**Chapter 8** 

# The "Success" of Welfare Reform

MOST WELFARE MOTHERS HAVE NOT BEEN activists for the rights of the poor. Some have joined or established poverty advocacy groups to publicly protest the Personal Responsibility Act. Others have individually lodged their complaints against changes in the system, with the quiet determina-

tion of Nadia or the louder frustration of Sandra. But the majority of welfare mothers, like the majority of Americans, have expressed their support for the "end to welfare as we know it."<sup>1</sup>

Poor mothers' support for welfare reform is the single most striking indication that welfare mothers are not the social "outsiders" portrayed in the Personal Responsibility Act. Most welfare mothers share the core values of most Americans. They share a concern with contemporary problems in work and family life and a commitment to finding solutions—including the overhaul of the welfare system. The trouble is, welfare reform was founded on the assumption that welfare mothers do not share American values and are, in fact, personally responsible for *undermining* our nation's moral principles. The policies and procedures instituted by welfare reform have thus been aimed at "fixing" these women.

This paradoxical state of affairs raises questions of just who has the right to fix whom, and what, exactly, is broken and in need of repair. Still, as I have suggested throughout this book, the problems in work and family life that informed welfare reform are real problems that have impacted us all. Similarly, the broader moral principles implied in the cultural logic of reform—principles of independence, productivity, citizenship, strong families, community spirit, and obligations to others are worthy and widely shared. Yet from the start, welfare reform was also plagued by cultural distortions, exclusionary stereotypes, and a narrowly drawn and internally inconsistent vision of what counts as the proper commitment to work, family, and nation. And the policies instituted by welfare reform have left the nation's poorest mothers in a position in which no matter how committed they are to the work ethic and family values, under current conditions, the majority will remain unable to achieve either the model of the happily married homemaker or the model of the successful supermom, just as the majority will remain unable to lift their families out of poverty.

The inadequacies of welfare reform clearly follow from structured inequalities in American society. But the inadequacies of welfare reform also follow from a serious problem in the cultural logic of personal responsibility itself.

The notion of personal responsibility denies the embeddedness of all individuals in the wider society and their reliance on it. It is an image of unfettered individualism—of every man, woman, and child as an island unto themselves. This logic most obviously neglects the "dependency" of children and the fact that no parent is "unfettered." It also neglects the importance, the reality, and the necessity of wider social ties and connections. It makes invisible, in other words, our interdependence.

It is this failure to take account of the full measure of our interdependence that allows for the construction of "us-versus-them" scenarios that not only demonize welfare recipients but also call into question the values and behaviors of all of us who find ourselves unable to mimic the mythological model of perfected self-reliance: seamlessly juggling our multiple commitments without ever needing to depend on our friends, our families, our neighbors, or the nation to support us. This individualistic logic similarly undergirds our privatization of the work of caring for others, leaving it hidden, undervalued, and inadequately supported. And this logic upholds the privatization of the labor market, leaving it insufficiently regulated by the public and allowing competitive, profitseeking employers to ignore the existence of children, circumvent the minimum standards for sustenance, and exploit the most vulnerable among us.

All this explains why, in the long run, the Personal Responsibility Act will not be a law we can proudly hail as a national "success." Women,

children, nonwhites, and the poor will be hardest hit. But the consequences of reform will leave nearly all of us losers, in economic, political, and moral terms. To make sense of this and to examine how the road to hell can, in fact, be paved with good intentions (or at least a mix of good intentions, harsh realities, and incomplete moral reasoning), let me begin again, with the principles and problems that initially prompted this massive change in law.

### Shared Values, Symbolic Boundaries, and the Politics of Exclusion

In responding to welfare reform, the welfare mothers I met often offered a perfect mirror of the complex mix of higher values, genuine concerns, exclusionary judgments, and cultural distortions that informed the Personal Responsibility Act. One mother, Denise, captured nearly all these elements in her response, offering the full range of the more prominent patterns I encountered and mimicking the words of welfare mothers you have heard throughout the book. A black woman with two daughters, at the time I met her Denise was recently employed at Mailboxes-R-Us for \$6.50 an hour and was making ends meet with the help of welfare reform's (time-limited) income supplement, transportation vouchers, and childcare subsidy. This is what she had to say when I asked her for her overall assessment of reform:

When I was younger, years ago, anybody could get on welfare. And I think that's what's good about welfare reform. People have to show some sort of initiative. Before, the welfare office didn't pressure you to find a job, but now they do. And I think that's a good system. They've really helped me out a lot.

Plus, I think people are sick of having to pay their tax money. They say, "Look, I am out here working, and I don't make that much money, and I have kids of my own. I'm tired of having to take care of your babies." People are getting upset and it's rightly so. I think it's rightly so.

And lots of people abuse the system. You see it every day. A lot of people that you run into and a lot of people that live in your neighborhood-I mean a lot of people do hair and get paid in cash. And I hear about these people who had children just to get a welfare check, just because they didn't want to go out and work. I've seen women that's on welfare, they're looking good and their children look poorly. I see that happening.

Some of them are lazy and don't want to work. I think that some just want to stay home with their kids. But then they should have thought about that before they had the children.

At this point in her argument, Denise had hit upon nearly all the concerns of hardworking Americans who conscientiously pay their taxes, raise their children, and struggle to make it all work. She had also hit upon nearly all the well-worn stereotypes of poor mothers—implicitly labeling them as welfare cheats, lazy couch potatoes, promiscuous breeders, and lousy parents. But Denise wasn't finished.

I think some people on welfare are being greedy—taking away from people that are homeless, people that really need the help. I mean there are truly people out there living at the Salvation Army. I hear tell that there are people who can't get in those shelters because they're so full. And I think that's the sad part about it. Those women that don't really need welfare shouldn't be taking money away from the homeless.

But there are gonna be problems. Like, there are women that want to go out there and get a job, but who's gonna watch their kids? And there are people who will still need that little extra help to pay the bills. So that's a glitch in the system. And some of these women are already pregnant, and they're already poor, and they really do need the help. I think that we have to weigh things and maybe investigate a bit more. There are a lot of people that are disabled and need welfare; there are women who have been abused. Some of those people that are in a lot of trouble, you know, their kids are gonna be the ones you see on TV, shooting up the schools and everything.<sup>2</sup>

I know a lot of people say that this welfare reform is a good thing and it is really gonna help a lot of people. But in the end things are probably gonna get worse. There's gonna be more crime 'cause people can't get on welfare and they're not gonna have any money and they're gonna go out and rob people, and kill people. And it happens, it happens. So that's a problem with the system.

If Denise had been responding to a national survey, "Do you approve of welfare reform?" her answer would simply be coded as a "yes." Yet you can't help noticing that she has a number of mixed feelings on this question.

This same sort of ambivalence is evident in Americans' response to welfare reform. Although most are positive about reform, the majority of Americans also say that they are "very" concerned about poverty. Most additionally believe that the national standards for poverty are set too low, stating that a family of four with an income of less than \$20,000 is, in fact, "poor," even if the federal government does not label them as such. More significantly, a majority of Americans are in favor of further aid to the poor—including the expansion of job opportunities, tax credits, medical coverage, subsidies for childcare and housing, and the provision of better schools. Still, Americans worry about the government's ability to appropriately and effectively provide that aid, and many don't want to have to pay higher taxes to subsidize the poor.<sup>3</sup>

Denise is also much like most Americans in that the central moral categories she uses to frame her response are work and family values, independence and commitment to others, self-sufficiency and concern for the common good. Women should take the "initiative," they should work, they should not rely on the help of others, they should support their own children, they should think twice before they give birth to children they cannot afford to raise. At the same time, people should not be "greedy," they should care for those who are more vulnerable than themselves, and they should consider the impact of their actions on the nation as a whole. All this makes perfect sense, and all this resonates perfectly with our nation's values. The trouble is that managing these commitments is hard enough if you have a spouse, a house in the suburbs, two cars in the garage, good health insurance, reliable childcare, a willingness to make compromises, a great deal of determination, empathy, and energy, and a household income of \$60,000. The more items on this list that you lack, the tougher it becomes to live up to this demanding system of values. Denise, like most Americans, implicitly understands these "glitches." Yet her reasoning becomes a bit cloudy at this point-in large measure, I would argue, because of the loophole provided by the final significant element in her response to welfare reform.

It is hard to miss that Denise's support for the Personal Responsibility Act is predicated on the construction of a moral distinction between herself and all those "other" bad welfare mothers who fail to live up to social standards. Denise is making use of what Michèle Lamont has called "symbolic boundaries" to develop an implicit hierarchy of social worth. Like most people who use this strategy, she is not simply engag-

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ing in a mean-spirited attack on others or a self-interested attempt to highlight her own virtues. These symbolic boundaries also allow her to positively affirm shared values and specify the proper way to live one's life.<sup>4</sup>

Yet, given that many observers consider Denise herself a member of the deviant group she describes, the fact that she and other welfare mothers persist in this technique is curious. It testifies not just to the power and ubiquity of boundary making as a social strategy, it also speaks to the power and ubiquity of the demonization of poor single mothers. When welfare mothers distinguish themselves from those other "bad" women, they are calling on widely disseminated negative images of welfare mothers. These images seem to match all those strangers, those loud neighbors, those people who appear to spend their lives hanging out on street corners. The lives of the women they actually know, on the other hand, seem much more complex, their actions more understandable, their futures more redeemable.

The demonization of welfare mothers and the dichotomy between "us" and "them" can thus provide a dividing line that allows Denise and other Americans to say, if some welfare mothers can't make it, it's not because the problems they encounter in trying to manage work and family and still keep their heads above water are that bad or that widespread; it's because they didn't try hard enough or weren't good enough. Symbolic boundaries thus become *exclusionary* boundaries—simultaneously offering a means to affirm shared values and a means to think of "outsiders" in terms of individual blame. The obvious problem, in Denise's case, is that her own logic might ultimately leave her as one of the "accused." In broader terms, this exclusionary process means that all those Americans who are suffering from childcare woes, second shifts, inadequate health insurance, precarious jobs, unmanageable debt, and unstable communities are left to feel that their problems are *personal* problems for which no public solutions can be found.

#### **Reading the Good News**

In the months and years following welfare reform, newspaper headlines offered a seemingly unequivocal vision of success: "10,000 Welfare Recipients Hired by Federal Agencies." "Number on Welfare Dips Below 10 Million." "White House Releases Glowing Data on Welfare." "Businesses Find Success in Welfare-to-Work Program." "The Welfare Alarm That Didn't Go Off." "Most Get Work after Welfare."<sup>5</sup> The message was clearly upbeat, congratulatory. It seemed that one could almost hear the clucking sounds emanating from Capitol Hill.

Yet the newspapers also followed a second story, one more cautious and disturbing: "Most Dropped from Welfare Don't Get Jobs." "New York City Admits Turning away Poor." "Penalties Pushing Many Off Welfare." "Mothers Pressed into Battle for Child Support." "As Welfare Rolls Shrink, Load on Relatives Grows." "Welfare Policies Alter the Face of Food Lines."<sup>6</sup> The bigger picture, the one that could put a damper on all the celebrations, was carried in the stories behind these headlines. But overall, this reality seemed drowned out by the first story, the good news.

Given the inadequacies of the Personal Responsibility Act—the relentless bureaucracy, the sanctions, the unpaid work placements, the grossly insufficient childcare subsidies, the policies that operate at crosspurposes, and the genuine hardship suffered by current and former welfare recipients—why has welfare reform been deemed such a success? Part of the reason, as I've argued, is that the cultural message of reform has always been more important than its practical efficacy. A simpler answer is that the success of welfare reform has been measured by the decline of the welfare rolls. The trimming of the rolls from 12.2 million recipients at the start of reform to 5.3 million in 2001 is read as a sign that all those former welfare recipients are going to work, getting married, or otherwise taking care of themselves in the same (mysterious) way the poor have always taken care of themselves. But what, exactly, is behind the decline of the welfare rolls?

Financial success is clearly not the central reason that so many have left welfare. Although the booming economy of the 1990s had a crucial impact on welfare mothers' ability to get off the rolls and find some kind of work (see Chapter 2), even in that prosperous decade, the majority of former welfare recipients were not faring well. Between 1996 and 2000, the number of families living in desperate (welfare-level) poverty declined by only 15 percent, yet the number of welfare recipients declined by over half.<sup>7</sup> Although all the answers are not yet in, from the work of policy institutes, scholars, journalists and my own research, I can piece together the following portrait. In the context of a highly favorable economy, the welfare rolls were cut in half for four central reasons:

- 1) More welfare clients were getting jobs more quickly than they did under the old system.
- 2) More poor families were being discouraged from using welfare than was true under AFDC.
- 3) More were leaving welfare faster and returning more slowly than they did in the past.
- 4) More welfare mothers were being sanctioned or otherwise punished off the welfare rolls.

The best news in all this is the number of welfare mothers who have gotten jobs. Nationwide, as I've noted, researchers estimate that approximately 60 percent of all the adults who left welfare since reform were working, at least part of the time, in 2002. This reality not only offered good news to the proponents of reform; it also offered, for a time at least, a real sense of hope to many welfare mothers. On the other hand, only half of the former welfare recipients who found work were actually making sufficient money to raise their families out of poverty. Only one-third were able to remain employed continuously for a full year. A good number would thus end up, at one time or another, among the 40 percent of former welfare recipients who had neither work nor welfare. Some of those would go back to the welfare office again and start the process anew: policy analysts suggest that over one-third of those who left since reform had already returned to welfare at least once by 2002. In any case, even among those who were employed during that prosperous decade, according to federal statistics their earnings averaged only \$598 a month for the support of themselves and their children. Other researchers have estimated average hourly wages at \$7.00 an hour and average annual earnings at between \$8,000 and \$10,800.8

With the economy no longer booming, there is reason to worry that many will be unable to sustain even these levels of work and income over time. No matter how you look at it, such facts indicate very difficult living conditions for families. And most of the low-wage jobs acquired by former welfare recipients, as I've pointed out, are without health insurance, many are without sick and vacation leave, a good proportion are at odd or fluctuating hours, and many are only part time.<sup>9</sup> When the problems implied by these facts are coupled with the hardship of trying to find and keep affordable childcare and housing, worries about family health, how to pay the utility bills, and the everyday distress that comes with managing life in the debit column, then one can understand why Barabara Ehrenreich, in *Nickel and Dimed*, referred to the lives of lowwage workers as not just a situation of chronic distress and insecurity but as a "state of emergency."<sup>10</sup>

The second group contributing to the decline of the welfare rolls is even less upbeat. This is the relatively invisible group of discouraged welfare clients-those poor mothers who have left or avoided welfare rather than face the increased stigma and the demanding "rigmarole" of rules and regulations that came with reform. This includes, first, all those mothers and children who never show up on any paperwork but have nonetheless been deeply affected by the law. These are the mothers who went to Sunbelt City's "diversionary workshop" and just headed back home without ever filling out an application. These are all the potential applicants in New York City and elsewhere who, by state rules, were not allowed to apply until they had completed their job search, many of whom simply never went back to the welfare office. These are also all those very poor families who have heard the stories on the streets and on the news and are now more reluctant to go to the welfare office than they were in the past. Finally, this group includes all the welfare clients who have filled out the forms, begun their job search, started the workshops, or taken a workfare placement, but then just stopped showing up-depressed, ill, angry, without childcare, without hope, unable or unwilling to meet the new standards. Some proportion of these women will eventually find jobs, and if they made it through the application process and if researchers are able to track them, they will be counted in the first category of "successes," working somewhere, for some period of time, for that \$598 a month, no benefits.<sup>11</sup> For those who go long stretches without work or welfare, it is difficult to determine precisely how they and their children will survive (although I will speculate on their fate in a moment).

Once it becomes clear that welfare reform has resulted in both encouragement and discouragement, the third reason behind the decline of the rolls can be surmised. The Personal Responsibility Act has effectively transformed the process of "cycling." As I've noted, long before reform, most welfare clients cycled on and off the welfare rolls, moving between jobs and welfare. Now that welfare reform has instituted the "carrots" of supportive services and the "sticks" of time limits, sanctions, and work rules, the process of cycling has been altered—speeded up at

the exiting end and slowed down at the return end. That is, poor mothers are now getting jobs or getting off welfare faster than they would have in the past, and they are also entering or returning to the welfare office more slowly and reluctantly. Given that welfare rolls are counted from moment to moment, on paper this speed up/slow down appears as an absolute decline in the welfare rolls.<sup>12</sup> It says nothing, however, about the health and well-being of poor mothers and their kids.

Finally, about one-quarter of welfare recipients are now sanctioned or denied benefits for failure to comply with welfare rules. A 50-state Associated Press survey in 1999 found wide variations by state, with 5 to 60 percent of welfare recipients sanctioned (or procedurally penalized) at any given time in any given state—with rates twice as high as they were prior to reform. In one careful study of three major U.S. cities, 17 percent of clients had their benefits stopped or reduced as a result of sanctions or procedural penalties. In Wisconsin, the most carefully analyzed welfare program in the nation, 31 percent of the caseload was sanctioned in 1999, 21 percent in 2000. (Of those Wisconsin clients who had the wherewithal to appeal their cases, 70 percent of appeals were resolved in favor of clients, suggesting that many of these penalties were unfounded or improperly administered). Federal statistics find just 5 percent of clients under sanction but also note that 23 percent of cases are "procedural closures" (many of which could be penalties for noncompliance).<sup>13</sup>

These sanctioning practices, along with discouragement, faster cycling, and below-poverty wages explain why the number of welfareeligible families who actually receive welfare benefits has fallen at a much faster pace than the rate of dire poverty. It is clear, in other words, that a substantial portion of desperately poor mothers and children are being punished, worn down, or frightened off the welfare rolls.

Putting it all together, in the context of a booming economy more than two-thirds of the mothers and children who left welfare have either disappeared or are working for wages that do not meet federal standards for poverty. At best, only 30 percent of the decline of the welfare rolls represents a "successful" escape from poverty—and many of those successes are only temporary, and many would have occurred with or without reform. The state of Wisconsin, marked as the most outstanding welfare program in the nation, matches these proportions precisely.<sup>14</sup>

In the meantime, there are still millions of poor women and children on welfare and hundreds of thousands coming in anew—or coming back again, unable to find or keep work or to establish some other means of survival under the terms of welfare reform. All of them are desperately poor.

That all this information on the declining welfare rolls still leaves many questions unanswered is one indication that it will take many, many years before we can comprehend the full impact of reform. And almost all of what we now know pertains only to the period of economic boom and only to welfare mothers who had not yet faced the time limits on welfare receipt. Given that time limits do not result in a massive exodus from the rolls but rather a (relatively) slow trickle, it will take a very long time before all the consequences of "the end of entitlement" are surmised.<sup>15</sup>

One final related note is in order.<sup>16</sup> For those who were worried about the consequences of reform from the start, one source of protection against hardship appeared to be the federal rule allowing states to "exempt" up to 20 percent of their caseloads from the time limits. These exemptions, however, have proven severely inadequate, as I have argued. Some states have made the rules so complex and demanding that few clients can qualify. Other states have used all the exemptions available and still cannot fully protect all those recipients with serious physical disabilities and mental health problems, let alone all those who are at risk for domestic violence or who cannot find or afford childcare.<sup>17</sup> The number of families protected over the long haul will vary greatly depending on the rigidity or generosity of state and federal policies. But given what we know about those who have left already, it is clear that the exemptions available in 2002 are not enough to spare all the women and children faced with extreme poverty.

Looking on the brighter side, welfare reform, and the money that came with it—the income supplements, childcare subsidies, bus vouchers, work clothing, and for the lucky ones, the new eyeglasses, the help in buying used cars or making a down payment on an apartment—has been truly helpful, improving the lives of many poor mothers and children, at least for a time. Further, in some cases reform has meant that mothers are getting *better* jobs than they would have in the past, thanks to the education and mentoring offered by some state welfare programs. As I've suggested, as many as 10 to 15 percent of welfare mothers are in a better position now than they would have been had this law not been passed. Perhaps equally important, though harder to quantify, is the positive sense of hope and social inclusion that many recipients experienced (in the short term at least) as a result of the supportive side of welfare reform.

The number of families that have been genuinely helped by reform is neither insignificant nor superfluous. At a practical as well as moral level, the services and income supports offered by the Personal Responsibility Act have clearly been positive. Yet in the long run and in the aggregate, poor mothers and children are worse off now than they were prior to reform. Among those who are working and still poor, among those without work or welfare, and among those who are still facing constant and intense pressure to find work and figure out some way to care for their children, we can only guess what impact this law will have on their ability to retain hope over the long term. Even the U.S. Census Bureau (not anyone's idea of a bleeding heart organization) has found itself answering the question, "Is work better than welfare?" in the negative, at least for those without substantial prior education and work experience.<sup>18</sup> With a slower economy and increasing numbers of poor families due to hit their time limits in coming years, there are reasons to expect that conditions will become increasingly difficult.

Empathy for the downtrodden is one reason to worry about these results. As the following sections will emphasize, enlightened self-interest, a concern with financial costs, and a commitment to our collective future are also very good reasons to be troubled by the consequences of welfare reform.

### Winners and Losers

The extent to which the facts about the declining welfare rolls are read as a success ultimately depends on one's primary goals. If the goal of reform was solely to trim the rolls, then it has surely succeeded. If the goal was to place more single mothers in jobs regardless of wages, that goal has been met. If we sought to ensure that more welfare mothers would face a double shift of paid work and childcare, placing them on an "equal" footing with their middle-class counterparts, then some celebrations are in order. If the aim was to ensure that poor men are prosecuted for failure to pay child support, then welfare reform has been relatively effective. If the goal was to make low-income single mothers more likely to seek out the help of men, no matter what the costs, there is some (inconclusive) evidence that this strategy may be working.<sup>19</sup> If the goal was to decrease poverty overall, there is no indication that anything but the cycle of the economy has had an impact. Beyond this, the answers are more complicated.

Thinking about losers, one can start with the families who have left welfare. One-half are sometimes without enough money to buy food. One-third have to cut the size of meals. Almost half find themselves unable to pay their rent or utility bills. Many more families are turning to locally funded services, food banks, churches, and other charities for aid. Many of those charities are already overburdened. In some locales, homeless shelters and housing assistance programs are closing their doors to new customers, food banks are running out of food, and other charities are being forced to tighten their eligibility requirements.<sup>20</sup>

Among the former welfare families who are now living with little or no measurable income, will those charities be enough? At ground level, Nancy, the supervisor in Arbordale's welfare office, told me more than once that she was deeply concerned about these families, particularly the children. Melissa, the supervisor in Sunbelt City, on the other hand, repeatedly responded to my questions regarding the fate of former welfare recipients with the simple statement, "They have other resources." Melissa was referring not only to all those (overloaded) charities, but also to all the boyfriends and family members who could help in paying the bills, and to all those unreported or underreported side jobs (doing hair, cleaning houses, caring for other people's children, selling sex or drugs).<sup>21</sup> Between these two welfare supervisors, both of whom have spent many years working with poor mothers, who is right? And what about Denise, who both agreed with Melissa that many welfare mothers didn't really need the help, and who predicted that welfare reform would result in frightening hardship, including a rise in crime?

Consider the "other resources" available to the women I have introduced in this book. In the case of Sheila, the Sunbelt mother who was caring for her seven-year-old daughter and her terminally ill mother, the three of them might be able to survive somehow on her mom's disability check (about \$550 per month) with the help of food stamps and local charities. If worse came to worst, she might be able to find some work on the graveyard shift so that she wouldn't have to leave her mom and daughter alone during the day (but she would be faced with leaving them alone at night in that very dangerous housing project). Diane,

the Sunbelt mother with a three-year-old son and a long history of severe depression and domestic violence, could go back to operating that illegal flophouse and taking under-the-table housecleaning work (though it is not clear what impact this would have on her son, not to mention Diane). Nadia, the Arbordale mother with four children and no work experience, might rejoin her old friends in petty thievery and prostitution, or she could put further pressure on her employed aunt or the two unemployed fathers of her children, or she might consider turning her children over to relatives or to the foster care system (a worst case scenario recognized by many of the mothers I talked to). Monique, the second-generation Arbordale recipient who'd had her first child at 17, could probably manage on her current job, though one might be a little concerned that her abusive ex-husband would return, force her to move, and throw the fragile balance of her life into chaos. Of course, there are also women like Sonya, the compulsive house rearranger (and incest survivor), who have no family, no work experience, no marketable skills, and no idea about how to make use of local charitable institutions. Someone would surely notice such women eventually, if only because their children missed school or appeared too ill-kept or malnourished.

Most welfare mothers *do* have other resources. Yet many of those resources are only temporary, and many are, at best, inadequate. Most will likely add greater instability and uncertainty to the lives of these families. And nearly all these resources have their own price tags—practical, emotional, moral, and social.

As these negative effects begin to overburden ever-larger numbers of women, we can expect to see more crime, drug abuse, prostitution, domestic violence, mental health disorders, and homelessness. More children will end up in foster care, residing with relatives other than their parents, or living on the streets. These children will also be at greater risk for malnutrition, illness, and delinquency. At the same time, more sick and disabled relatives who once relied on the care of welfare mothers will find their way into state-supported facilities or be left to fend for themselves. Caseworkers in Arbordale told me that they were already noticing the rise in foster care cases and in child-only welfare cases (where mothers had relinquished their children to relatives—making those children eligible for welfare benefits until age 18).\* In Sunbelt City, welfare clients told me they were already witnessing rising rates of

hunger, drug abuse, prostitution, and crime among sanctioned or discouraged former welfare mothers they knew.

All this hardship will affect poor men as well as women. Not only are these men faced with a more rigid and unforgiving child support system, but they are also very likely to face pressure from the mothers of their children and from the recognition that their children may go hungry or become homeless.<sup>22</sup> The desperation of some of these men could result in a greater incidence of violence, crime, and drug abuse among a low-wage, chronically underemployed male population that is already suffering from severe hardship.

The long-term consequences of welfare reform will also place a tremendous burden on other working-poor and working-class families. The upper classes can rest (fairly) assured that most desperately poor mothers won't come knocking on their doors, asking for cash, a meal, a place to stay, or the loan of a car. But many poor mothers will (reluctantly) knock on the doors of the working-poor and working-class people who are their friends and relatives. It is these people who will share their homes, their food, and their incomes and provide practical help with childcare and transportation. These good deeds won't appear on any income tax forms, welfare case reports, or analyses of charitable spending. But this burden on low-income working people will be one of the very real, and largely invisible, costs of welfare reform. And it will surely exacerbate existing income inequalities.

In the end, it is simultaneously true that most welfare mothers have other resources, many will face frightening hardship, and some proportion will turn to desperate measures. If nothing changes and welfare reform isn't itself reformed, by the close of the first decade of the twentyfirst century, we will see the beginnings of measurable impacts on prison populations, mental health facilities, domestic violence shelters, children's protective services, and the foster care system.

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<sup>\*</sup> According to the rules of reform, there are no time limits on welfare benefits to children who live with relatives (or other adults) who are not themselves receiving welfare. This policy thereby offers welfare mothers an *incentive* to give up their children to other family members, since it means continued financial assistance for those children. Among "streetwise" welfare recipients, this is already a well-known rule. And the number of child-only welfare cases has, in fact, been on the rise since reform (U.S. House of Representatives 2000, see also Bernstein 2002).

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This brings us to the goal of saving taxpayers' money. Given drastic cuts in food stamps and aid to legal immigrants as well as the declining number of welfare recipients, taxpayers are paying somewhat less in aid to the disadvantaged overall, though relative to the size of the welfare rolls, the 2002 per client costs are higher than they were in 1996.<sup>23</sup> Over the long haul, welfare reform is likely to become increasingly costly. Savings in welfare benefits will eventually be more than offset by the expenses associated with the social problems made worse as a result of reform. The average individual welfare recipient received approximately \$1680 in cash and services annually in 1996; that same year, the annual cost of keeping one child in foster care was \$6,000, and the cost of keeping one person in prison was \$20,100.<sup>24</sup>

From this angle, the real winners in the story of welfare reform are all the restaurant, hotel, retail, and food service chains, and all the corporations, manufacturers, and small business owners across America who employ low-wage workers. These owners (and their stockholders) benefit not just from the availability of millions of poor women desperate to find work and willing to accept the lowest wages and the worst working conditions, they benefit not just from the additional availability of all those now more-desperate poor men, they also benefit because all this desperation creates more profitable labor market conditions overall. Welfare reform helps to convince all low-wage workers that they can be easily displaced by former welfare recipients and therefore makes them less likely to complain, change jobs, join unions, or demand higher wages. The logic of reform also means that low-wage employers can rest assured, for the moment at least, that no one will be calling into question the fact that their policies are less than family friendly and their workers are unable to support their children on the wages they take home.<sup>25</sup>

On a superficial level, the "end of welfare" appears to hold in place the symbolic messages that work is better than welfare and marriage is better than single parenthood. But by no stretch of the imagination could one argue that welfare reform brings with it anything resembling the triumph of "family values." And the practical reality of most lowwage employment no more offers "independence" and self-sufficiency to former welfare recipients than it does to all the middle-class teenagers who spend their summers working in fast-food restaurants and retail chains.

Although the negative results of welfare reform are dramatic, it is

nonetheless quite possible that a substantial number of former welfare recipients will simply be "absorbed" into the society without a great deal of fanfare. In the larger scheme of things, after all, 12 million or so desperately poor people in a nation of 285 million are not that many. On the other hand, it's important to remember that those figures include the many millions of American children who were once supported by welfare checks. Further, such figures are inadequate to capture the reality that welfare poverty covers an ever-changing group of citizens: in coming decades, tens of millions will be affected by changes to the welfare system. But given class and race segregation in housing, work, and services, many middle Americans will not actually witness the daily hardships of poor families, at least not in a direct and immediate way.<sup>26</sup>

Of course, as I've suggested, there is also a real possibility that as conditions worsen, the nation will see higher levels of civil disobedience, especially in those locales with high concentrations of the poor—including New York City, Los Angeles, Baltimore, St. Louis, Philadelphia, Washington, D.C., and elsewhere. In any case, over the long haul the reform of welfare will be costly—in its human toll, its fiscal toll, and its moral and political toll.

### The Retreat from Controversy

I remember the stranger I met while visiting Chicago; we shared a cab ride from the airport to our hotels and I told him about my speaking engagement on the topic of welfare reform. Like many of the congressional members who voted for the Personal Responsibility Act, and Charles Murray who argued in *Losing Ground* that single parenthood is itself the cause of poverty, this stranger asked the questions that many others longed to ask. Why don't these women just get jobs? Why don't they just get married? Why did they have children in the first place, if they were without sufficient means for supporting those children? As I've argued, a recognition of the social foundations and complex circumstances leading women to single parenting and welfare makes it clear that these questions are too simple.<sup>27</sup> The problem is not that the nation's poorest women have systematically and capriciously passed up good jobs and good marriage partners. The problem is that there are significant economic and cultural inadequacies in the choices available to them. And the problem is that most low-income Americans, like most middle-class Americans, continue to place a high value on children.

Through all the major changes in work and family life that led us to this point, the majority of Americans have held firm to the belief that children are our future and deserve an honored place and special care.<sup>28</sup> Most people still want to raise children, no matter how expensive they are, no matter how much they get in the way of unfettered individualism, and no matter how many practical difficulties and economic risks their rearing might entail. Similarly, the social value and centrality of children was a central propellant for welfare reform, just as this moral precept stands behind more widespread attempts to shore up the American family. The trouble is, as the inadequacies of the Personal Responsibility Act so clearly demonstrate, our nation is simultaneously celebrating the importance of children, holding high an ethic of care and commitment to others, while at the same time demanding that all Americans be completely self-reliant.

If our collective concern for children does not translate into public support for the work of caring for children, what happens in those cases when push comes to shove? What are we saying to the tens of millions of Americans who—given existing labor market opportunities and income inequalities—will, by the end of their childrearing years, have found themselves living in poverty at least once? Are we suggesting to them that they should remain celibate for life? And what are we saying to all those parents, especially mothers, who value their paid work and independence but still find themselves faced with taxing second shifts, worries about their children's well-being, childcare troubles, and an impossibly demanding time crunch at home?<sup>29</sup>

In a society where one of every three children is living with a single parent and more than a third of single mothers live in poverty, where the majority of mothers are working outside the home and the majority of two-parent households are dual-earner households, where suburban residential neighborhoods look like ghost towns during business hours—who is left to do the work of caring for "dependents"? What social position, what status, do these caregivers hold?<sup>30</sup> Is anyone assigned to support and finance and care for them? What should we do in those cases in which the American values of self-reliance and concern for others are not easily and smoothly reconcilable? Neither the authors of wel-

fare reform nor our society as a whole have completely resolved these dilemmas.

Not so long ago our society resolved these glitches by simply labeling all women as dependents, assigning them the job of care, and relegating them to socially subordinate status. As long as women's independence was not included among our nation's values, as long as our culture could maintain a story of satisfied breadwinners and happy housewives, we could solve the tensions between independence and nurturing by simply assigning men and women to different categories.<sup>31</sup> Women's labor force participation and the claims to self-determination and full social membership that went with it permanently disrupted this fragile cultural story and the mythology built up around the perfected "traditional" family.

The two-hundred-year-old family ideal of an independent breadwinning husband and a dependent domestic wife, bound together for life by their complementary roles, is, realistically speaking, outdated. No matter how much some people might wish it could be otherwise, the odds of turning back the clock on this one are not good. And there are also quite obvious reasons why we should want to avoid that solution. Yet, the revolution in work and family life that brought us to this crossroads has not been matched by a system of public support sufficient to protect families from the moral and practical dilemmas that came with it. In fact, we have intensified rather than lightened the familial demands on today's mothers, just as we have made it more impossible for low-income parents to support a family.<sup>32</sup>

In the midst of this, our nation's leaders pretended to take a stand in the form of the Personal Responsibility Act. Yet they ultimately did nothing more than retreat from controversy. This retreat is evident, for instance, in the law's failure to acknowledge that it is less expensive to pay a mother a welfare check than it is to subsidize the costs of having someone else care for her children so that she can go off to work an underpaid eight-hour shift. This retreat is evident in the fact that committed welfare caseworkers put their own jobs at risk by providing aid to women who need to escape from violent or dangerous partners, yet are forced by law to bury this reality under the category of "work-related expenses." This retreat is evident in the law's simultaneous proclamation of concern for children's well-being and its stamp of approval for family cap provisions that effectively punish children for being born. This retreat is apparent in the fact that the law purports to champion marriage but actually contains a marriage penalty in both its eligibility requirements and its work rules. This retreat is further demonstrated in the promotion of abstinence education programs that systematically neglect contemporary work and family realities and further stigmatize the millions of women who will, at one time or another, find themselves both poor and raising children alone.<sup>33</sup> And the Personal Responsibility Act engages in the final retreat by holding up the values of independence, "self"-sufficiency, commitment to family, and concern for the common good while failing to address the tug-of-war and the very real glitches involved in realizing these principles.

Still, I have to admit that the impulse to retreat is one I recognize. On many of my long days in welfare offices, I wanted to simply shout, "STOP!!! Stop the madness! Can't we just go back to the way things were? Won't someone please just give these women their welfare checks and let them go home to care for their children?" And there are powerful arguments in favor of this position, emanating, in (quite) different forms, from the ranks of both feminists and conservatives. If we are going to continue calling upon women to take primary responsibility for raising the nation's children, and if we want to combat the rampant individualism that is tearing the nation's moral fabric, they say, then we must value, honor, and support the ethic of caregiving and women's commitment to childrearing. For conservatives, the required support for childrearing often translates into little more than symbolic support---that (proverbial) kiss on a mother's cheek that says "Thanks, honey." For feminists, that support must translate into, at the very minimum, the financial backing and familial safety net that was represented by the former system of welfare.<sup>34</sup>

Truly honoring the work of childrearing and the ethic of caring for others, and doing so in a public way that includes financial support as well as lip service is, without question, a central element in any solution to the glitches in our higher principles. On the other hand, implicitly or explicitly suggesting that women really *must* go back home to care for those children, or that some women, faced with low wages and the lack of suitable childcare, should simply be left without a choice, cannot be a part of this picture—if women's independence is a value we wish to uphold. When I found my mind wandering to a solution that included a return to welfare in the "good old days" prior to reform, it would not take long for a welfare mother to correct me on this point.

Most welfare mothers, like most people, recognize that independence is not simply a matter of self-interested individualism or the pure "selfsufficiency" of an imaginary Robinson Crusoe. Their vision of independence is much more closely connected to the vision of this nation's founders, and the corrections produced at the 1848 convention for women's rights, following from the declaration, "We hold these truths to be self-evident." This is a vision of independent *citizenship*. It is a vision of the person who is not controlled or subjugated by anyone, and is therefore able to speak her mind, stand up for her rights, and think clearly about the common good. In its better versions, this image of independence takes into account that we are interdependent members of nations, and communities, and families. It recognizes, in this sense, that no individual is "unfettered," and that all people ultimately "depend" on others.<sup>35</sup> And in this historical period at least, work in the public sphere, work as a contribution to the good of the whole, is a crucial element of one's citizenship. In fact, as welfare mothers so regularly reminded me, paid work is today a central ticket to social membership.<sup>36</sup>

If you listen closely, you can hear all this in Denise's rendering of her support for welfare reform. This logic is also part of the reason that so many welfare mothers are committed to reconciling the care of their children with the importance of paid work. A citizen should be able to simultaneously raise children, care for others, participate in determining the future of the nation, and be an independent, productive participant in the public world. The question is, what would it take to make this possible for *all* members of this society?

## Building an Ethic of Interdependence

Under the old system that upheld our nation's values by separating men's independence from women's caregiving, our nation's citizens, our grandparents and great-grandparents—inadequately, but nonetheless with moral consistency—provided public, practical, and financial backing to uphold this vision. The welfare program established in 1935 with the New Deal called on the state to support those women who were without an "independent" breadwinner to care for them, and they called on the market to offer men wages that were adequate to support a family of "dependent" wives and children. Under current conditions, both the state and the market operate as if children did not exist and as if there is no caregiving work left to be done.

If we are to be true to our principles, it is now time to call on the state and the market to provide all people with the means to do both. We could start by offering just the sort of programs that the majority of Americans endorse-increasing subsidies for childcare, housing, medical costs, and education, and expanding job opportunities. More specifically, we could, first, offer genuine public support for the work of caregiving, not just a kiss on the cheek and an imaginary pedestal, but substantial tax credits to caregivers, universal supplements to cover the costs of childcare, and national standards to assure the quality and compensation of paid caregivers. We could provide workplace family leave policies that positively value the work of care, and we could offer adequate flexibility on the job to allow all workers to respond to family responsibilities. These measures are crucial not just to all the women who have thus far been the primary persons engaging in the undervalued work of care. Such policies would also operate as an incentive for men to participate equally in the work and rewards of raising children and caring for family members.

At the same time, we need to make it possible for all adults to achieve financial independence. The fact that the nation has moved farther away from this goal is a central reason for the rise of single parenting and the rise of the welfare rolls that occurred from 1970 to 1995. In 1970, the bottom fifth of Americans earned just 14 cents on every dollar earned by the top fifth. By today's standards, however, that level of income would seem like great riches. According to the Congressional Budget Office, by 1997, the 57 million Americans in the bottom fifth were earning just *7 cents* on every dollar earned by the 57 million at the top.<sup>37</sup>

To address this tremendous income disparity requires raising the minimum wage to the level of a "living wage" that is sufficient to support children. It means reassessing tax burdens and tax breaks and government subsidies that disproportionately favor the wealthy. Further, to make the vision of independent, productive citizenship a reality, the creation of widely available, fully subsidized job-training programs and public works employment are not altogether unfathomable ideas. Although these policies would surely be more expensive than past welfare programs, costs could be recouped by lowered rates of

crime and foster care, for instance, and by resetting state and market priorities.<sup>38</sup>

As is true in many Western European nations where more family friendly, income-equalizing policies are already in place, many of these programs should operate as universal programs, available to all people at all levels of the class system. No one need think of them as "charity" or as "handouts" for the unworthy. They are simply the entitlements of citizens, no less than aid to the disabled, public schools, public parks, and our public highway and sewage systems.<sup>39</sup> All these programs could similarly serve as symbolic and practical representations of our recognition of human interdependence and our collective commitment to the common good.

It also makes sense to maintain a safety net of family aid for all those situations where broader social programs are inadequate or push has come to shove and the full-time care of children or disabled family members is either a necessity or the most dignified, practical, and costeffective route. In creating a humane and successful family "welfare" system, there are many lessons to be learned from the Personal Responsibility Act. First, an emphasis on the supportive side of reform is crucial. The wage supplements and the funding for education, training, childcare, and work-related expenses provided by reform have all been positive. Reform has also demonstrated that childcare subsidies, training programs, domestic violence protections, and help for the disabled must be expanded and that a number of affirmative steps are required to include low-income fathers. At the same time, all those policies that have operated at cross-purposes with the broader, more inclusive ideals of reform should be removed. We could easily delete all the marriage and cohabitation penalties, the "work-first" incentives, sanctions, family caps, and the programs that "divert" poor families from receiving benefits. We might also consider trimming the bureaucracy, removing superfluous rules, increasing the flexibility of requirements, and including recipients in decision-making processes-and thereby treating disadvantaged men and women as worthy American citizens.<sup>40</sup>

At the same time, if marriage is to be a matter of choice rather than coercion, the provision of adequate income is key. Historical and contemporary research consistently demonstrates that a living wage is crucial for the formation and stability of families. The widely hailed (and since discontinued) Minnesota welfare experiment that impacted marriage rates, improved parental relations, and added greater stability to the lives of children did so by systematically offering more income, more choices, and more dignity to the parents it served—removing time limits, increasing wage supplements, removing marriage penalties, and providing subsidized childcare to all eligible families.<sup>41</sup> When programs following this kind of model are coupled with more widespread national policies to support childrearing and economic security, we can expect to see the size of low-income family welfare programs remain low, and we will see many more families making their way out of poverty. The alternative is to face increased homelessness, crime, and hardship and to leave millions of women and children in desperate poverty, with substandard childcare, mounting debts, and nowhere to turn when push comes to shove.

At this writing, however, the cultural image of the Personal Responsibility Act's "success" remains triumphant. The 2002 Bush administration is proposing to intensify the pressure on welfare recipients and welfare offices across the nation. White House proposals suggest that increasing numbers of welfare mothers must be placed in jobs. Recommendations are being made to raise work "participation" rates from 50 to 70 percent and to simultaneously decrease the flexibility of states to manage these demands. Our president and his advisors are additionally recommending more programs to promote marriage, including the suggestion of monetary "marriage bonuses," the institution of training programs in marital commitment, and the expansion of abstinence education. In the meantime, grants to states will remain at current levels, thus allowing inflation to erode their value. And no additional funding will be provided for childcare subsidies, thus increasing the ranks of the more than two-thirds of welfare mothers who are already required to work without help in finding or paying for childcare.<sup>42</sup>

Thinking about the impact of these proposals inside the welfare office and remembering the struggles of caseworkers in Arbordale and Sunbelt City as they frantically devised strategies to make the best of an already difficult situation, I worry. I imagine the embarrassment and concern of welfare caseworkers as they are forced to participate in marriage promotion programs while simultaneously recognizing the number of domestic violence survivors who are likely to be in their audience. I can picture state policymakers being forced to decide, with the few options they have left, whether to exempt from work requirements those recipients who are severly disabled or those who are caring for twoweek-old infants. I can visualize the number of unpaid workfare placements that will have to be used to meet the new, more rigid and demanding work rates in those contexts where there simply are no paying jobs available. And I can feel what such changes will mean to all those mothers who have no one to care for their children. How many more sanctions will be used? To what back-up "resources" will desperately poor families be forced to turn?

If we, as a nation, cannot figure out how to simultaneously support the independence of all women and men *and* support an ethic of caring for others, then it will be true, as Joel Blau has argued in *Illusions of Prosperity*, that the amoral logic of the profit-focused market has fully triumphed. And it will also be true, as others worry, that self-interested, competitive individualism has won, and the possibility of collective concern for the common good is dead.<sup>43</sup> As an expression of our awareness that the story of the "traditional" family no longer holds, welfare reform has been a grossly inadequate response. Rather than publicly acknowledging the value of commitment to others, we have buried it further. Thus, at the very same time Americans are expressing concern over the demise of civic trust, the Personal Responsibility Act has operated to pound more nails into its coffin.

Although the results of welfare reform may creep up on us slowly and almost imperceptibly, to proclaim this experiment in family values and the work ethic a "success" would be, at minimum, short-sighted. If we care only about our pocketbooks, the results of this reform will ultimately be more costly than the system that preceded it. If we care only about the nation's productivity, then the principles of enlightened selfinterest would suggest that malnourished future laborers and caregivers stressed to the breaking point are not going to further that goal. If we care about the family, then tortured gender relations, double-shifts, family unfriendly employers, latch key kids, inadequately funded childcare centers, and high rates of domestic violence are nothing to celebrate. And if we care about the principles of independent citizenship and commitment to others, then it must be recognized that welfare reform represents little more than a weak-kneed retreat and a cowardly response to massive social change.

To confront the social problems that welfare reform was purported to solve requires public support for the work of care and directly addressing unjust social inequalities that leave so many Americans excluded from full citizenship. This is no small order. But this examination of welfare reform, I hope, can serve as a reminder that the effort required is important not only for those at the bottom of the social hierarchy, but for all of us.