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Women and Children At Risk and in Poverty

By:

Mimi Abramovitz

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Women and Children At Risk and in Poverty

Women and children are at risk and in poverty due to their relationships to the family, the labor market and the welfare state. My comments today will focus on poor women's relationship to the welfare state, in particular AFDC the program to which so many poor women must turn when the absence of a job or husband leaves them with no means of support. In particular I want to share some thoughts about the recently passed Family Security Act of 1988, often called "welfare reform". My remarks are an attempt to answer the question of why a program that will not serve women very well became popular today? How in a political system known for favoring slow and incremental change, did an idea so controversial for twenty years win such widespread political support? How is it that we could transform a major entitlement program and change the philosophy of social welfare with so little fuss?

HISTORY

Before I begin, let me give you some background on AFDC. AFDC is one of the societal institutions that keeps women poor. Of all the social welfare programs, this

program for mother-only families is the most meager and stigmatized and has always been so.

AFDC Today: Few women who receive AFDC benefits live above the poverty line. Contrary to all the hoopla blaming the deficit on social welfare programs, the real value of the average AFDC benefit plunged by 31 percent from 1970 to 1985. In 1988 the top AFDC and food stamp benefits combined did not bring a family of three up to the government's own poverty line in any state. In 39 states, the benefits fell below 75 percent of this threshold, widely known to understate poverty. Moreover, since the mid-seventies the cost of AFDC has leveled off and in 1987 accounted for only 0.76 percent of the Federal budget. While the welfare state treats few people very well, husbandless women have received the brunt of its lack of generosity and punitiveness.

AFDC History: When first enacted in 1935 as part of the landmark Social Security Act, the AFDC program received lower federal matching, reimbursement and benefit rates than the other means-tested public assistance programs. Established to enable mothers to stay home, the regulations of the program's early years kept women poor. The regulations also operated as informal work rules which left many in low paid jobs. That is to say workfare is nothing new.

AFDC was enacted in 1935, but the welfare grant did not include funds for the AFDC mother herself until 1950, 15 years after the program began. In the 1930s and 1940s a number of states simply refused to extend benefits to black women, preferring not to interfere with local demands for female field hands and domestics. In the 1950s and 1960s, families headed by single mothers, divorced women and deserted wives and women of color become overrepresented on the welfare rolls for a host of complex reasons. With this, state welfare departments intensified the use of "suitable home," "man-in-the-house," "midnight raids" and other vaguely defined moral fitness standards rather than economic need to determine eligibility for aid. Using these rules, they purged thousands of women from the welfare rolls, sending them into low-paid women's jobs.

In the late 1960s, the Supreme Court declared moral fitness and residency requirements unconstitutional, and civil rights welfare rights groups began to claim welfare as a right. With this, Congress replaced the informal work requirements noted above with more formal ones such financial work incentives, voluntary employment and training programs, and now mandatory workfare.

Welfare Reform: The Family Support Act of 1988 continues the practice punitively imposing work on women viewed as departing from prescribed wife and mother roles. But it also it marks a dramatic shift in the philosophy of social welfare which has remained the same for fifty years. First, The Family Support Act officially transforms AFDC from an income support program designed to help single mothers stay home with their children into a mandatory work and training program that can force them to work outside. Second it replaces the liberal principle of societal responsibility for the poor, with a neo-conservative principle of reciprocal obligations. More specifically, The Family Support Act of 1988 seeks to forge a new social contract based on mutual obligations between women on welfare and the state. Under its terms, parental agreement to become self-sufficient is exchanged for societal commitment to facilitate self support. The contract requires women on welfare with children under age three (younger in some states) to participate in a work and training program. In exchange the state welfare department will provide a range of employment, education and social services. Women who refuse to participate face a reduction or loss of benefits, but no sanctions seem to apply if state welfare departments fail to carry out their end of the bargain. Billed as a way to promote self-sufficiency and to strengthen family life, I think the new welfare reform will instead make it harder for welfare mothers to parent and cheaper for employers to hire them.

The particulars of the revised AFDC program demand serious attention. But as noted earlier, I plan to focus instead on how and why it secured such a consensus. Four reasons come to mind. (1) Lost Promises, which refers to the fact that the early proposals

included some improvements in AFDC that liberal advocates of welfare reform had struggled to achieve for many years. But in the end, few of these promises were realized. The new program turns out to be old wine in new and smaller bottles. (2) Foot in the Door: The idea that some change is better than nothing at all because it opens the door to future liberalization. (3) Business Agenda: The new program's emphasis on employment and training meshes well with the business and industry concerns about a growing shortage of qualified entry level workers and rising wages in low level jobs. This in turn is part of the broader attack on labor costs that was initiated by Reagan's hard-line response to the air **traffic controllers strike that was pursued by employers who extracted wage concessions from the union and that was supported by the assault on cash assistance programs which operate as an alternative wage that help the dislocated and the jobless to hold out for better paying jobs.** (4) The fourth reason for the political consensus and the one I want to dwell on now is what I call the Feminization of the Underclass: Less obvious and in many ways more disturbing than the others, this refers to the ideology of the campaign which evoked fears of an underclass and placed women at its center. Drawing on stereotypic notions of women's proper role and on theories of poverty that popularized the idea of an underclass, the welfare reform drive played to deeply held negative attitudes towards, and fears of the poor, and feminized them.

Negative attitudes towards Women: The Family Ethic.

I'd like to explain. The negative attitudes toward women derive in part from idealized version of women and the family unit which I call the "family ethic." As a dominant social norm, the family ethic articulates women's proper work and family roles, and presumes and supports the male breadwinner/female homemaker family model. Deeply encoded in all our societal institutions, including the welfare state, the family ethic provides the basis for justifying and promoting the punitive and stigmatized treatment of women, particularly poor and husbandless women. By treating women differently

according to their abilities to conform to the terms of the family ethic, social welfare programs have always been able to regulate the lives of women in ways that help to support the dynamics of both capitalism and patriarchy.

This gender division of labor contained in the family ethic emerged in the early 1800s, when the industrial revolution separated domestic and market production, activities that were previously combined on the family farm. The new market economy required someone to go out to work and someone else to care for the family and the home and norms to explain, justify, and promote what was a major, transformational change. The family ethic tells women that they (women) belong in the home, married, economically dependent on and subordinate to a male breadwinner. Defined as weak, women require male protection and control. Fulfilling the terms of the family ethic establishes a women's femininity, her womanhood, and her respectability. Non-compliance brings penalties for stepping out of role.

Double Standard: Directed toward white middle class married women, the family ethic did not account for experience of husbandless, poor white, immigrant women, or poor women of color whose life circumstances often prevented them from complying with its terms, but who nonetheless has always been judged by them. Institutionalized when slavery was in full force, the family ethic reflected the double standard of the society that created it- one based on race and class, as well as gender. The family ethic located (some would say locked) white middle-class mothers and wives in the home and glorified their family roles. But it granted no such recognition or support to poor white women and women of color. White society not only refused to recognize the family role of women of color, but in accomplishing its own ends, routinely assaulted this family and often tore it apart. Instead of protection, their labor was exploited outside the home and their womanhood denied. Slavery forced women of color into the fields, the industrial revolution's need for cheap labor drew white single women into the New England textile mills; and when they left for better jobs as teachers, immigrant wives and their daughters

took their place. *Although the labor force now includes other women, both workers out of economic necessity and workers out of choice, poor immigrant women and women of color continue to work for very low wages in homes, factories, and offices. (To this day, poor immigrant women and women of color work for very low wages in homes, factories, and offices although the labor force now includes other women, some who must and others who choose to work outside the home.)*

C. In Social Policy: The general premises of the family ethic are encoded in the rules and regulations of AFDC and other social welfare programs. As a result, these policies treat women differently according to the ability to conform to its terms, penalizing those who cannot or choose not to do so. Most generally, social welfare programs define married and previously married women such as widows, wives of sick, disabled or temporarily employed men, as more "deserving" of aid and have treated them better than single mothers, abandoned wives, and those whose male breadwinner failed to provide steady support. The "undeserving" are more likely to be poor women and women of color whose life circumstances prevent them from complying with the family ethic. They may be denied benefits, granted minimal aid or forced to work, according to the new welfare reform program.

Poverty Theories:

New theories of poverty also fueled the welfare reform consensus by describing an underclass that contained highly negative views of women.

A. Culture of Poverty: One theory known as the "culture of poverty" defines the underclass in terms of personal attitudes and behaviors, referring to a state of mind and a way of life that is viewed as much as a cultural condition as an economic condition. Growing up in the inner city ghettos, it is suggested, results in deep-seated psychological and behavioral dysfunctions. These pathologies were thought to be held in check due to the presence of a black middle class. The culture of poverty produces (a) low-self-esteem, (b) present-time orientation, (c) inability to defer gratification, (d) avoidance of

responsibility, (e) absence of achievement and (f) other negative characteristics which are seen entrenched, reinforcing, and resistant to change. These in turn become the causes of numerous social problems that plagued our cities and towns. The solutions that flow from this theory seek to rehabilitate people with programs that modify or punish the unproductive behaviors and attitudes, or by cutting welfare programs accused of weakening both work and family ethics.

B. Truly Disadvantaged: Taking a more systemic approach to the underclass William Julius Wilson, a black University of Chicago sociologist and author of the widely acclaimed book, The Truly Disadvantaged, emphasizes structural factors such as the extraordinarily high rates of black male unemployment (due to the transformation of the economy), the social isolation of the ghetto, the lack of role models and opportunities (due to the exodus of the black middle-class from the ghettos), and declining marriage rates (due to the shortage of economically stable and thus marriageable black males). His solutions focus more heavily on institutional rather than behavioral change.

C. Description of the underclass: Despite their ideological differences both perspectives describe the "underclass" in racist and sexist terms. Like their predecessor, the 1965 Moynihan Report focuses largely on the poor black family despite the fact that 2/3 of all the poor in the United States are white. Both theories describe the underclass as living in neighborhoods characterized by high rates of (a) teen-age pregnancy, (b) female-headed households, (c) out-of-wedlock births, and (d) high welfare utilization. Please note that each of these conditions is directly linked to husbandless women.

The members of the underclass are also described as suffering from a "tangle-of-pathologies" associated with crime, drug abuse, and high-school dropouts, among other behaviors.¹ You do not have to listen too carefully to hear the unspoken message that these "social pathologies" stem from women heading families without a man at the helm,

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or the implication that the social, economic, and political problems confronting poor (mostly black) families would readily disappear if more black women married and more black men were present to provide for their wives and discipline their children. We desperately need to understand and solve our cities' deep problems, but do we need to be guided by racist and sexist theories?

Welfare reform like the Bush campaign's focus on Willie Horton built support by playing to popular fears about poor women and the underclass. The rhetoric implied that welfare mothers could not parent and then talked of intergenerational dependency which blamed AFDC women for keeping their families mired in poverty.

1. Poor Role Models. Women on welfare are regularly stigmatized as bad mothers, unable to raise their children properly, instead of praising them for staying home and protecting their children from unsupervised play, unlicensed child care workers, or the absence of medical coverage. Welfare families are defined as disorganized by virtue of the absence of a male breadwinner rather than suffering the disorganizing impact of endless poverty. In Particular, the uncertainty that accompanies irregular employment, the perennial risk of losing one's welfare when a few additional dollars are earned, and the threat of homelessness. What could be more disruptive to organized family life than constantly worrying if you will have enough money to feed and house your family? While deploring mother-only families for their husbandless, it is forgotten that as a social institution, the two parent family has been problem ridden, at times a place of violence, and historically structured on the subordination of women.

AFDC mothers are also regarded as lazy, and unmotivated to work. Even though many women stay on welfare for only two years,² they are still regarded as free-loaders

². Henrietta Duvall, "Trends in AFDC REcipient Characteristics, 1967-1986", Office of Family Assistance, Family Support Administration,

who suffer from poor work habits rather than a poor education, limited job opportunities, and abusive economic policies. Women on AFDC are seen as opting out of the labor force rather than as being unwilling to accept unsafe jobs at substandard minimum wages which at \$3.35 an hour yields less than \$7000 a year, which is \$2000 less than the poverty line for a family of three and \$4600 below that of a family of four.³ It has not been increased since 1981, the longest period without a hike since the wage floor was first put into place in 1938.⁴

Calling welfare mothers lazy and requiring them to work implies that women at home are not working, when in fact, without any pay, they produce enormous benefits for their families and the entire society. They are bearing and raising children; feeding, clothing, sheltering, and nurturing family members, keeping them fit for another day of productive labor; and providing care for those who are unable to work due to age, illness or lack of a job. Although critical to the smooth functioning of the economy, these tasks are defined as work and remunerated only when performed outside the home. Even then, as "women's work," they command very low wages.

2. Intergenerational Dependency: It is widely believed that the female-dominated "welfare culture" keeps families mired in poverty generation after generation. If welfare did not create the underclass, then it certainly permits it to exist. Indeed, welfare reform was driven by the need to discourage dependency, thus blaming welfare mothers for using the program that was set up to assist them. The dependency argument has two

Presented at the Workshop for The National Association for Welfare Research and Statistics, August 1987(mimeo).

³.Isaac Shapiro and Robert Greenstein, Holes In The Safety Nets: Poverty Programs and Policies in the States, Center on Budget and Policy Priorities, 236 Massachusetts Ave, N.E., Suite 305 , Washington, D.C. . 20002, p.53. T. A2.

⁴. Labor Research Assoc., Economic Notes, 56(3-4) (March/April 1988), p12.

thrusts.

First, AFDC mothers are accused of excessive dependency on the state. This contrasts sharply with societal directives to other women who are encouraged by socialization, low wages or both to be economically dependent on men. It also contrasts sharply with the media treatment of professional women. While welfare mothers are openly maligned for turning to AFDC in order to be home with their children, the media regularly celebrates high-powered professional women who give "it all up" and return to husband and home implying that this is where they really belong and isn't it nice that they finally realized it.

The second thrust of the dependency argument holds that the use of welfare itself causes idleness, family break-up, births outside of marriage and a life time of reliance on AFDC. The notion of intergenerational dependency is deeply encoded in public opinion, despite the lack of conclusive evidence supporting the idea and some that refutes it.^{5,6} If welfare causes these behaviors, they should have declined during the seventies and eighties when the real dollar value of AFDC benefit plummeted. But they did not. The idea that welfare is a free ride which produces values and behaviors that are transmitted from mother to child perpetuating dependence and dysfunction across generations has most recently been challenged by the findings of a massive longitudinal study that

5. See Sheldon H. Danziger and Daniel H. Weinberg (eds) Fighting Poverty: What Works and What Doesn't (Cambridge: Harvard University Press, 1986); Greg J. Duncan, Martha Hill, and Saul Hoffman, "Welfare Dependence Within and Across Generations, " Science 239(January 29 1988, pp.467-481.

6. See Mimi Abramovitz, Regulating The Lives of Women: Social Welfare Policy From Colonial Times To the Present (Boston: South End press, 1988), Ch. 11.

examined the economic status families for nineteen years.⁷ It found that only one out of five of the daughters who grew up in homes where welfare was used for three or more years actually used AFDC themselves for a lengthy time. The overwhelming majority, more than three out of five, never applied for welfare at all. Daughters from families with no history of welfare were the least likely to need financial assistance as adults. The findings suggest that the extent to which intergenerational welfare use occurs, may be related to the difficulty of escaping poverty rather than the program itself.

Entry of Other Women Into the Labor Force

Underpinning all the criticism of welfare mothers who stay home is the massive entry of many women into the labor force. While the increased labor force participation of mothers cannot be dismissed, it must not be glibly applied in the present context. Instead, we need to look at the particular circumstances of single mothers who are poor.

1. Inhospitable Labor Market: A major problem facing welfare mothers is the inhospitability of today's labor market noted at the beginning of this talk. Given their low wages, a women earning \$5 an hour for full-time and paying moderate child care fees, cannot rise above the poverty line, and does only slightly better than she would on welfare and food stamps.⁸

2. One Parent-Two Jobs: The special problem facing single parents is that one parent must do the work of two. Given this, is it reasonable or practicable to expect all single mothers to work all the time? Raising children and supporting them are two demanding jobs many married mothers cannot readily pull off. Contrary to popular belief, while most married mothers work, less than one-third work full time, all year. Part-time, part-

7. Greg J. Duncan, Martha S. Hill, Saul DS. Hoffman, "Welfare Dependence With and Across Generations," Science 239 (January 29, 1988), p.467, 469

⁸David T. Ellwood, Testimony before U.S. House of Representatives, Select Committee on Children, Youth and Families, Hearings: A Domestic Priority: Overcoming Family Poverty in America,, September 22, 1988. (mimeo), New York Times Article, Buffalo pink sheet,

year work is the norm.⁹ And they have a spouse who might be available to pitch in. Although studies still show the husbands or working wives do little to housework, they do spend some time with the kids. The more affluent single mothers can purchase the housekeeping help they need and can pay for quality child care. The burdens facing single mothers, especially those on AFDC where income is so low and 43 percent of the children are under age six, surely are greater. In Europe work expectations for mothers are more likely to be backed by a publicly supported social infrastructure of services.¹⁰

CONCLUSION

A. Blaming poverty on women, the family structure, or welfare defines the problem as one of individual responsibility and conveniently obscures the real causes of poverty.

B. By linking poverty to the rise of female-headed households and its absence to the presence of two earners suggest that a person's gender and marital status makes them poor. This is only true if we believe that anatomy is destiny. But in fact being female or single or being black does not make one poor; nor does being male, married or white. Rather, the unequal treatment of people based on gender, race and marital status shape one's fate. Being female or single and facing discrimination, receiving low wages, and having full responsibility for children, can make one poor. These are economic and social problems that fall heavily on women given our social arrangements.

Knowing that female households are more vulnerable to poverty and that two-

⁹.Paula Roberts and Rhoda Schulzinger, "Towards Reform of the Welfare System: Is Consensus Emerging? Center For the Study of Law and Social Policy, 1987, p.6, citing Douglas Besharov and Michele Daily, "How Much Are Working Mothers Working?" Public Opinion (November./December 1986, p.48. See also U.S. Department of Labor, Bureau of Labor Statistics, "Marital and Family Survey, Table 15, "Employment Status of Ever Married and Never Married Women 16 years and over by Presence and Age of Own Children (Unpublished data, no page).

¹⁰.Shelia Kamerman and Alfred Kahn, Mother-Only Families in Western Europe (mimeo) November 1987. p.85

income households are less vulnerable is useful information, but does not really help us understand why there is poverty. In fact, it tends to obscure the realities by focusing our attention on symptoms rather than causes, on family structure rather than social structure, and finally, on welfare rather than well-being.

C. Another popular activity is to blame poverty on welfare itself. This conveniently ignores some important facts: (1) Less than 40% of poor children and families are eligible for welfare (2) Those who are, often stay in poverty due to inadequate benefit levels and, (3) Between 1979-1986, one -third of the increase in poverty among families with children was due to cuts in cash assistance programs. Blaming welfare obscures poverty roots in racism, sexism, joblessness and the increasingly unequal distribution of income.¹¹

What's Needed?

A. Real Welfare Reform means jobs for everyone who can work as well as a dignified, uniform and simple income security system for those who cannot AND their caretakers. Cash assistance programs must never let people live below the below the official poverty line, must be available to single persons and families regardless of marital status or family structure and must impose the same conditions on the poor and non-poor recipients of government support. No more deserving and undeserving poor.

B. Real Social Progress, for women (and men) must go beyond reforming the social welfare system to reforming the labor market. We need a higher minimum wage; a minimum wage that is raised at regular intervals and indexed to the cost of living. We need full employment policies that provide jobs for all those willing and able to work, but that do not permit race and gender based occupational and wage differentials. We need a

¹¹.Frank Levy, "Changes in the Distribution of American Family Incomes, 1947-1984, Science v. 236, May 22, 1987, p.4804; Gary Burtless, "INEquality in America: Where do we Stand?" The Brookings Review, Summer1987, pp.9-16.

more equitable distribution of income and wealth, one that does not leave, as the U.S. Census Bureau recently reported, the top or most affluent 20 percent of the American population receiving 46 percent of all household income and the bottom one -fifth with only 4.7 percent.¹²

C. Challenge The Family Ethic: Finally, we must challenge the prevailing family ethic and the associated gender division of labor that still defines women exclusively responsible for children and the home. Pay equity would be a good starting point. Equalizing wages would not only raise the standard of living of all working women but would reduce the economic incentive that, in two-parent families, now forces the higher paid, typically male, parent out of the home. And right now we must be prepared to fight to hold onto the right to abortion and a women's right to choose.

D. IN SUM we need family and employment policies that recognize common human needs among diverse family structures and ones that recognize equal rights and responsibilities within the workplace and the home. Only then will we move beyond issues of "dependency" to the underlying causes of poverty and from there to goals that envision a redistribution of income and wealth and genuine equality for all U S. citizens.

¹². Robert Pear, "Social Security Said to Bridge Gap in Income," New York Times, December 12, 1988.,