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*Jobs Aren't Enough: Towards a New Economic Mobility for Low-Income Families.* Roberta Rehner Iverson and Annie Laurie Armstrong.

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strengthening and erosion of the same family policies in different countries. Baker attributes demographic changes in the family to concrete economic and political processes, such as the market's effect on families. Under this lens, trends in issues such as reproductive health, the relationship between work, gender and parenthood, child welfare, housing and income maintenance, divorce and international migration are analyzed.

The book has a clearly articulated thesis coupled with solid definitions of concepts that tend to be taken for granted in policy literature, such as family, family policy, and globalization. Baker's cogent writing style provides the reader with a clear roadmap woven seamlessly and consistently through each chapter. It is a refreshing approach to such an intricate subject. Baker herself cautions that the book runs the risk of overgeneralizing when discussing trends in family policy, and she is correct. Because the variation between countries is sometimes so vast, it is difficult to clearly track patterns and relationships. For example, when addressing work and family issues, paid maternity leave ranges from fifty weeks in Canada to none in the U.S. or Australia. Restructuring Family Policies tackles a complex topic without getting tangled up in detail and provides a guide for examining the newest incarnations of family policy from a multi-country perspective.

Mary Ager, University of California, Berkeley


As is widely known, the numbers of families receiving income support under the AFDC program has fallen dramatically since the new TANF program was introduced in 1996. Although it is frequently claimed that former welfare clients are now "off welfare" and working and living the American dream, numerous studies have shown that this is not the
case and that most continue to struggle to make ends meet. Other studies also reveal that many hard-working American families who have never been on welfare are also struggling to make ends meet. As wages for lower and middle income families stagnate, the prospect of experiencing upward mobility becomes increasingly dim.

Iversen and Armstrong have produced an in-depth ethnographic study of low-income families living in major American cities over a period of five years that confirm these findings. Although they draw on wider statistical data to demonstrate the difficulties facing working families, the study is not intended to test hypotheses about wage stagnation and mobility, but primarily to provide insights into the way working families cope and utilize educational and job-training programs to improve their situations. Almost two thirds of the families were previously in receipt of welfare benefits and most have utilized these job-training programs. Despite the fact that they are in regular employment and have access to programs intended to provide work support, the study demonstrates that they face enormous challenges in trying to get ahead. It also shows that popular beliefs about the benefits of hard work, ambition and motivation are not substantiated by their experiences. Although they work hard, are motivated and have ambitions for their children, many continue to work in low-paying jobs and face major impediments to mobility.

Perhaps the most depressing finding of the study is that regular employment, job-training programs and educational opportunities for children offer limited prospects for mobility for low-income families. The authors point out that current employment practices do not, in fact, facilitate rapid movement up the career ladder for those with limited skills, and that job-training programs do not provide quantifications that facilitate mobility. Similarly, schools often provide a low-quality education and generational opportunities for upward mobility are inadequate. The authors contend that a new paradigm that can facilitate mobility is needed. This requires greater stress on programs that enhance human as well as cultural and social capital, a more expansive set of policies that target low-income families and greater public support for these programs. Ultimately, new attitudes about how opportunities in America
can be enhanced are needed.

Although the book's findings will be disputed by those who believe that current educational, job-training and work support programs do in fact facilitate mobility, the authors have amassed a great deal of evidence that question prevailing beliefs about work, education and opportunity. The detailed accounts of the challenges faced by the families in the study provide ample evidence that much more needs to be done to address these challenges. The book is an important addition to the literature and should be widely consulted.

James Midgley, University of California, Berkeley


Since the enactment of Charitable Choice legislation by the U.S. federal government in 1996, there has been a substantial interest in the role of religious institutions in the delivery of social welfare services. In response to the lack of serious academic discussion regarding the links between the faith-based community and social service provisions, Cnaan and associates present a detailed picture of congregations in the city of Philadelphia. Utilizing tenets from social capital theory, the authors seek to ascertain whether congregations are 'saving civil society' and are adept at the production of social capital; the intent is to dissect the role that congregations serve as extended family and informal-formal care providers and to investigate how societal norms, values, and trust are formulated and perpetuated.

The main obstacles of the investigation are outlined in the first two chapters. Due to the ever changing and dynamic formations of congregations and the lack of any single agency to document their existence, identifying the target sample presented the first challenge. Next, the development of an operational definition of congregation was surmounted, which led