

WOMEN, WORK AND WELFARE

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"Racked with pain, prostrate with headache at times I might be, yet within me was a rage at this merciless war, this squalor of poverty! Oh! that all the wealth and effort the nation was squandering might be to rebuild these slums, to restore these faded women, these starved and stunted children."

Sylvia Pankhurst, The Home Front, 1932

The more things change, the more they stay the same--Sylvia Pankhurst, the British suffragist and social reformer wrote whose words in 1932. Now, 55 years later it still, tragically, rings true.

After fifteen or more years of not-so-benign neglect the issues of poverty, of female headed households and of welfare reform have once again been put on the national agenda and are fashionable topics for scholarly study and conference themes.

While he may not want to take the credit, we have President Reagan largely to thank for this resurgence of interest. It was he, who in his 1986 State of the Union message, stated his intent to overhaul the nation's welfare system. He followed that announcement by charging the White House Domestic Policy Council with developing a plan to "reform" the welfare system by the end of 1986. While there was, of course, work going on in many universities, think tanks and social welfare organizations prior to that, his action galvanized a number of other groups across the political spectrum--from the American Enterprise Institute to the Coalition of Human Needs and the Institute for Policy Studies; from Governors Babbitt and Cuomo to Senator Kennedy; from the National Governors' Association to the National Council of Churches.

This morning I will focus on the issue of poor women who are

single heads of household. In my talk I will begin with a presentation of some of the statistics that succinctly illustrate the plight of these women and their families. Then, after a brief review of the history of welfare, the major programmatic approach for addressing the needs of these families, I will explore some of the dilemmas and contradictions that have prevented our society from successfully addressing these needs. I will conclude my address with some recommendations for policy changes, not just in welfare, but in the broader economic and social arenas, that may move these families out of poverty and help to prevent other such families from becoming poor.

#### Demographics

Currently, there are about six million families of women and children without adult male providers. The incidence of poverty among these households is higher than any other household type. Female headed families constitute a disproportionate and growing share of the poor. Poor families headed by women rose from 23 percent in 1958 to 48 percent in 1979. Numerically, between 1975 and 1985 such families increased from 2.4 to 3.4 million. Of all female headed families, 34 percent are living below the official poverty threshold--over one fourth of all white and over half of all Black and Hispanic female headed families are poor.

In 1985 the median income for female headed families was \$13,660--less than half the median income for all families, which was \$27,740. In that year the official poverty level for a family of four was just under \$11,000. The median income for Black female headed families was only \$9,305 and for Hispanic

families headed by a woman only \$8,792!

A careful examination of statistics reveal that this difference cannot be attributed to one earner rather than two earners in the family. Female headed families earn slightly less than 44 percent of all two parent families, only 37.5 percent of a two parent family in which the wife is employed, but just over 55 percent of two parent families where the wife is not employed outside the home. It is clear that families headed by women are poor not only because there is one earner instead of two, but because women earn less than men. Moreover, with lack of affordable and accessible child care a single mother may be less able to hold a full time job. Finally, the woefully inadequate child support from absent fathers means the mother's income or welfare payments will be the only or primary source of family income. Only about half of female headed families have a child support order, of these only about half receive the full amount, one fourth receive nothing. The average annual payment for each child in 1983 was only \$1,430.

#### Historical Background

The current welfare system, Aid to Families With Dependent Children (AFDC) had its origins in the local and state administered "widows' pensions." These programs were established as a way to enable widows to support their children. Prior to that, when a wage earning father died, the children were often sent to an orphanage. Women, essentially, were paid to stay home and care for their children. As Mimi Abramowitz of Hunter College has pointed out, these programs were designed for white,

middle class women. Poor women, black and immigrant women had traditionally been a part of the labor force and were generally not considered part of the "worthy poor" to receive these benefits.

In 1935 the Social Security Act included a provision, Aid to Dependent Children. It was established as a temporary measure to provide a security bridge for those widows who would not be eligible for Social Security. The belief was that once the Social Security system was in place, future fatherless families would receive that coverage and the ADC program would wither away.

By the post World War II period, the situation had changed dramatically. No longer were the majority of fatherless families a result of the father's death. A growing number were the result of divorce, separation, desertion or never married mothers. Concomitantly an increasing proportion, although still a minority of the families, were Black and in the Northeast, the Puerto Rican population was beginning to grow. The combination of increasing numbers, and therefore increased cost of the program, together with a population of recipients that were seen as the "unworthy poor" created a strong anti-welfare movement on the part of politicians and the public. The recipients were stigmatized and oppressive regulations such as residency requirements and the "man in the house" rules were introduced.

The welfare rolls continued to expand in the 1960s when the War on Poverty and the Welfare Rights Movement helped to inform more eligible families about their eligibility for benefits.

Simultaneously, economic pressures and the women's movement meant that more women were entering the labor market. In the last twenty years there has been a major cultural shift as employment for married women and mothers has become a norm for the middle class, not just a necessity for those families who either did not have a man working or whose income was too low to support a family. In fact, for many "middle class" families, a second income is a necessity as the earning power of families has decreased.

What this has meant, is that whatever support there had been for mothers without fathers present to receive welfare benefits for staying home with their children has eroded as middle and working class mothers have entered the labor force. When the Reagan administration first introduced the concept of "workfare" many opposed it as "slave labor." However, the idea of welfare mothers working off their grants, or being prepared for employment rather than remaining on welfare until their children reached 18 years of age, has grown more popular and currently virtually all the proposed welfare "reform" initiatives propose job preparation, search and employment as central features.

#### Current Proposals

Domestic Policy Council Report In the last six months a spate of proposals have emerged from a number of quarters. I will briefly summarize a few of the major ones. First is the report to the President from his Domestic Policy Council, Up From Dependency. Rather than proposing any overall Federal reforms, this report recommends long-term experimentation at the state and local levels

to reduce dependency. It would give states the "broadest latitude to design and implement programs" and rather than granting individual waivers would issue a "general and system wide waiver authority for state demonstrations." It would retain current levels of Federal support, but there would be no increases (despite buying power losses due to inflation). Effectiveness would be measured by how many recipients become independent. It recommends the administration of programs at a level close to recipients so as to distinguish "good faith efforts of those recipients trying to help themselves from those who are not."

In effect what this proposal would do would be to dismantle the Federal responsibility for welfare, together with the forty years of slowly built up protections and guarantees, as inadequate as they are. It would give states free rein. Some, like Massachusetts and New York, might devise excellent programs, but others, like Mississippi and New Hampshire, could become even more punitive and penurious than they now are. The idea of "long term experimentation" seems to be a ruse. There is no clear plan for models to be developed that would be evaluated and then adopted on a broader scale. It essentially lets each jurisdiction "do its own thing." Finally, the idea of administration close to the recipient would engender precisely that kind of discretionary and possibly discriminatory judgments by individual investigators that were fought against in the 1960s. Broad, universally applied eligibility procedures guard against the sometimes blatant, and often subtle prejudices of

individuals who have the power to give or withhold benefits.

**Babbitt Report** Former Governor of Arizona and Presidential hopeful Bruce Babbitt co-chaired the Project on the Welfare of Families, culminating in a report entitled Ladders Out of Poverty. The members encompassed a broad spectrum of positions, including the Poverty Institute at Wisconsin, the Corporation for Enterprise Development, business, labor, a Republican Governor, Brookings, the Woodrow Wilson School and the Kennedy School, and a community action administrator.

This report recommends a shared Federal and State role, creating opportunities for people to escape poverty through productive employment, expanding Earned Income Tax Credits to provide a wage subsidy up to the poverty threshold for working poor, flexible and pluralistic employment and training, work requirements consistent with family responsibilities that would include support services such as child care and health coverage, government provision of support for those unable to work or earn enough to support families, and "access to health care for all regardless of income."

While some may object to the work requirement of the program, and others to subsidies for low paying jobs as a disincentive for employers to raise wages, it surprisingly recommends a number of sweeping reforms and recognizes the need for broad social supports and for aid to the working poor as well as those on welfare.

**National Governors Association and American Public Welfare Association Recommendations** These two are presented together



since the former greatly influenced the latter. In this plan there is a mandatory requirement for recipients with children over the age of three to participate in an education, job training or placement program. the NGA report further recommends that with "affordable quality child care for younger children" recipients with children over the age of one will also be required to participate. Both stress the concept of a mutual contract. Government has the obligation to provide adequate support services, including health care, and quality, accessible, available and affordable child care. Recipients have the responsibility of participating in the program. It calls for Federal funding for education, training and job placement with "significant state contributions." It also calls for stricter enforcement of the 1984 Federal Child Support Amendments. Two unique features are the emphasis on case management to implement the program "personalize the bureaucracy" and provide a one to one relationship for recipients, and the requirement that income support be based on a measure of family need based on family living standards. These would be set by the states using a nationally defined methodology and surveys of basic local living costs. Gradually coverage under these standards would be increased to all families, not just those on welfare.

While the work requirements for parents of very young children may seem oppressive, the concept of a family living standard with coverage for all falling under it is a progressive approach, designed to protect all from dire poverty. The case management approach could be very effective--with properly

trained personnel and manageable caseloads. Presumably the contract would work both ways--if the government could not provide the services,, e.g. accessible child care, the recipient would be relieved of her obligation to participate in the work program.

**Cuomo Report** Governor Mario Cuomo of New York set up a Task Force on Poverty and Welfare which included some of the key scholars working on problems of welfare and poverty. The task force's report is entitled A New Social Contract. Unlike the others, its focus is broader than welfare reform. It makes recommendations for broad health coverage, for revisions of tax policies to benefit low income workers, for raising and indexing the minimum wage, for the expansion of government efforts to provide adequate child support. for expansion of preschool programs and for improvements in education and training. It also calls for increased child support enforcement but setting awards at an adequate level and paying the difference between the minimum and what the absent parent pays.

This set of recommendations appear to be less punitive than the others and, while encompassing a number of similar features, also addresses broader social support and economic issues.

**Kennedy Bill** The Job Training Partnership Act, introduced by Senator Ted Kennedy in this session of Congress is not as broad as the other proposals. It is a very specific bill to establish an incentive bonus system to the States for the successful placement of employable dependent individuals. It is specifically designed for long-term welfare dependents or those

at high risk of becoming so. It would provide funds for the bonuses from savings in welfare expenditures generated by moving people off welfare and into jobs. The bonuses would only be paid after the recipients had been placed in nonsubsidized employment for at least one year.

As of this date, the bill passed the Senate Committee on Labor and Education unanimously. It seems like an apple pie proposal no one can be against. The question is, how many recipients will really be placed? It will be up to each state to devise a successful plan in order to earn the bonus.

#### Dilemmas and Contradictions

These and other proposals will be debated over the next year. Parts of some of them may actually be enacted. Yet one has the gnawing sense that the "solutions" will not be solutions, that there are a number of unanswered--or worse, unasked--questions: "Why is it that we have not successfully addressed the problem of poor mothers alone?" "Why is it that various reform attempts in the past have been unsuccessful?" "What are the factors that may cause failure in this new reform effort?"

I believe our society has been and will continue to be unsuccessful in addressing the issue of poverty in female headed families unless and until it resolves three sets of contradictions in which this issue continues to be enmeshed. The first of these is role contradictions.

**Role Contradictions** On the one hand, we continue to embrace the traditional roles of women as mothers, caretakers and nurturers. Yet on the other hand we are now saying that these welfare

mothers should go out and work to support their children, taking on the traditional male role.

Women are supposed to be altruistic, more concerned with caring for the welfare of their families than themselves. When they are employed in the labor market, their status as workers has tended to be defined by these traditional roles. Women are disproportionately in the serving or helping professions--as waitress, nurse, secretary, teacher, social worker. Moreover the salaries they are paid for these jobs are lower than jobs requiring comparable preparation and expertise but which are traditionally held by men. Even when women are in the labor force the myth prevails that they are working for "pin money." It is men who need earning to support a family.

If single female family heads are to earn a "family wage" the traditional role stereotypes and job and wage discrimination must be ended. Yet, doing so would mean that women would not be dependent on men. Currently, there are some voices in the welfare reform debate who argue that we must strengthen marriage so that men will continue to provide for their wives and families.

Related to the question of women's roles is that of men's roles. Are men merely economic providers? Have they no function in a family if they do not fulfill this role? What is a father's responsibility for his children? And what is society's?

**Economic Contradictions** The second set of contradictions has to do with macroeconomic issues. On the one hand, current welfare reformers are pressing women on welfare to go out and get jobs to

support their families. On the other hand, the current unemployment rate (this does not include discouraged workers, the underemployed or those who have run out of unemployment benefits) of seven percent means that many people already actively seeking employment cannot find it. This high an unemployment rate during an economic upsurge and five years after the last recession is troubling to many economists. We are overdue for another recession. What happens then. After every recovery in the post war period the unemployment rate has inched higher than the previous recovery.

Added to this is the changing nature of jobs. It is common knowledge now that the society is shifting from a manufacturing to a service economy. Manufacturing jobs are being eliminated either because machines can take their place or they are being exported abroad where the wage rates are lower--often to "free enterprise zones" in friendly Third World nations. Service sector jobs tend to pay less. Fewer are unionized. Moreover, increasing numbers of jobs have been converted to part-time or temporary employment status. These usually carry no benefits such as retirement or health insurance. If women are not merely to work, but to work at jobs in which they are to support their families, where will they find these jobs? Is that goal not in direct conflict with our "free market" philosophy of maximizing profits of business? Do multinational firms have a responsibility to provide jobs at decent wages so that women do not need to stay on welfare or to provide the maximum "bottom line" profit to their stockholders?

Value Contradictions The third set of contradictions that must be addressed are those of societal values. On the one hand we value self-sufficiency and independence. We want these women to get off welfare and take jobs so that they will be self-sufficient. Dependency is seen as a weakness, if not a vice in America.

On the other hand, we are concerned about economy; saving the taxpayers' money. These two values do not seem to be in conflict. The belief is that by forcing these mothers to get jobs and become self-sufficient, we will remove them from the welfare rolls, thus saving public funds now spent on welfare.

However, as analysts begin to factor in the costs of making these women employable, the financial costs may outweigh the benefits, at least for the short term. Half the women currently receiving AFDC are not high school graduates. What will it take to provide them with a basic education and make them employable?

Many women now receiving welfare would like to work but do not dare leave the rolls because to do so would mean loss of Medicaid benefits. These low paying, service sector, temporary jobs do not include medical coverage. Will government provide medical coverage? At what cost?

Child care presents a similar problem and cost. If we are to employ women with preschool children, or even with school age children needing after school care, how will that service be provided? And will it be mere custodial care or a quality care that enhances the early development of children? Without equal educational opportunities these children of the poor will be

doomed to repeating the cycle of poverty.

Other costs of employment include transportation, clothing and meals away from home. One suggestion is that government subsidize low wage employment. These, and other factors make employment of these women expensive. If it is more expensive than keeping them on a minimal welfare allowance, what should be done? If self-sufficiency is in conflict with economy, do we still value self-sufficiency? Or will these women be consigned to a life on welfare without hope of ever getting a job, because it's cheaper. Is that what we are doing now?

#### An Alternative Policy Agenda

If any welfare reform proposals are to be effective, they must in some way address the issues of women's roles, of the macroeconomic system and of values. The following recommendations assume that women are workers as well as mothers, that self-sufficiency requires a job with an income that is sufficient to support a family, that self-sufficiency will be expensive but in the long run will be beneficial both to the families and to the larger society. These proposals start with the premise that one cannot or should not design programmatic solutions for just one group in need. To address the problems of mothers on welfare without addressing the needs of other poor families, or the near poor is to exacerbate the current approach of pitting one group in need against another. Proposals that will benefit all and may prevent as well as alleviate poverty include:

- o Some kind of universal health coverage

- o Universal, Federally supported child care
- o Guaranteed child support payments by noncustodial parents indexed to parental earnings, automatically withheld from income and with a guaranteed minimum to be supplemented by the government
- o Basic children's allowance to every family, taxable
- o Low cost housing
- o Increase and automatically index minimum wage
- o Public investment in job creation
- o Pay equity and renewed commitment to affirmative action
- o Pro-rated fringe benefits for part-time and temporary work
- o Basic education, vocational education free of sexual stereotyping and increased financial aid for college education
- o Parental leave, paid or unpaid for up to 18 weeks
- o Reduction of hours of work--weekly or annual
- o Labor law reform to facilitate organizing service sector
- o Provision for worker buyouts or fines to runaway companies
- o Employment support services

### Conclusion

We are emerging from a dark period in our history--a time when a narcissistic, consumeristic, materialistic ethos has been paramount. It is still dominant but I believe there are small stirrings of change. If Schlesinger is correct about thirty year cycles in our history then we are due for another turn in the 1990s. We need to be ready. I believe the 1986 elections were a sign of those beginnings. Just as the events of the 1950s--Brown vs. Board of Education and the Montgomery Bus Boycott presaged the events of the 1960s. What we are doing here today, and what many of the young scholars on this program are involved in will



nurture the changes that will come in the future -- towards the rebuilding of a society that cares for those in need and that is based on both compassion and social justice.

I would like to close with some words of Tillie Olson from Silences, which I think best expresses why we need to be engaged in such efforts: "The mute inglorious Miltons: those whose waking hours are all struggle for existence; the barely educated; the illiterate; women--their silence the silence of centuries as to how life was, is, for most of humanity."