

**Dependence on Men,
the Market, or the State:
The Rhetoric and Reality of
Welfare Reform**

By

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Much of the rhetoric surrounding the passage of "welfare reform" legislation during the 1980s, as well as the campaign promises of the current administration "to end welfare as we know it," negatively characterize income obtained from Aid to Families with Dependent Children (AFDC). AFDC -- the principle means-tested government program for poor women and their children -- is seen as leading to or resulting from moral weakness and psychological or pathological dependency (Fineman 1991; Fraser and Gordon, 1991). Receipt of these benefits is portrayed as having negative social consequences, including the destruction of the work ethic, the disappearance of two-parent families, and the increase in underclass behavior, especially among Blacks (c.f. Murray, 1984). In contrast, income obtained from dependence on the wage labor market, including low-wage and temporary jobs, is positively characterized as producing independence, self-sufficiency, and social responsibility. Likewise, income obtained from child support enforcement (another provision of 1980s welfare reform legislation), although based on dependence on the income of non-custodial biological fathers, is not stigmatized, but rather characterized as increasing mothers' self-sufficiency.

Two assumptions underlie the rhetoric of welfare reform. The first is that paid employment and AFDC receipt are dichotomous and mutually exclusive activities performed by morally-opposite groups of people (the deserving versus the undeserving poor; good mothers versus bad mothers). The second assumption is that the purpose of public policy is to enforce transitions off the welfare rolls and facilitate the linear progression from welfare to work. Thus far, the election of a new administration in 1992 has not resulted in an entirely new set of assumptions (Clinton and Gore, 1992).

The purpose of this article is to convince policy makers and the public that most mothers, including those who participate in the AFDC program, package income sources in

order to support their children, and that public policies should legitimate and encourage this survival strategy. The principal income sources available to women in a capitalist patriarchal society are income from men (usually current or ex-husbands), income from the wage labor market, and income from the state. Income from each of these sources can provide the basis for the support of women and their children. The availability of income from more than one source can not only increase economic well-being, but also can decrease dependence on any single source, and thereby reduce women's potential for exploitation. For example, income from the market can lessen reliance on resources from a violent marriage; income from an ex-husband, in the form of child support, can provide an alternative to stigmatizing state-provided benefits; and income from state benefits can reduce dependence on a job characterized by sexual harassment and exploitation. By legitimating the notion of "income packaging," we hope to overcome the dominant ideological distinctions among income sources: dependency versus self-sufficiency, with "bad" mothers participating in the AFDC program opposed to the "good" mothers who do not. We hope to gain support for feminist policies that not only will decrease women's poverty, but also will increase commonalities among women by race and gender, and reduce the potential exploitation of women by men, the market, or the state (See Fraser, 1993, for a discussion of feminist criteria for evaluating public policy).

The notion of income packaging contrasts with dominant capitalist-patriarchal ideology in the U.S.¹ This ideology is based on the premises that the natural family has two parents, that the male position is one of financial primacy, and that women and children should depend on the wage labor of a male breadwinner (Fineman, 1991; Fraser and

¹ Dominant ideologies are defined as principles and concepts that link discourses (or rhetoric) to power and rationalize and legitimate power relations (Fineman, 1991:289).

pathological dependency. Third, we summarize the findings from our on-going research on the survival strategies of a nationally-representative sample of women who participated in the AFDC program. Finally, we conclude with suggestions for public policy. These policies are evaluated according to feminist criteria: whether they decrease poverty, the potential for exploitation, and inequalities among women.

MOTHER'S ACCESS TO INCOME SOURCES

The great majority of mothers package income sources from men (primarily the fathers of their children), from the market, and from the state. Mothers' access to and use of each will be discussed in turn.

Income from Men

Increasingly, the economic well-being of children is linked to the income packages put together by their mothers, rather than tied solely to the earnings of their fathers. At the same time, many women can be described as primarily dependent on men for their financial well-being. Currently, about 27 percent of married women with children are not in the paid labor force (U.S. Bureau of the Census, 1991a). As Table 1 shows, about 89 percent of these "non-working" mothers have employed husbands; these mothers are likely to rely primarily on the earnings of male breadwinners for their children's economic well-being (although the proportion of the breadwinner's earnings to which they have access is unknown).

Even among these mothers who can be labeled as primarily dependent on male wages, not all have husbands whose jobs provide enough income to bring their families out of poverty. Approximately 17 percent of families with only a male breadwinner depend on means-tested welfare benefits for some income (Spalter-Roth, Hartmann, and Andrews,

Gordon, 1991). Women are responsible for providing the free labor of housework and childcare that benefits both capitalism and men (Hartmann, 1981). The myth of the male breadwinner does not reflect women's increasing presence in the wage labor market, or their inability to access male wages due to higher divorce rates, increased "out-of-wedlock" births, and low child support payments from former husbands. Although this means that women are less dependent on men than patriarchal ideology would suggest, this lack of dependency can translate into increased poverty, given women's low-wages and childrearing responsibilities. If male resources are not available to contribute to the cost of child care and to augment low wages, women are increasingly dependent on the state to provide these supplements. In capitalist-patriarchal societies, women have limited control over the resources they depend on, but they can achieve some independence and safeguard the economic well-being of their children by packaging a variety of income sources.

Mothers receiving AFDC, like other mothers, support themselves and their children by putting together an income package of cash and cash-like resources from men, the market, and the state. A substantial portion of mothers who receive AFDC package income from two or three of these sources, because packaging is more likely to result in a higher income than depending on a single source. AFDC recipients enhance their survival and the well-being of their children by combining dependencies; nevertheless, the likelihood of moving their families out of poverty remains low, in the face of low-wage and temporary jobs, below-poverty level welfare benefits, and limited resources from men.

In this paper, we first show that the majority of all mothers, like so-called welfare mothers, combine dependencies by packaging income from men, the market, and the state, rather than relying on a single income source. Next, we present a brief historical overview of welfare programs and how income from AFDC came to be viewed as a source of

TABLE 1
Employment Status of Mothers and Fathers in
Married Couple Families with Related Children Under 18 Years Old
1990

EMPLOYMENT STATUS	NUMBER	PERCENT DISTRIBUTION	
All Married Mothers With Children Under 18	25,357,000	100.0%	
Mothers who did not work	6,924,000	27.3%	100.0%
with husbands who worked	6,176,000	24.3	89.2
with husbands who did not work	748,000	0.3	10.8
Mothers who worked	18,433,000	72.7%	100.0%
with husbands who worked	17,806,000	70.2	96.6
with husbands who did not work	627,000	2.5	3.4

Source: IWPR calculations based on Table 19, Money Income of Households, Families, and Persons in the United States, 1990, (U.S. Bureau of the Census, 1991a).

1989). The husbands of the remaining 11 percent of "non-working" mothers are not employed. These women's families are likely to be poor.

Other women, especially those employed part-time, can be described as primarily dependent on men, and secondarily dependent on the market. Of the 73 percent of married women with children who were in the paid labor force in 1990, only about one-third held full-time, year-round jobs. Approximately 97 percent of these women had husbands who also worked and earned considerably more than they did (U.S. Bureau of the Census, 1991a). In 1987 (the last year for which the data were available) married women's earnings (including those without children) were about 44 percent of their husbands' (\$11,326 compared to \$25,494) (U.S. Bureau of the Census, 1989).

A third group of women can be described as primarily dependent on the market and secondarily dependent on men. An increasing percentage of married women work full-time and earn higher portions of family income. Currently, about 15 percent of wives with employed husbands (including those without children) earn more than their spouses. A small portion (3 percent) of employed, married mothers do not have employed husbands; these women are likely the primary breadwinners for their families. They are also likely to be at least partially dependent on the state, if the husband is receiving unemployment insurance, worker's compensation, or disability benefits. Among all low-wage dual-earner families, approximately 12 percent received some income from means-tested benefits, another source of dependency (Spalter-Roth, Hartmann, and Andrews, 1989).

The income packages assembled by divorced women differ from those put together by their married counterparts. About 60 percent of divorced women receive an average of \$3,000 in child support (in 1989 dollars) from the non-custodial parent of their children (U.S. Bureau of the Census, 1991b). This degree of child support does not provide a

minimal standard of living; consequently, divorcees have the highest rate of labor force participation among mothers -- 80.3 percent as compared to 67.8 percent for married mothers (unpublished data from the 1992 Current Population Survey). These mothers can be labeled as primarily dependent on the market, and secondarily dependent on men. Not all divorced women succeed in creating a minimally sufficient income package from men and the market. Some of the approximately 20 percent of divorced mothers who received some form of means-tested welfare income (Peterson, 1989) are probably more dependent on the state than they are on either men or the market.

Income from the Market

How possible is it for mothers to work in the labor market and support their children, without depending on male earnings, or on state income supplements?

Without substantial increases in wages, it is unrealistic for many women to expect their market work alone will provide sole support for their children. As a result of occupational segregation into devalued women's jobs, discrimination in pay and benefits, and higher rates of employment in part-time jobs, women are the majority of low-wage workers (Bergmann, 1986; Spalter-Roth and Hartmann, 1992). According to a recent IWPR study (Spalter-Roth, Hartmann, and Andrews, 1993), in the mid-1980s only about half of working mothers earned what we labeled a "minimum sufficiency wage"--i.e., an hourly wage high enough to support a family of three at the poverty line (plus average child care expenses) from a job worked full-time, year-round. Only about 38 percent of all mothers (including both married and single mothers) are the main breadwinners for their families (unpublished data from the U.S. Bureau of the Census). Of these breadwinners, we found that about 56 percent of white mothers and 64 percent of black and Hispanic mothers did not earn a minimum sufficiency wage.

As a result of low-wages, full-time, year-round work, and limited amounts of child support, approximately 40 percent of those employed mothers earning low-wages who are their families' major breadwinner receive income from Social Security and from means-tested benefits (Spalter-Roth, Hartmann, and Andrews, 1993). Many of these women can be described as putting together income packages that include dependence on the market, on the state, and on men and other family members. (See research by Albelda and Tilly, 1990, which shows that white single mothers are more likely than Black single mothers to receive support from other family members).

Income from the State

Although women receive income from the state in many forms, entitlements from universal programs are free from stigma, while other types of state benefits are saddled with pejorative associations. Social Security is the largest and most universal state benefit program, which many women access directly or through a spouse's account. Unlike recipients of Social Security benefits, women who receive income from the state in the form of means-tested benefits such as AFDC are stigmatized as lazy, non-working, bad mothers (Fineman, 1991; Fraser and Gordon, 1991). The reason for this is related to the program's history: AFDC was established in 1935 to provide cash grants for families headed by a caretaker relative (the mother) who is "deprived of parental support and care" for her dependent children from a male breadwinner (Peterson and Petersen, 1993). Prior to the passage of AFDC, the majority of women, especially women of color, were excluded from social insurance programs, such as Social Security, Unemployment Insurance, and Workers'

Compensation.² The ideology underlying AFDC was that dependence on the state was legitimate if the recipient was a deserving widow (usually white) who, through no fault of her own, had been deprived of a male breadwinner for her children (Abramovitz, 1988; Miller, 1990; Nelson, 1990). Women's dependence on the state was seen as benefiting society, which paternalistically allowed deserving widows to fulfill their "natural" childrearing functions -- staying at home and caring for their children, rather than placing their dependents in orphanages out of financial necessity.

But in transferring their dependence from dead husbands to the state, women encountered benefit levels so low that many had to supplement their income packages with additional sources of revenue, including "off the books" employment (Abramovitz, 1988). Unlike social insurance programs such as Social Security and Unemployment Insurance, AFDC included a "suitable home" requirement which monitored the mother's moral fitness, often defined in terms of sexual activity, and tracked her sources of income, in order to prevent illegal income packaging (Abramovitz, 1988; Miller, 1990; Nelson, 1990).

In 1939, Congress passed Survivors Insurance (SI) -- a non-means-tested benefit program -- for widows and children of deceased wage workers who were covered by the Social Security system. (The recipients of SI have always been more likely to be white.) This program divided single mothers into "good" mothers (widows of male breadwinners) and "bad" mothers (poor women without dead breadwinners covered by Social Security). (Peterson and Petersen, 1993). As a result of this and other programmatic decisions, the characteristics of the women receiving AFDC changed. By the 1960s and 1970s, African-

² Domestic workers, agricultural workers, government workers, and workers in private charities -- predominately women's occupations -- were initially excluded from coverage by Social Security, Workers' Compensation, and Unemployment Insurance.

American women and divorced and never-married women became a larger share of the AFDC caseload (Amott, 1990). The welfare rolls grew, and AFDC participants became less likely to receive sympathy from the majority of policy makers and citizens.

Likewise, as a result of the increased labor force participation of mothers of young children, public perceptions of these programs changed, and their favorable support eroded: what had been seen as the state's proper role in enabling poor mothers to stay at home became viewed increasingly as fostering laziness and dependency (Sawhill, 1992). During the late 1960s, the first mandatory work program (the Work Incentive Program) for AFDC recipients was enacted.

During the 1980s, under the Reagan and Bush Administrations, a growing rhetoric emerged among policy makers and the media that the public, and the recipients themselves, would benefit from the radical reform of the increasingly unpopular AFDC program. Conservative scholars such as Murray (1984) provided respectable grist for the mill, arguing that the generous economic rewards of federal welfare programs encouraged non-employment, out-of-wedlock childbearing, and welfare dependency, especially among Blacks. Because welfare was portrayed as inhibiting work effort and rewarding "bad" behavior, welfare receipt was increasingly stigmatized. In his 1986 State of the Union Address, President Reagan fanned the flames of public discontent, blaming AFDC for the development of a welfare culture that resulted in the breakdown of the family and the growth of female and child poverty. In even more strident language, a White House Working Group on Welfare Reform called AFDC an "enabler--a program that allows women to live without a husband or a job." (cited in Amott, 1990). Responding to this rhetoric, 60 percent of the U.S. public thought that welfare benefits make people more dependent and encourage them to stay poor (Los Angeles Times, 1985).

The rhetoric of welfare dependency was used to promote a political and ideological consensus, in which conservatives and liberals alike aligned and passed the Family Support Act (FSA) of 1988. This legislation strived to transfer responsibility for the support of poor minor children from the state (via AFDC) to biological fathers (via increased child support enforcement) and to the market (by requiring "able-bodied" mothers find paid employment or participate in the JOBS program). The FSA also sought to increase mothers' work effort by facilitating the transition between work and welfare through the continuation of Medicaid and subsidized child care for one year after they left the welfare rolls.

Implementing the FSA program has been more difficult than rhetoric would suggest. Given the current slow economic and employment growth and the lack of state funds, most states have not provided their share of matching funds to implement the JOBS program. In addition, lack of jobs that pay a "family wage," even for recipients who have finished JOBS training, make transition to work all but impossible except for the lucky few. Finally, the high cost of providing even the minimal support services mandated in the FSA -- child care and Medicaid for one year -- has affected the program's implementation (Center for Law and Social Policy, et. al, 1992 and Levin-Epstein and Greenberg, 1992).

These economic realities, however, have not dampened the political rhetoric about the necessity to reform welfare. President Clinton's campaign called for "ending welfare as we know it" and replacing it with two years of job training and education, after which all recipients would be required to work.

Simultaneously, many states have taken advantage of federal waiver procedures to develop increasingly moralistic and punitive policies: requiring work outside the home by mothers whose children are as young as age one, reducing benefits to families if children fail to attend school, denying benefits to children born while their mothers are receiving AFDC,

providing financial incentives for marriage, and encouraging the use of long-term contraceptives such as Norplant (Levin-Epstein and Greenberg, 1992).

All such proposals are based on the assumption that "welfare mothers" are totally dependent on AFDC. Yet our previous research (IWPR, 1989) showed that a substantial portion of single mothers participated in means-tested government programs (such as AFDC and food stamps) as a supplement to their low-wage jobs. Other studies of welfare recipients found that recipients augment their scant benefits with their meager earnings from work and from their boyfriends' resources (Edin, 1991). It simply takes more than one source of income to survive. Yet, as currently structured, AFDC actually discourages work effort, because, if reported, all earnings, after certain work-related expenses are subtracted, lead to a dollar-for-dollar reduction in benefits.

IWPR STUDY

The purpose of the IWPR research is to present an accurate picture of AFDC recipients by identifying the real-life survival strategies and income packages put together by a nationally-representative sample of women who are "dependent" on the state. The preliminary findings from the second phase of our study, summarized here, are based on a sample of about 1200 women, representing some 2.7 million AFDC recipients, drawn from the 1984, 1986, 1987, and 1988 panels of the U.S. Bureau of the Census' Survey of Income and Program participation (SIPP).³ All of these women participated in the AFDC program for at least two months during a 24-month period. To better understand these women's

³ A caveat here -- although the SIPP has a reputation for reliably collecting a wealth of information on income sources and labor force participation, it is unlikely that this information is totally reliable for AFDC families, because of the perceived risk of losing benefits if all employment and income is reported. The findings on market work and income sources of AFDC recipients do not perfectly match those found in other small scale qualitative studies -- such as Edin's -- but they are similar.

survival strategies, we divided the sample into three groups: the more welfare reliant, simultaneous combiners, and cyclers. The groupings are based on the relative amount of market work and receipt of AFDC in their income package, and how they package these sources (whether simultaneously or in cycles). Single mothers belonging to the more welfare reliant group did little market work (averaging 54 hours annually), and participated in the AFDC program for most of the two-year period (an average of 23 out of 24 months). Women categorized as simultaneous combiners had both AFDC and substantial amounts of paid employment in their income packages. Single mothers were labeled cyclers if they had at least one spell of AFDC receipt during the two year period and did substantial amounts of market work, but did not do market work during the same period they received AFDC. Although women's level of dependence on the market or the state forms the basis of our definitions, we also examine the amounts of income women obtain from family members (including ex-husbands and fathers of their children) as well as from other sources.

Characteristics of the Women

Our major finding is that 4 out of 10 members of the sample population report significant hours of paid employment during the 24-month survey period. As can be seen in Table 2, combiners and cyclers worked approximately 900 hours per year during the two-year survey period -- about half-time employment, the average amount worked by mothers with young children. Thus, a substantial portion of women whom policymakers, conservative scholars, and the media characterize as exclusively dependent on the state actually package income from market work with their state benefits. In addition, close to half of these work/welfare packagers receive some additional income from other family members, and about 30 percent receive some income from child support. Even among those

women whom we labeled as more AFDC reliant, about four out of 10 receive some income from other family members. By packaging substantial amounts of paid employment and additional income sources with their government benefits, combiners and cyclers increased their family income and decreased their dependence on the state. In contrast to cyclers and simultaneous combiners, Table 2 shows that the women who are more reliant on the state have a combination of employability problems: lack of education, presence of younger children, disabilities, and fewer sources of additional income to supplement low-paid work. Additional regression analyses (not shown here) indicate that the mothers who are more reliant on AFDC benefits are also more likely to reside in state with high unemployment rates.

Overview of the Income Package

The pie charts in Figure 1 summarize the average amounts of income obtained from a variety of sources for each of the groups. They show average income from the market (mothers' earnings) and the state (AFDC, WIC, food stamps, unemployment insurance) and from other sources of income, including child support, other family members' earnings, and miscellaneous funds. As can be seen, none of these groups of single mothers appears to be totally dependent on the state for their families' economic well-being.

Money From the State

By definition, those single mothers labeled as welfare reliant receive a larger share of their income package from means-tested benefits (about 64 percent of their family income, if the dollar value of cash-like, means-tested benefits such as food stamps is included). Combiners receive about 35 percent and cyclers only about 18 percent of their families' income package from the state. For cyclers, means-tested benefits contribute a relatively small portion of their income package.

TABLE 2
Selected Characteristics of Three Types
of Single Mothers Receiving AFDC

CHARACTERISTIC	AFDC RELIANT	CYCLERS	COMBINERS
Population +	1,598,332	636,626	562,329
As % of Population	57.1%	22.8%	20.1%
Sample	679	275	227
FAMILY			
Age of Mother*	29.3	27.7	30.8
Number of children	2.2	1.8	2.1
Child under 2* or birth during survey	43.8%	43.8%	28.6%
Solo Mother ++	72.5%	61.7%	78.1%
HUMAN CAPITAL			
No High School *	15.5%	9.3%	9.0%
High School Diploma **	45.4%	67.4%	66.0%
Job Training (ever or current)	22.4%	32.0%	35.5%
Work-limiting disability	24.9%	15.6%	16.8%
WORK EXPERIENCE			
Work experience (years)	3.2	5.4	6.0
Number of Jobs During Survey	1.1	1.6	1.7
Total hours of labor (24 months)	130.6	1699.2	1959.6
Hourly Wage in 1990 dollars**	\$4.04	\$4.49	\$4.06
Weeks Looking for Work/on Layoff	23.1	17.1	14.4
SELECTED INCOME SOURCES			
Months on AFDC	21.7	10.8	17.6
Previous times on AFDC***	1.1	1.3	1.4
% With Money From Other Family Members	41.1%	48.5%	46.5%
% With Child Support	17.0%	32.4%	29.4%
% With No Money From Market or Family	51.5%	0.0%	0.0%
POVERTY STATUS			
Months in Poverty	21.0	14.9	16.6
Family Income as % of Poverty Line	64.1%	98.2%	90.5%

PRELIMINARY DATA

- + Numbers do not add precisely due to rounding.
- * Variable based on response in first wave of survey.
- ** Variable based on response in third wave of survey.
- *** AFDC history variables apply only to persons with repeat spells.
- ++ A solo mother heads either the primary family or an unrelated subfamily for 24 months. Other single mothers in our sample head related subfamilies or were married for part of the two-year study period.

Source: IWPR calculations based on the Survey of Income and Program Participation.

Men and Other Family Sources

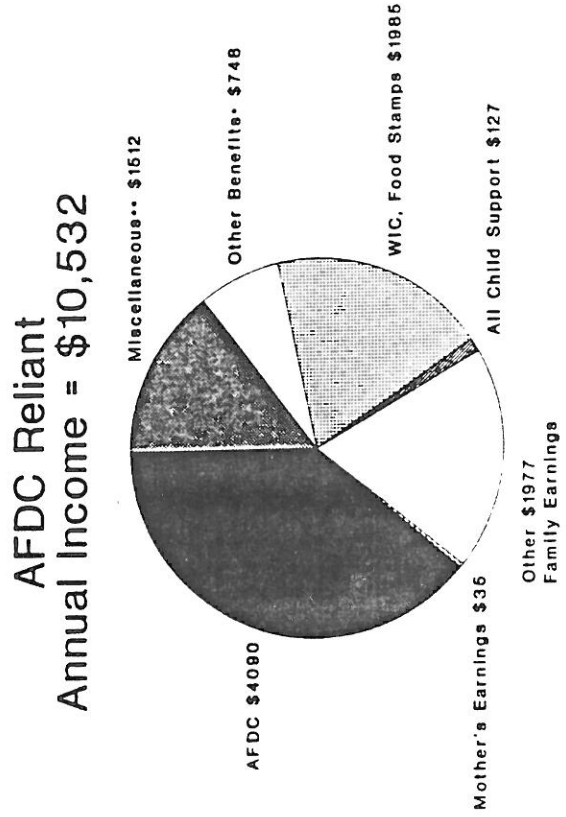
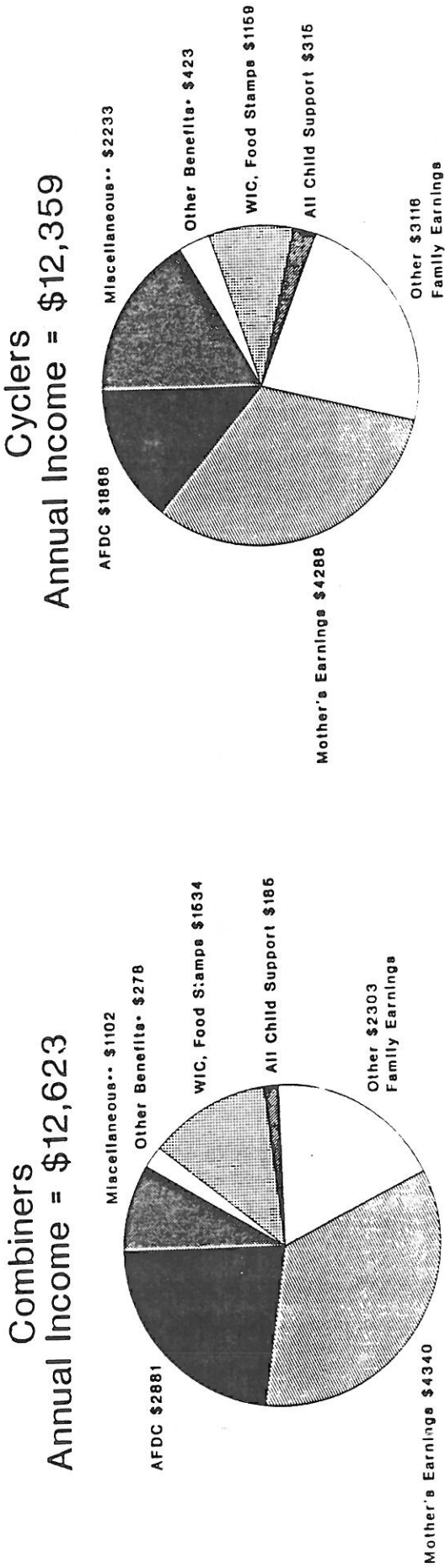
These women report receiving relatively small amounts of resources from husbands, ex-husbands, or fathers of their children. As Table 2 shows, among the welfare reliant group, 17 percent report receiving child support payments.⁴ Cyclers and combiners fare somewhat better: about 30 percent receive child support. Only about eight percent (on average) of family income comes from child support for those who report receiving it. Rather than receiving income from ex-husbands or the fathers of their children, these single mothers are far more likely to receive income from their own parents; the majority of the "other earnings" shown in Figure 1 are from the mother's parents. As Table 2 shows, 41 percent of the welfare relyants receive income from the earnings of other family members, while 47 percent of combiners, and 49 percent of cyclers do so.

Market Work

As Table 2 shows, in spite of their almost six years average work experience, the 43 percent of the sample who combine paid employment with receipt of AFDC earn extremely low-wages (\$4.06 per hour for the combiners, on average, and \$4.49 per hour for the cyclers, on average, in 1990 dollars). Employed in a limited number of traditionally- female occupations, they work in short-lived jobs, usually for slightly more than half the months of the survey period. They hold an average of 1.7 jobs, and spend about four months on layoff or looking for work. The majority of the jobs were in service work (especially cleaning and food service), followed by unskilled blue collar work, and clerical and sales work,

⁴ Because of regulations which limit the amount of child support that can be passed through to AFDC recipients to \$50 per month, many recipients may not know they are getting this source of income unless it is directly paid to them).

Figure 1: Annual Income by Group (in 1990 dollars)



* *Other Benefits* includes General Assistance, Supplemental Security, Other Welfare, and all Non-Means Tested Benefits (i.e. Social Security, Veterans Compensation).

** *Miscellaneous* includes all Informal sources, Private Benefits, and Miscellaneous Income.

principally cashier positions (Hartmann and Spalter-Roth, 1993). Even if they could work full-time, year-round at these jobs, the majority could not bring their families out of poverty on their wages alone.

How Successful Are These Mothers in Bringing Families Out of Poverty?

In spite of their efforts to put together multiple sources in their income package, these women cannot provide a very high standard of living for themselves and their children (on average) because of low earnings, low welfare payments, and limited income from ex-husbands, fathers of their children, and other family members. The families of the more welfare reliant are the worst off (with family incomes at less than two-thirds of the poverty threshold over the two-year period) and the families of cyclers the best off (at 98 percent of the poverty threshold). Even among the cyclers, many of these families spent more than half of the two-year period (about 15 months) in poverty (see Table 2). Because of the erratic nature of many of these women's employment situations, job loss frequently resulted in their cycling on to AFDC. Without this supplemental income source, many of these women and their families would plunge into dire poverty.

Those women who held year-round, non-service jobs with union contracts were more likely to bring their families out of poverty. Single mothers' chances of escaping poverty also improve when they have access to higher AFDC benefits, income from child support, and resources from other family members (Hartmann and Spalter-Roth, 1993).

POLICY RECOMMENDATIONS AND CONCLUSIONS

Despite the efforts of mothers to package income from many sources, many welfare families remain poor in the face of low-wage and unstable jobs, low welfare benefits, and

limited resources from men and other family members. In this final section, we examine three types of policies that have been proposed to improve the ability of mothers to bring their children out of poverty -- increasing women's income sources from men, from the market, and from the state. Table 3 lists these policies and rates them as to whether they meet feminist policy goals of decreasing poverty, reducing the potential of exploitative dependence on men, the market, or the state, decreasing inequalities between women and men, and decreasing race and class inequalities among women.

Increasing Access to Men's Incomes

Two major public policies distribute income from men to women and their children: marriage policies and child support policies. Marriage policies refer to those policies that would give women greater access to men's income. A long-standing assumption, bolstered by patriarchal norms, is that women can and should marry their way out of poverty. Public policies can encourage women's dependence on marriage through tax incentives or by returning to "fault" divorce, by requiring couples with children to undergo counseling before a divorce can be granted (Kamarck and Galston, 1990), or by failing to enforce anti-discrimination policies or encourage work/family policies -- (policies which limit women's ability to earn a market wage and increase their economic dependence on men). While it is true that many women who have access to men's incomes are better off financially, marriage succeeds in preventing poverty, or reducing dependence on stigmatizing public programs or exploitative jobs, only if there is a pool of higher wage, marriageable partners. Therefore, the marriage solution is increasingly problematic if many men's labor force participation rates and real wages continue to decrease, as they did during the 1980s. For African-American women and other women of color, marriage to a higher income breadwinner (of

the same race) is a less likely solution than for white women. And, given the prevalence of divorce, marriage is not a guaranteed anti-poverty strategy; it does not provide lifetime freedom from dependence on low-income (and possibly exploitative) jobs or from government income-support programs.

In addition to marriage, child support enforcement attempts to redistribute the earnings from noncustodial fathers to their children. This approach has wide support among policymakers, who are attempting to improve the collection of child support awards, especially for women receiving AFDC. If fully enforced, this program could redistribute an estimated 24 to 27 billion 1989 dollars (Garfinkel and Oellerich, 1989). While this policy decreases gender inequality, it has the potential for increasing race and class disparities among women: women whose former husbands had higher incomes would do better. But many women entitled to this income source do not receive it, in spite of continuous campaigns against "deadbeat dads." Other women cannot identify or risk contact with their children's fathers.

To offset collection failure, there has been a recent upsurge in support for a "child support assurance" program. Under this proposed program, once a woman gets a court order for child support, the government would guarantee her at least a minimum child support benefit. The government would track down the non-custodial father and, using payroll deduction and other means, ensure that he pays his allotted amount. If he is not found or is without the wherewithal to pay, the women would receive the minimum benefit amount from the state.⁵ If this policy were adopted, it is likely that poverty rates would

⁵ The Downey-Hyde Child Support Enforcement and Assurance Proposal, submitted to Congress on May 12, 1992, but never acted upon, suggested \$2,000 for one child, \$3,000 for two children, and so on, as the benefit payable by the state.

decrease, as would gender inequalities, and race and class inequalities among women. An increased number of women would be dependent on the state for a part of their income package, and this dependence would likely include the requirement that women name the biological father of their children in order to obtain this benefit. This state-enforced requirement could increase women's risk of contact with men they consider to be dangerous to themselves or their children.

Advancing Market-based Solutions

Reforming the low-wage labor market is necessary in order to increase the ability of single mothers to earn a minimally sufficient income and support their families independent of marriage or the state. Raising the minimum wage is the broadest, and perhaps most crucial, strategy to reduce the numbers of poor working women. The 4.5 million women who are the main breadwinners in their households and earn less than a sufficiency wage would benefit from a higher wage floor. It would also assist additional millions of working women, in the event that family break-up occurs and deprives them of other income sources. The minimum wage should be set at one-half the median wage for non-supervisory workers, a standard that would currently result in about \$5.30 per hour, and should be automatically adjusted annually. Increasing the minimum wage is not a complete solution, however: although it would reduce poverty and inequalities, it affords no protection from dependence on exploitative employers.

A second major reform is to eliminate race and gender-based discrimination in the labor market, through stronger enforcement of regulations and equal employment opportunity laws, and through new initiatives like pay equity. This strategy appears to have no negative consequences from a feminist perspective.

Feminist Analysis of Policies to Increase Income from Men, the Market, and the State

Policy	Reduces Poverty	Reduces Dependency (and potential for exploitation)			Reduces Gender Inequality	Reduces Race Inequality Among Women	Reduces Class Inequality Among Women
		On the Job	On Men	On the State			
Men							
Marriage	+	+	-	+	+	-	-
Child Support	+	+	-	+	+	-	-
Child Support Assurance	+	+	+	-	+	+	+
Market							
Raise Minimum Wage	+	N	+	+	+	+	+
Decrease Race Discrimination	+	+	+	+	+	+	+
Decrease Gender Discrimination	+	+	+	+	+	+	+
Increase Union Membership	+	+	+	+	+	+	+
Parity for Part-Time Jobs	+	+	+	+	+	+	+
Education & Training	+	+	+	?	?	?	+
Full Employment	+	+	+	?	?	+	+
State							
Increase AFDC Benefits	+	+	+	-	+	+	+
Child Care	+	?	+	?	+	+	+
Refundable Child Care Tax Credit	+	N	+	?	+	+	+
EITC	+	-	+	?	?	+	+
Paid Family Leave	+	?	+	?	+	+	+
Universal Health Care	+	+	+	?	+	+	+

- + = Policies that will eventually have a positive effect on reducing poverty, dependency, and/or inequality.
- = Policies that will eventually have a negative effect on reducing poverty, dependency, and/or inequality.
- N = Policies whose effects are most likely to be neutral or negligible.
- ? = Policies with counteracting effects, for which it is unclear which effect will predominate, or varying effects depending on how implemented.

A third important market-based remedy for low wages is improving the ability of women workers to organize and bargain collectively. Previous IWPR research (1989) shows that union membership, or coverage by a union contract, more than doubled white, Black, and Hispanic women's odds of earning above a minimum sufficiency wage. Again, this policy approach appears to have no negative consequences from a feminist perspective.

A fourth reform is to regulate temporary and part-time work. Welfare recipients often hold low-wage, low-benefit, unstable, temporary, or part-time jobs. Requiring wage and fringe benefit parity for these jobs would likely decrease poverty and inequalities, but this policy solution provides no protection from dependence on abusive employers.

A fifth policy strategy is to focus on improving women's job skills, through training and education, and thereby increase their earning abilities. Our research shows that having a high school diploma is central to a mother's ability to include market work in an income package. In order for this policy to have positive consequences, however, race and gender tracking into education and training programs that lead to low-wage jobs must be eliminated.

Finally, we need to increase overall employment. If the economy is not creating enough jobs to employ all who seek them, no amount of job training and education or financial inducement to work will succeed. Macro-economic policy could be used to stimulate the economy; "job creation" public service employment programs could be expanded to generate more jobs. This policy strategy would decrease poverty and inequalities, but would also increase dependence on the state, although not necessarily in a way that would lead to greater exploitation.

All of these policy strategies are likely to decrease the poverty rates of AFDC recipients who include market work in their income packages. Most of these policies are also likely to decrease inequalities between women and men, and reduce disparities among

women by race and class. Without changes in current income support policies, however, improved market conditions can increase inequalities between those women who include substantial paid employment in their income package and those who cannot.

Reformulating State Benefits

Given the wage levels and the instability of the current low-wage labor market, single AFDC mothers are unlikely to be able to bring their families out of poverty if they are solely-dependent on the market. Even if the low-wage job market is reformed so that a full-time, year-round job would bring a family out of poverty, the extreme burden that full-time work places on single mothers suggests that in the absence of substantial income from family transfers, including child support, government transfers will still be needed to prevent the impoverishment of families maintained by solo mothers. If AFDC is time-limited, as the current administration proposes, and hence substantially less available to poor mothers, what government income-support programs can be expected to fill in the gaps? The alternatives described here tend to be more universal and less categorical. Although more universal benefits increase dependence on the state, they come to be regarded as rights; they gain broader support and are less stigmatized.

The Earned Income Tax Credit (EIC) is a tax credit for all low-earning workers with children. It is considered "refundable" because it is received as a refund check by working families whose incomes are too low to pay taxes. The current administration, with the support of Congress, has expanded the EIC as the major policy strategy to supplement income from low-wage work. Unlike AFDC, families can receive EIC benefits only for periods of paid employment; consequently, mothers can lose access to EIC benefits if they lose their jobs or leave them because of exploitative conditions, or to meet family care needs. Current IWPR estimates suggest that many work/welfare packagers will be worse off

financially if they were expected to rely on EIC as their major income supplement, and lose AFDC benefits as a result of time limits or other means of forcing households from AFDC to employment (Hartmann and Spalter-Roth, 1993).

Since the EIC does not provide income support for time spent out of the labor force as a result of serious illness or family care needs, it has the potential of reinforcing gender inequalities. The Family and Medical Leave Act of 1993 provides only a job guarantee, not income support, during such absences. A policy of paid family care leave has the potential of reducing gender inequalities, as well as decreasing poverty, by providing income support for periods when single mothers' family responsibilities make market work unlikely. One possible means of providing this kind of income support would be extending temporary disability insurance (TDI) as it currently exists in five states to all other states, and to expand it to cover serious family emergencies.

Some additional non-means tested welfare benefits that have been discussed include free child care and tax allowances for child care costs. These have the advantage of being universal -- available to all regardless of income -- and thus, like Social Security, would probably draw broader support. Consideration is being given to converting the current income deduction for children to a refundable tax credit; this would function similarly to a child allowance, increasing the cash income of all those with children through public subsidy, but would likely be rather small at the outset (for example, \$700 per year per child). Both child care and a refundable child care tax credit would likely decrease poverty and gender inequalities as well as inequalities among women. Whether or not these policies would increase reliance on the market or the state depends on how they are implemented (whether childcare is provided by employers or the state, for example, or child care tax credits are deducted from other benefits).

Finally, in this category, universal national health insurance that is accessible and affordable to all would increase the likelihood that families could make ends meet with low-wage and intermittent jobs; they would not be forced back on welfare simply to obtain medical care. Although health care as a universal right could be said to increase dependence on the state, this dependency would not likely be stigmatized or exploitative.

Not all single mothers, however, can be expected to include market work in their income package. In particular, employment is unlikely for AFDC participants with an above average number of children, minimal work experience, an education well below high school equivalency, disabling conditions, and residence in areas with high unemployment rates. Higher AFDC benefit levels are a necessary poverty-reduction strategy for these women, since it is also improbable that many of these women have access to income from men and other family members. There should be provisions to exempt some women in any program designed to make welfare transitional and move everyone into the job market. Without an increase in AFDC benefits for those unable to participate in paid employment, families will continue to be impoverished and the gaps between these women's families and other families will continue to increase.

Packaging Income from Men, the Market, and the State

The current system of regulations makes it difficult for AFDC participants doing paid work to move their families out of poverty. Combining paid work and welfare, along with income from other sources, should be made legitimate because, at current levels, neither earnings nor means-tested benefits alone can provide a minimally-sufficient income for single mothers and their families. A one-time, permanent transition from welfare to work is unrealistic. Rather, we need work plus welfare, even if welfare is known by another name.

And we need welfare programs that are designed to reduce gender inequalities as well as increase commonalities among women.

Substantial and continuing subsidies are needed to bring these families above poverty, given the amount of work that can reasonably be expected of single mothers, and the amount they can earn when hampered by low skills and a lack of long-term jobs in the low-wage labor market. These subsidies could come from AFDC, legitimately, if the earnings disregards were restored and increased beyond their pre-1981 levels; that is, if what one earns is not automatically deducted from one's award. Using AFDC to supplement wages has several advantages. In theory, payments are made frequently (on a monthly basis) regardless of whether mothers are employed or not. AFDC would have to be reconceptualized as a legitimate part of an income package in order not to be stigmatizing. Such a reconceptualization may be too difficult if the word "welfare," or the official title of "AFDC," is retained.

We believe that legitimating income packaging is a more humane alternative to the current "off the rolls" policy. By universalizing the notion of income packaging, the stigma attached to welfare reciprocity should be reduced. By *validating* the efforts these women make to attempt to bring their families out of poverty, our proposed policy reforms can create the basis for greater understanding across race and income categories. All families income package; must we stigmatize those whose packages include AFDC?

Legitimizing income packaging, because most mothers do it, would contribute toward eliminating the anti-welfare rhetoric of moral bankruptcy and psychological dependence from our public discourse. The feminist policy strategies listed above are based on the real-life needs and packaging strategies of AFDC recipients rather than on myths and stereotypes. Providing AFDC and low-income women with access to the same benefits others enjoy --

child support, family leave, child care, health care, tax credits -- could both reduce the need to depend on AFDC as part of mothers' income packages and could increase commonalities among women across class and race lines. Feminist policies would ameliorate the differences among women and would validate women's varied efforts to support their families through non-exploitative relations with men, with employers, and with the state.

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