigmatized and marginalized locations.

Instead, the current targeting of poor female-headed households obscures both the precise character of social ills and the appropriate and complex remedies for their resolution. Poverty and the underlying structural determinants that both cause and maintain blame are factors that move well beyond individual responsibility, as our earlier examples so readily reveal. While “more families were getting jobs,” as reported by Mark Greenberg of the Center for American Progress’ Task Force on Poverty, “others were losing welfare without finding work, and the share of poor children receiving assistance was plummeting. So poverty fell, but families at the very bottom got even poorer” (deMause, 2006, p. 2).

Given these realities, there needs to be a *real* reform of welfare. Based on our analysis, for this to occur at least four conditions need to be met. First and foremost, individualistic perceptions of poverty must be dropped. Social scientists, politicians and citizens alike know full well that few people choose to be poor. In a country that praises and rewards success, achievement, accomplishment and self-sufficiency, wanting to be regarded otherwise is absurd. Pathological, self-defeating behaviors and character defects are not primary causes of poverty and if they were, no amount of training, education or behavioral remediation would alter them.

Second, people need the assurance of a meaningful job that pays a living wage and offers benefits. In the modern industrial world, exclusion from the marketplace carries an increasingly heavy price. In order to provide greater access to all those who want to work, institutional interventions that seek to alter both the structure and the number of jobs must be undertaken. This requires serious and deliberate collaboration between public and private sectors. Third, the work of raising children must be established as a legitimate job which is valued and rewarded in the same way as those in the conventional labor market.¹¹ Bearing and raising children is as much a societal function as it is a familial one. Fourth, a system of social protection—a new Social Contract—must be created which will serve and protect those who cannot participate in the labor market. Further, food, shelter, clothing and a viable education must be entitlements of all American citizens regardless of personal income levels, circumstances, or individual choices.

Such reforms, however, can only occur within a changed framework. To this end, we join other scholars and practitioners who advocate for new poverty knowledge, which:

would necessarily recognize class, gender, and race as legitimate 'units of analysis'—not simply as demographic variables that can be isolated and controlled for, but as dimensions of social and economic stratification in their own right. ...In the new poverty knowledge, factors now treated, if at all, as mere background—history, politics, public and private institutions, ideology—become much more the stuff of direct and critical scrutiny. Most of all, this is clearly *not* an inquiry that can be initiated with 'welfare dependency' (or the mythical goal of post-welfare self sufficiency) as the central problematic. Far more fruitful, as a starting point, would be the problematic of work in the 'new', post-welfare political economy, as a diminishing source of living wages and access to the requirements of social citizenship. (O'Connor, 2001, pp. 292-293)

Perhaps, most significantly, in the new poverty knowledge the lived experiences of women will not be relegated to the "else" category of public policy but will instead become the central driver for formulating welfare policy. By doing so, welfare policy will be crafted around the complexity of the lives of women and of the social systems of which they are a part.

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Endnotes

- 1) Personal Responsibility and Work Opportunity Reconciliation Act of 1996, Pub. L. No. 104-193, 110 Stat. 2105 (codified at 42 U.S.C. sec. 601 (1998): 42 U.S.C. sec. 601(a)(2) and 602(a)(1)(A)(i)(1998).
- 2) Significant changes were included in this welfare policy. A time limit for assistance was put in place, so that states may not provide assistance to a family that includes an adult who has received federally funded TANF for 5 years. In addition, states had to require recipients to participate in work activities after they receive no more than 2 years of TANF funding. All recipients must participate in work activities except those with a child under 12 months old, if the state chooses to exempt them. Also, TANF did not include coverage of non-citizens, stiffened child support, changed an entitlement program to a block grant program, gave states more control over welfare, and promoted marriage.

3) See Committee on Ways and Means, Subcommittee on Human Resources Report released on February 26, 2007, <http://waysandmeans.house.gov/media/pdf/welfare/022706welfare.pdf>

4) See Bureau of Labor Statistics, 2004, *Women in the Labor force: A Databook*.

5) U.S. Department of Labor, 2002, Report 957.

6) See Eyal Press, *The Nation*, August 13/20 2007, p. 22-23 for full interview.

7) We take this phraseology from the Association for Public Policy Analysis and Management Conference theme, Fall 2007.

8) This was also the case in debates surrounding previous welfare legislation, The Family Support Act of 1988. See Deprez 2002 and 2008.

9) In part, a result of what Alice O'Connor and others refer to as the developing welfare research industry.

10) In the next section we offer insight into the current status of people around the country which discouragingly points away from greater self-sufficiency and toward a more fragile and vulnerable citizenry.

11) See Pamela Hurd's work on allocating women a wage that is the equivalent of one-half the median income during the time that she is bearing/raising children. This scheme ensures that women's work in this area has value and is registered as such, especially with Social Security, where the current process is to allocate a woman "zeroes" for the time that she is out of the labor market.