WELFARE-TO-WORK, FAREWELL TO FAMILIES? US WELFARE REFORM AND WORK/FAMILY DEBATES

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ABSTRACT
There are large research, policy, and economic gaps between the ways US researchers and policy makers address the work/family bind amongst middle-class professionals and poor lone mothers. This is clearly seen in US welfare reform, an important piece of work/family legislation in the 1990s. The new rules make the work/family binds worse for low-income, poor mothers and do not alleviate poverty. With its clear expectation that poor mothers be employed, the legislation opens up new avenues to revamp low-wage work for breadwinners and to socialize the costs of caring for family. Closing the literature gap may help to close the policy gap, which, in turn, would promote more income equality.

KEYWORDS
Families, family policies, inequality, welfare, work and family

INTRODUCTION
If asked what image exemplifies the work/family dilemma in the US, many might conjure up a mental picture of a “soccer mom.” We might see her riding in her SUV, cell phone cradled to her ear, as she arranges dinner plans, the next drop-off, a doctor’s appointment, or finishes up that last bit of work while frantically driving to the soccer game in time to see her child play. She is a hassled, middle-class, white, suburban, working mom struggling to juggle the demands of her job along with the everyday needs of her family. Most people find this a sympathetic image, even though some conservatives would paint her as a woman who selfishly “wants it all.”

If asked what image exemplifies the work/family dilemma in the US of a woman on welfare, many respondents would alter their picture to that of a black mother with far too many children, watching television and being slovenly. Some believe she has far too much family and not nearly enough work. This is not a very flattering or sympathetic picture.
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The divergent imagery illustrates an economic, policy, and intellectual gap between how US society and academics treat or think about the work/family binds of poor parents -- especially single-mothers -- and how they perceive and address the comparable problems of middle class, married, and professional parents. This paper argues that US welfare reform has thrown new light on the work and family bind. It has done so by imposing “self-sufficiency” on poor families through work requirements for the women who head those families. Women who move between welfare and employment – the vast majority of poor mothers – usually participate in the low-wage labor market and find themselves back on welfare precisely because they can not be the family breadwinner without public assistance or a deep kinship network. The nature of the low-wage labor market, the family demands of single parents, and policies toward mothers are ill suited for welfare reform’s purposes. Indeed, these policies impose the supreme squeeze that work/family researchers highlight. The parameters of welfare reform, however, provide a unique opportunity to close some of the gaps. The work/family dilemmas faced by the soccer mom and by women on or leaving welfare are not all that different – except that the welfare (or, more likely, former-welfare) mother doesn’t have the soccer mom’s resources for juggling work and family, and probably has a lot less flexibility at work as well.

WELCOME TO THE GAP

The work/family bind is by no means new. During the 1960s and 1970s, feminist literature referred to it as the “double day” and applied it mainly to women who needed employment to help support their families, mostly working-class white women and women of color. While working mothers were more common at the turn of the 20th century than during the 1950s, many, if not most, mothers have always held jobs or engaged in income-generating activities. Historically, there was only a short period of time following WWII when most men earned a “family wage” sufficient to assure that their wives did not have to be employed, largely as a result of industrial unionization in the 1930s and 1940s. In part because of the women’s movement, an increased demand for low-wage work in the US, and the fall in men’s wages, more and more mothers and wives are employed. As this phenomenon has become more widespread amongst white, middle-class women the problem has a new name as well as more recognition amongst scholars, the media, and even politicians.

Ironically, just as more and more middle-class white women are feeling the very real crunch of trying to earn income and raise families, the US has passed legislation that makes that task mandatory and substantially more difficult for poor mothers. Along with the passage of the Family and Medical Leave Act of 1993, which allows eligible employees a 12-week,
job-protected unpaid leave from work for family or medical reasons, welfare reform can be thought of as the most significant piece of work/family legislation in the 1990s, one which demands paid work from some women, regardless of the expense to their families. The US lags far behind internationally on both the welfare and work/family score. The US has amongst the most shallow benefits and harshest set of rules applied to lone mother families who receive assistance. In addition, the US is one of the few countries without mandatory vacation or paid maternity leave.

Both state and federal welfare laws now require the group of women who traditionally made the least in the labor market, and do not have reliable family income sources to raise their children, to find alternatives to cash assistance. Most often this means getting a job, usually in the low-wage labor market. In the US, jobs in this sector typically have minimal flexibility (for workers) and few “family-friendly” benefits. For a significant group, the parameters of welfare reform are creating more than stressful work/family binds; they are creating work/family crises that, at times, result in uneven employment and enormous income instability, placing children with relatives or in foster care for periods of time, or living with relatives or boyfriends who may or many not provide safe or desirable residences for women and their children.

Despite these tremendous pressures on low-income single parents, the media and many researchers tend to focus only on the work/family binds faced by white middle-class, dual-earning, married parents. This focus is strongly reinforced by at least one major funder in this area. The Sloan Foundation program devoted to this area is revealingly called “Dual-Career Middle-Class Working Families.” In 1999, the Sloan Foundation granted more than $7 million dollars to support this program.¹

Welfare research, especially the most recent spate of research on women leaving welfare since welfare reform, tends to ignore the insights of work/family literature concerning the changing nature of work life, family demands, and the problems and costs that increased paid work causes at work and at home. Indeed, the welfare literature places so much emphasis on employment that the impact of reform on families is rarely of much concern. Politicians, the press, and some researchers measure the success of the policy by the reduced caseloads and the high degree of employment amongst those who leave. While the welfare literature (as well as advocates and policy makers) identifies childcare as a key issue, it is almost always viewed as a requisite ancillary support service for moving women off welfare into employment. The quality of care, the impact of leaving children in low-cost or free care for long hours, or the high incidence of leaving children alone or with other children is only rarely addressed. As might be expected, the work/family literature surveys a range of families, including low-income and single-parent families. Several authors on work and family draw attention to single-mother and low-income families (for two excellent recent
examples see Susan Lambert (1999) and Katherine Newman (2000)). Similarly, some researchers are looking at welfare reform and low-income communities with a focus on the ways that poor women balance employment and care giving. Still, there is a tendency to highlight work/family dilemmas as the plight of professional, managerial, and married women, just as the family portion of the work/family balancing act in poor families is typically forsaken in the interest of promoting and measuring the degree to which welfare-to-work policies and employment for poor mothers establish “self-sufficiency.”

The gap between the two literatures is not the only way in which these two types of families and work experiences are kept apart. One of the dividing lines is the enormous policy gap between the benefit levels, disbursements, and public attitudes toward income policies for middle-class, married couple families and those directed toward poor single mothers. Employment-based income policies such as unemployment insurance and social security are viewed as well-deserved entitlements, linked directly to continuous employment status. Compare this to welfare, a program most often seen as an undeserved “handout.” All three programs – Old Age, Survivors, and Disability Insurance (OASDI), Unemployment Insurance (UI), and the former Aid to Families with Dependent Children (AFDC) share their origins in the 1935 Social Security Act. All were premised on the preservation of a “traditional” family comprised of a main (male) bread-winning industrial worker married to someone (female) who performs all necessary unpaid work. The levels and distribution of benefits were built with employment incentives for men and marriage incentives for women (Miriam Abramovitz 1996). Unemployment insurance and social security are considerably more generous than welfare. In 1998, the average monthly social security benefit for a retired worker was $780, $500 for a child of a deceased worker, and $545 for the widowed mother. The average weekly unemployment benefit paid was $195 (at 4.3 weeks, that translates into a monthly amount of $830). The maximum benefit a family of three receives on welfare in the median state in 1998 was $421, ranging from a low of $120 in Mississippi to a high of $923 in Alaska (US Census Bureau 2000: 391, 395; US House of Representatives 2000: 383–4).

The policies toward poor women are now and historically have been remarkably intrusive and judgmental of women’s marital choices and sexual activities (Theresa Funicello 1993; Linda Gordon 1994). Women who receive welfare – the program intended to allow women to raise families when they do not have secure or steady family income support – are subjected to intense scrutiny and often disdain. Welfare mothers are the only mothers in the US who must disclose the paternity of their children to be eligible for government income assistance. They are also the only mothers forced to leave their children in the care of others in order to take employment (Gwendolyn Mink 1998). Caseworkers are required to obtain
and certify not only employment histories and general personal information, but also intimate family details (like sexual partners) before women can receive their meager welfare checks. It is a humiliating process. By contrast, unemployment insurance or social security applications can now be processed with a phone call.

Both family structures and the types of work men and women do have changed radically since the 1930s when these policies were constructed. It is not surprising that the policies are no longer adequate. While all industrialized nations are facing similar problems with their social welfare systems, the solutions in the US have been considerably different. In the US, replacing these social welfare benefits are much contested and for now seem to be a particularly bad blend of leaving unchallenged women’s unpaid care responsibilities characteristic of traditional families and embodying the more modern expectation of women’s – especially mothers’ – employment. This is no clearer than in recent welfare changes. The message is: welfare is altogether bad, while marriage and work are good. Federal legislation (the Personal Responsibility and Work Opportunity Reconciliation Act – H.R. 3734) in 1996 repealed AFDC and established Temporary Assistance for Needy Families (TANF). The fond hopes of the framers of the legislation that women should be married are embodied in the findings section (101) of the bill – which leads with: “(1) Marriage is the foundation of a successful society; and (2) Marriage is an essential institution of a successful society which promotes the interests of children” (Public Law: 104–93). However, the most widely wielded stick in welfare reform is the work requirements, backed by time limits. Welfare is no longer an entitlement. Single mothers are no longer supposed to raise their children with public support alone; instead rules require mothers to be employed and fathers to play a financial role. These polices were passed and are popular, despite indisputable evidence that women receiving welfare have always worked and have often lived with the fathers of their children (e.g. Roberta Spalter-Roth, Beverly Burr, Heidi Hartmann and Lois Shaw 1995; Kathryn Edin and Laura Lein 1997; Lisa Dodson 1998). Research on poor women’s employment and living patterns clearly indicates the problem is not finding men or work, the problem is finding men and/or jobs that are good for families in terms of income and emotional support and stability.

There is also an important economic gap between poor single-mother families and middle-income, married mothers. Growing income and wealth inequality in the US is well documented (Lawrence Mishel, Jared Bernstein and John Schmitt 1999; Edward Wolff 2000). Also, while part of that gap stems from the declining fortunes of men with low educational attainment as well as from economic conditions that benefit wealth holders, much of the gap derives from the fact that high-income families have two earners, rather than one (John Donahue 1999). Women with high educational
attainment have higher labor-force participation rates than other women and are most likely to be married to men with similar educational backgrounds, facilitating the trend. In 1999, more than half (56 percent) of all single-mother families resided in the lowest 20th percentile of the family income distribution, compared to 10 percent of married couples with children. Table 1 depicts the percentages of single-mother families and married-couples with children of all families with children that have incomes in the bottom and top 20th percentiles of all families (households with two or more persons). Single-mother families make up about one-quarter of all families with children, yet they comprise 59 percent of all families with children with incomes in the bottom 20th percentile of the family income distribution and only 4 percent of all families with children in the top 20th percentile. Married-couples with children make up 70 percent of all families with children, but such families are only one-third of the families with children whose incomes fall in the bottom 20th percentile; they are virtually all of the families with children in the top 20th percentile of family income.

Many tax policies passed in the 1980s and 1990s have exacerbated rather than reduced those gaps, providing substantial tax relief to high-income families. One notable exception is the expansion of the Earned Income Tax Credit, a refundable tax credit for low-income earners. However, it should be noted this tax break for low-income families is directly tied to employment and serves as a low-wage subsidy. Spending policies over the same period have reduced federal dollars to programs that mostly benefit low-income families. In the US, over the past 20 years, major federal and state legislative “reforms” have primarily targeted low-income families and communities, often in very restrictive and punitive ways.

Consider four “hot button” policy issues in the US. Sweeping changes in crime and drug laws have resulted in skyrocketing prison populations, especially amongst black men. Immigration policies have restricted entrance into the US, especially for non-white and poorer people. Once in the US, such immigrants are ineligible or have limited eligibility for public

Table 1 Families with children (by type of family) in top and bottom 20 percentile of family income distribution, 1999

<table>
<thead>
<tr>
<th>Type of Family</th>
<th>Percent of all families with children</th>
<th>Bottom 20 percentile of family income</th>
<th>Top 20 percentile of family income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single-mother families</td>
<td>23%</td>
<td>59%</td>
<td>4%</td>
</tr>
<tr>
<td>Married-couple families</td>
<td>70%</td>
<td>32%</td>
<td>94%</td>
</tr>
</tbody>
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assistance. Welfare reform is dedicated to reducing welfare reliance, but has not made poverty reduction a goal or concern. And now, education reform, which is premised on declaring schools (read inner-city schools) a public disaster, readily blames teachers and lack of choice as the problem, promoting high-stakes testing as the solution. In each of these policy areas, having money either explicitly exempts you from the law or enables you to purchase quality services (such as lawyers, tutors, and houses in particular school districts) that ensure the law will probably not be a problem for you. These policy efforts have placed a sharp focus on the behavior of those performing poorly, and away from the poorly performing economy for many families, and certainly for those in the bottom 40 percent of the income distribution. Viewed in this light, crime, immigration, welfare, and education reforms are policies that accommodate and even justify the growing inequality in the US. The rhetoric the promoters of the policies use not only blames the poor for being poor, but also accuses the poor of jeopardizing life chances for themselves as well as everyone else, stressing the drag behaving badly poor people have put on the economy and on government budgets. The result, if not the intent, has been to polarize the poor from everyone else and to suggest that inequality is the result of personal responsibility.

WELFARE REFORM AND THE WORK BIND

Welfare reform swept the US in the 1990s, culminating in the repeal of Aid to Families with Dependent Children (AFDC) in the federal Personal Responsibility and Work Opportunity Reconciliation Act of 1996. This act codified the US’ growing emphasis on retracting public assistance as an entitlement to all those who qualified by creating block grants, establishing time limits, and allowing states to define who is “needy.” Despite the framers’ desires for promoting marriage as a substitute for welfare, most supporters seem to believe that, like other mothers, welfare mothers should be employed. The often-used phrase “welfare-to-work” embodies much of what welfare reform has come to mean.

Welfare-to-work includes a wide range of methods for promoting paid work. It spans the punitive “work-first” policies pursued by over half the states, to the more liberal strategies that include a generous package of training and education options, financial incentives, day care, transportation, and health care. And, despite its current popularity, the notion of putting welfare mothers to work is hardly new. Gwendolyn Mink (1998) traces the history of work requirements in AFDC since the legislation’s inception and argues that, by the late 1960s, work requirements were seen as an important way to get women, particularly black women, off the welfare rolls. It is, however, only in the early 1990s that paid work has been viewed as the main alternative in light of time-limited benefits.
Most researchers, politicians, agency heads, and advocates assume “work” is good and that people on public assistance, if physically possible, should be working. It is easy to see why. Conservatives argue that employment breaks welfare recipients’ presumed (although not empirically validated) “cycle of dependency.” For liberals, when adult recipients “work,” even if they receive hefty supplements, they are not perceived as receiving hand-outs and become deserving. Feminists, too, have traditionally applauded women’s employment, as it serves to provide a basis for financial independence from individual men and the state, promoting women’s economic equality.

How is welfare-to-work working? There are scores of studies, mostly conducted at the state level, of women leaving welfare. They are referred to as “leaver” studies. What is astonishing about the results from the leaver studies is how similar they are, despite the supposed diversity of programs adopted by the states. When interviewed after leaving welfare, of those who did not return (about 20 percent), between two-thirds and three-quarters of adults are employed, most often for about 35 hours a week, earning an average hourly wage of around $7.50. As often as not, these jobs do not have health care benefits, rarely provide sick days, and give little or no vacation time.4 Evidence is mounting that many leavers do not stay employed for very long, reproducing a pattern well established before welfare reform of cycling in and out of the labor market (Spalter-Roth et al. 1995). However, now some are not able to cycle back onto welfare because of time limits.

Consider the employment outcomes for one state’s welfare leavers. Welfare administrators in Massachusetts received federal funding to study welfare leavers and released their findings in December 2000 (Massachusetts Department of Transitional Assistance 2000). Massachusetts’ situation allows for a close examination of those facing time limits, since the state has relatively short time limits for receiving benefits (24 months out of any 60-month period), which were implemented on December 1, 1996. Two distinct samples were interviewed: 210 adults who had left welfare but who were not yet subject to time limits, and 440 adults who had reached the state’s time limit for welfare receipt. Employment rates for both groups were high: 70 percent for non-time limit adults and 73 percent for those who had hit the time limit. However, a closer look at that employment reveals it is almost uniformly low-wage work, has very limited benefits attached, and is not stable. The average time from when respondents initially left welfare to when they were interviewed was 10 months. In that brief span, 55 percent of all leavers not subject to time limits were no longer in the first job they had held once leaving welfare, and 18 percent had returned to the rolls. Two out of every five adults who had hit their time limits were in a different job and 8 percent were back on welfare (by receiving an extension or exemption). Of those who had hit their time limits, 17 percent held jobs as retail clerks, 10 percent were in cleaning jobs, 10
percent in food service, 10 percent in child care, and 15 percent in clerical work. All of these are female-dominated occupations, and all are relatively low paying. Three out of every five (61 percent) employed persons hitting time limits are in jobs with no paid sick days, and 51 percent say their jobs do not offer vacation time. And, while well over 90 percent of all the adults surveyed currently have health coverage for themselves and their children, 55 percent of those hitting their time limits said that their employers do not offer health care coverage.5

Median hours worked for employed leavers who had hit their time limits was 32 hours a week, with 36 percent working full-time (35 or more hours a week). The median for the non-time limit employed leavers was 37 hours a week, with 66 percent working full time. Median hourly wages for time-limit leavers was $7.73 and for non-time limit leavers was $8.88. The survey did not collect data in such a way as to discern total earnings or family income. However, the median wages earned—even if that adult worked continuously—are not sufficient to support a single adult in Massachusetts, at least according to a recent study of “self-sufficiency” wages. In their determination of the costs of living in Massachusetts, a recent study found that it would take $1,323 a month for a single adult to purchase the basic minimum needs in Boston and $3,263 for a family with one adult, one preschool-aged child, and one school-aged child (Jean Bacon and Laura Henze Russell 2000). The median wage for a non-time limited earner was $301 a week; assuming continuous work over the month, median monthly earnings would be $1,294 a month.

Studies of the families leaving welfare indicate the majority of families are still at or near poverty levels (Wendell Primus, Lynette Rawlings, Kathy Larin and Kathryn Porter 1999; Gregory Acs and Pamela Loprest 2000). And, whilst families have more income from earnings than when they were on welfare, they receive less public assistance, because they have lost welfare and food stamps (and in some cases WIC and Medicaid). The loss of public assistance often swamps increases in earnings and tax credits, leaving the average “leaver” families with about the same income that they had when receiving welfare. These not-so-spectacular results have occurred during the best economic expansion in 40 years and prior to when most states time limits on welfare receipt take effect. In short, these are the best results we can expect from the current system of welfare reform. Nothing is reported (because it is impossible to track this information) on those who are not turning to welfare, even though they need it. While few talk about this group, they are no doubt a substantial reason why caseloads have fallen so dramatically.

State and federal politicians are thrilled with the results. Almost universally they tout declines in caseloads as evidence of the resounding success of welfare reform. The other source of success cited is the leaver studies themselves, indicating most of those who were once on welfare are currently
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employed (Sanford Schram and Joe Soss forthcoming). Some researchers are also touting the success of welfare reform. For example, the introduction of a recent edited volume on employment and welfare reform by the highly respected and liberal US labor economists Rebecca Blank and David Card (2000: 17–18) concludes, “So far, the evidence suggests that welfare reform is proceeding as well as or better than most analysts had expected. In terms of declining caseloads and increasing work effort among single mothers, welfare reform has been an astonishing success . . . The research in this book suggest we are on the right track with many policy efforts.”

WORK/FAMILY ISSUES IN THE WELFARE-TO-WORK DEBATES

It is remarkably easy to make the case that the work/family research agenda can help uncover some of the complex effects of welfare-to-work policies. A recent article surveying work and family literature in the 1990s highlights several important themes (Maureen Perry-Jenkins, Rena Repetti and Ann Crouter 2000). These are maternal employment and its impact on children, workplace conditions and their impact on family life, and the ways in which parents manage multiple roles of workers and caregivers. Applying these themes to welfare-to-work outcomes, one may arrive at very different conclusions about the efficacy of welfare reform efforts than are currently being portrayed. Considering that TANF comes up for Congressional reauthorization in 2002, the perceptions of both the public and policy makers of how welfare reform is working is vitally important.

Maternal employment and its impact on children

It is hard to find anyone arguing that poor single mothers have a “right” to welfare assistance without any work obligation. The policy of promoting employment is being touted in other industrialized countries as well. And, while there are clearly important and laudable reasons to want to see low-income mothers employed, there should also be considerable unease with current efforts to put US welfare mothers to work. Welfare policies have insisted that the primary adult in the family responsible for generating stable income and taking care of children be employed full-time. But, is this possible, desirable, or even realistic?

A recent article by Philip Cohen and Suzanne Bianchi (1999) specifically calls attention to the often neglected observation that married women with young children are increasingly employed, but not full-time. This underscores the unrealistic expectations policy makers have of women leaving welfare. They found that, in 1998, 34.7 percent of all married women with children under the age of 6 were employed year-round, full-time. They concluded, “Rather than being in step with levels of employment of married
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mothers, current reforms require paid-work efforts on the part of single mothers that put them substantially ahead of the curve” (Philip Cohen and Suzanne Bianchi 1999: 30).

What is happening to children in single-parent families with a good deal of paid work, but not much income, is a bit harder to assess. In the Massachusetts study of welfare leavers, about 60 percent of children of 12 years and younger were in non-parental care. Of those children, about 60 percent were cared for by relatives at little or no expense. Few have examined the quality of care that children of “leavers” are receiving. However, other research on low-quality or no care finds that it results in a range of undesirable individual and societal results, such as poorer school performance and behavior problems (Maureen Perry-Jenkins, Rena Repetti and Ann Crouter 2000).

Workplace conditions and their impact on family life

Whilst receiving welfare without work requirements, mothers not only have time to prepare low-cost meals and care for children, making sure they get to school and back home safely, but they have the time to secure the services and programs available to the poor that are so often necessary for survival on very low incomes (such programs require visiting food pantries and going to requisite appointments at welfare and food stamps’ offices). Off welfare and employed, or on welfare but fulfilling work requirements, mothers have much less time for everything, especially taking care of family members and participating in community life.

Even though families may earn more income at times than when on welfare, there are much higher expenses associated with employment, and income may not be as stable. The leaver studies confirm this. Most studies find that food insecurity is worse while off welfare than when receiving it. Utilities are more likely to be turned off, and families are much more likely to go through periods with no income. For example, in Massachusetts, 20 percent of the leaver sample had no job, were not receiving welfare, and were not living with any other adult who had income. Administrative annual or quarterly earnings data (unemployment insurance records which provide quarterly wage information) show that many, if not most, families are still in poverty. The administrative data, unlike the leaver surveys, examine earnings over a period of time. Median earnings, reported from administrative data that include total earnings for a quarter or year, are not much higher than the very low levels of income received when on welfare. This information, coupled with the employment rates reported in survey data, suggest women are cycling in and out of the labor market. It is hard to imagine that the income and employment instability welfare leaver families are facing does not place enormous stress on family life.

Then, of course, there is the issue of work hours and family life. Single-mother families find themselves in a Catch 22. In order to make enough to
support a family, a single female wage earner with low-educational attainment will have to work long hours. However, long hours mean high child-care costs and little time with children. Working more “family-friendly” hours leaves time for children, but not enough income to house, feed, and clothe them.

**Multiple roles of worker and caregiver**

US labor markets and social welfare policies are built on a family model in which there is one breadwinner and one caretaker – and these are not the same people. The breadwinner establishes the family’s employment-based rights (health benefits, pensions, social security, and unemployment insurance) through continuous employment, and earns enough to support a family precisely because he (or she) can work long hours uninterrupted by the demands of doing the care work families need. The caretaker provides the necessary care for families to support a breadwinner to go to work. Welfare was established in recognition that there was no breadwinner in single-mother families.

This model has been breaking down for all families. For poor single mothers, however, there is nothing left in its wake; the working adult is now neither a full-time caregiver nor a successful family breadwinner, but she is no longer eligible for public assistance (at least for very long) and has few employment-based benefits. What welfare policies have done is to establish that there is no longer a “right” to receive income for taking care of your children. Unless women can move into a disability category that makes them eligible for SSI (Social Supplemental Income) or SSDI (Social Supplemental Disability Income), low-income mothers must rely on employment, employment-based benefits, family members and fathers of their children, or nothing. Child support has improved over the years, but it is still relatively low and often sporadic. Tapping other family members may work for a while, but it is uncertain and deletes the economic resources of family members. This leaves the tenuous and non-sustaining world of low-wage work.

The type of work that low-income mothers find often excludes them from the employment-based benefits that are part and parcel of the breadwinner/caretaker model. In this sense, the policy of requiring employment for single mothers in the US has very different consequences than it might in other industrialized countries. Unlike in other countries, the cost of child rearing in the US is mostly privatized; health benefits, private pensions and paid leave from work (for vacation, illness, or caring for newborns) are not guaranteed, and the low-wage labor market is large. Employment-based benefits are tied to long-term employment and often based on wage levels. As reported earlier, the majority of welfare leavers are in jobs that do not offer health insurance or even paid sick days or vacation time, let alone
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pensions. Previous research indicates that many poor mothers used welfare as a form of unemployment insurance, for which they were often not eligible because their wages were too low or job tenure too tenuous (Robert Spalter-Roth et al. 1995). A national survey of employees and their use of family and medical leave found that more than 20 percent of women who did not receive paid leave turned to welfare when they had a child (Randy Alberda and Tiffany Manuel 2000).

These findings mean that every welfare mother faces the ultimate work/family dilemma, but with much more limited resources than her middle-class counterpart. Without sustained wage supplements, even full-time employment will usually not generate enough to support a family. While part-time work is often manageable and “family-friendly” in terms of hours at work, it does not pay nearly enough and rarely offers benefits.

THE FALLACIES OF WELFARE-TO-WORK

It is not hard to figure out why welfare-to-work results are so lackluster. The emphasis has been to “reform” mothers to enter the low-wage labor market. To date, the expanding economy and high demand for low-wage workers have nicely accommodated welfare reform, so much so that many employers are working hard to get mothers to work. However, there are structural problems with the welfare-to-work solution.

One such set of problems concerns the set of ancillary supports women with children need in order to go to work. These include transportation and childcare. Transportation problems in rural areas prevent many women from working, while everywhere else it creates excessively long work days, since public transportation routes — especially in low-income communities — are notoriously circuitous. Securing childcare has been particularly problematic. Market prices are far beyond the means of many low-income families. Childcare subsidies are available, but they are time-limited (usually to 1 year after leaving welfare). Many who leave welfare are not getting the subsidies, and, for those who do have them, finding childcare providers willing to take them is getting harder and harder. There are fewer and fewer family members available for women to leave their children with when they go to work. Welfare reform and the expanding economy have pushed and pulled most available free or low-cost childcare providers into the labor market. Families are turning to younger and younger caregivers (siblings), leaving children unattended, or taking them to work.6

Perhaps some of the most difficult problems of the welfare-to-work solution have to do with the nature of low-wage work itself. These include the scant wages and benefits in the low-wage job market and the set of financial incentives and wage subsidies needed to support low-wage workers. However, they also include problems usually not addressed in welfare-to-work debates, those stemming from the degree to which jobs are
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“mother-ready.” This last issue is important because it is here where the welfare-to-work and work/family debates converge. Will the work of caregiving be placed above or at least equal to that of employment? And, without some significant changes in what we expect of workers and how we value caregiving, the strategy of putting mothers to work, even with the ancillary supports and wage supplements may not work.

CLOSING THE GAPS

The recurring themes of the work/family literature are to uncover how family demands affect one’s ability to do paid work, to document how employment infringes on family life, and to promote workplace and public policies that can improve both work and family life. These are precisely the most important issues that need to be publicly discussed regarding welfare reform. There are material reasons and conditions to argue that the research, ideological, and economic gaps can and should be closed. Low-income single mothers actually have a good deal in common with married and middle (or higher) class women. Probably because of welfare reform, the labor-force participation rates of single mothers with children in the US, which since 1970 had been lower than those of married women, just surpassed them again (Philip Cohen and Suzanne Bianchi 1999). Low-income mothers have a long history of coping with work/family binds and have much to teach us.

Further, it is in the low-wage labor market that the corresponding lack of family-sustaining policies for everyone becomes glaringly obvious. The absence of required health coverage and paid leave policies (including mandatory paid sick days and vacation time), unaffordable or unsafe childcare, a narrowing unemployment insurance net, and inadequate wages and job supports for the lowest 20 percent of all workers severely hinder low-income families whose breadwinner(s) often moves into and out of employment. Importantly, these same conditions lower the wage and benefits floor for many workers.

Whilst the family constraints that low-income working families face are similar to those of other families, often the workplaces and job conditions are not. This means that much of the work/family research that focuses on what managers and professionals want or what works for them may not be applicable to low-wage workers. The focus on employer-based changes, whilst an important area of study, may not be appropriate or at least not adequate for low-wage workers. If left to individual employers or even to individual unions, as is the case now, work/family policies will remain highly stratified, benefiting only a privileged portion of the employed population. Expanding the view of employment and government policy solutions may be necessary. A set of policies that helped low-income single mothers deal with the demands of care giving and paid employment would aid all
parents facing this dilemma, provided the programs and policies are made available to more than just the very poorest. This means spending significantly more than we do now and will likely require a substantial rethinking of public policy and employment relations.

There is an opportunity to close some gaps. Even though the category of “welfare” poor disappears with declining caseloads, it has not meant poverty has been eliminated or even reduced. Increasingly, the poor are spending more time in the labor force (Marlene Kim 2000), which might help close the ideological gap between the “deserving” and “undeserving” poor. That is, employment may make poor, single-mother families more deserving in the eyes of policy makers and the public. Directing policies toward alleviating the work/family bind in low-income families may also reduce the income gap, as it is possible that this would shift resources from the top to the middle and the bottom—depending on how these policies are crafted. Finally, paying attention to the work/family literature may make some welfare and poverty researchers less wedded to the national obsession of making mothers “job ready” and more willing to think about whether jobs are “mother ready.” If work/family researchers took a closer look at the problems facing poor mothers, their notions of what work/family policies should be might substantially expand to include health care and wage reform. Good policies can trickle up, but they require a good view from the bottom.

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NOTES

2 Calculations by author using the Current Population Survey’s Annual Demographic Survey (CPS March 2000 Supplement) via the Census Bureau’s on-line “Ferret” program.
3 In 1996, total federal expenditures on this program had surpassed that of total state and local TANF expenditures (US House of Representatives 2000: 404, 813).
4 There are many “leaver” studies, too many to mention. A catalog of them can be found at http://www.researchforum.org/. For an excellent list of studies, go to http://www.welfareinfo.org/trackingstudies.htm. In addition, Appendix L to the 2000 Congressional “Green Book” includes findings from leaver studies (US House of Representatives 2000).
5 All data on Massachusetts leavers come from Massachusetts Department of Transitional Assistance (2000) and author’s calculation using the field report from University of Massachusetts Boston’s Center for Survey Research, who conducted the survey for the state.
6 In Massachusetts, 10 percent of women who left welfare reported bringing their children to work with them.
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