This thesis explores outcomes of women's participation in the American welfare system. The primary goal of this research was to determine the impact certain segments of the welfare system in the United States have on women's ability to obtain and retain human capital. The primary resources were formulated around participants who were working mothers living in Linn County, Oregon and receiving both Oregon Health Plan and cash welfare benefits. This project explores women's views and experiences with public services, employment, education, childcare, and healthcare.

APPROVED
Redacted for Privacy

Major Professor, representing Women Studies
Redacted for Privacy

Committee Member, representing Women Studies
Redacted for Privacy

Committee Member, representing History
Redacted for Privacy

Director of the College of Liberal Arts Women Studies Program
Redacted for Privacy

Dean of the Graduate School

I understand that my thesis will become part of the permanent collection of Oregon State University libraries. My signature below authorizes release of my thesis to any reader upon request.
Redacted for Privacy

Amy L. Leer-Beyerlein, Author
ACKNOWLEDGEMENTS

This Master's thesis and degree is due in large part to my remarkable mother. Momoo, it has been and always will be your inspiration, energy, and friendship which support my soul. Dadoo, thank you for your open encouragement and belief in my dreams, it is because of you that I possess enough in this life. David, thank you for challenging, experiencing, and growing with me throughout this incredible journey, you have been since the day I was born my best and most cherished human. Joseph, my favorite man, I love you forever and always, every way, and everywhere. It is because of my incredible family that I am everything I have ever imagined, thank you.
# TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>Chapter 1 – Introduction</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Theoretical Perspective</td>
<td>4</td>
</tr>
<tr>
<td>Human Capital</td>
<td>8</td>
</tr>
<tr>
<td>Chapter 2 – Literature Review</td>
<td>12</td>
</tr>
<tr>
<td>Progressive Era</td>
<td>12</td>
</tr>
<tr>
<td>New Deal Welfare</td>
<td>15</td>
</tr>
<tr>
<td>Welfare Reform</td>
<td>19</td>
</tr>
<tr>
<td>Chapter 3 – Materials and Methods</td>
<td>36</td>
</tr>
<tr>
<td>Participants</td>
<td>37</td>
</tr>
<tr>
<td>Process</td>
<td>40</td>
</tr>
<tr>
<td>Data and Coding Analysis</td>
<td>41</td>
</tr>
<tr>
<td>Themes</td>
<td>41</td>
</tr>
<tr>
<td>Coding Data</td>
<td>43</td>
</tr>
<tr>
<td>Chapter 4 – Results</td>
<td>46</td>
</tr>
<tr>
<td>Realities and Barriers for Women at the Macro Level</td>
<td>46</td>
</tr>
<tr>
<td>Labor Market Environment</td>
<td>46</td>
</tr>
<tr>
<td>Employment Barriers</td>
<td>48</td>
</tr>
<tr>
<td>Social Perceptions about the Value of Motherhood</td>
<td>50</td>
</tr>
<tr>
<td>Realities for Women at the Meso Level</td>
<td>51</td>
</tr>
<tr>
<td>Inadequate Communication and Coordination of Services and Benefits</td>
<td>51</td>
</tr>
<tr>
<td>Child Care Needs</td>
<td>53</td>
</tr>
<tr>
<td>Student Debt and Repayment</td>
<td>55</td>
</tr>
<tr>
<td>Accessible Affordable Housing</td>
<td>57</td>
</tr>
<tr>
<td>Employment Training Programs</td>
<td>58</td>
</tr>
<tr>
<td>Realities for Women at the Micro Level</td>
<td>59</td>
</tr>
<tr>
<td>Section</td>
<td>Page</td>
</tr>
<tr>
<td>--------------------------------------------</td>
<td>------</td>
</tr>
<tr>
<td>Basic Needs: Food and Clothing</td>
<td>59</td>
</tr>
<tr>
<td>Working and/or Looking for Work</td>
<td>61</td>
</tr>
<tr>
<td>and Being on Welfare</td>
<td></td>
</tr>
<tr>
<td>Discrimination</td>
<td>62</td>
</tr>
<tr>
<td>Fear</td>
<td>64</td>
</tr>
<tr>
<td>Chapter 5 – Discussion</td>
<td>67</td>
</tr>
<tr>
<td>Chapter 6 – Conclusion</td>
<td>73</td>
</tr>
<tr>
<td>Future Directions</td>
<td>74</td>
</tr>
<tr>
<td>Bibliography</td>
<td>77</td>
</tr>
<tr>
<td>Appendices</td>
<td>86</td>
</tr>
<tr>
<td>Appendix A – Survey</td>
<td>86</td>
</tr>
</tbody>
</table>
# LIST OF FIGURES

<table>
<thead>
<tr>
<th>Figure</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>1: Marital Status</td>
<td>38</td>
</tr>
<tr>
<td>2: Age</td>
<td>39</td>
</tr>
<tr>
<td>3: Education</td>
<td>40</td>
</tr>
<tr>
<td>Table</td>
<td>Page</td>
</tr>
<tr>
<td>-------</td>
<td>------</td>
</tr>
<tr>
<td>1: The Ecological Framework of Coded Data</td>
<td>44</td>
</tr>
</tbody>
</table>
Chapter 1
Introduction

Many women receiving social assistance want to work and earn enough income to increase their human capital. In the United States, the American Dream is alive and well for a select group of privileged individuals. Those among us, who cannot access sufficient financial and interpersonal resources, should be assisted with social supports. This thesis brings a feminist analysis to the very complex problem of the mother on welfare and her ability to maintain personal and familial livelihood in a capitalist society. A holistic approach is used which examines the convoluted challenges of welfare mothers and probes into the systemic issues at the societal, service and personal levels, and considers how the issues at these levels often intersect.

The discussion of the issues is openly feminist and uses the lens of gender inequality and differential experiences for women to analyze outcomes and needs. This thesis looks at problems that specifically affect women and place them at a disproportionate disadvantage. The questions and answers within this thesis give voice to the poverty experienced by welfare mothers in Linn County, Oregon. This feminist analysis also integrates a general anti-oppression perspective that acknowledges power differences and relationships in the labor market.

For this project, the population of mothers on welfare was intentionally selected. Mediated by social structure, it is their constructed motherhood
and related barriers, which impact their ability to obtain and maintain human capital opportunities.

Women in the United States are generally expected to have children, to care for them and other family members who need care, or to take responsibility for arranging alternative services. Women are the majority of face-to-face workers in most human services, such as child care, nursing and teaching, and occupy most of the paid domestic work positions. Women make up the highest percentage of contingent and part-time work, and self-employment that leaves them without benefits and pension provisions (Albelda, p. 122).

Women want the chance to work and they want access to a range of options that will bring them greater rewards in life. Often, these options involve post-secondary education or training. The opportunities to work are limited by the continuing expectations that women will take the primary responsibility for offering care to those who cannot care for themselves. While there are male partners who share in that type of care, the care of young children, older and more frail family members, and others with personal care needs still falls mainly on women. This has an unavoidable effect on women's participation in the paid work force.

Women are, therefore, often out of the paid work force for long periods, or work part time or intermittently, depending on the demands of motherhood and other care responsibilities. Others incur costs as they
purchase forms of substitute care and outsource domestic responsibilities. Most still earn less than men do, even when working full time. Labor market systems that are premised on male patterns of full-time work-force participation with full-time domestic support, fail women who cannot fit the required norm. Women, both in and outside of the paid work force, contribute to family, community and social well-being. New systems that recognize the needs of differently situated women at various times in their life cycles are desperately required. The expectation for this research project was to determine the impact certain segments of the welfare system in the United States have on women’s ability to obtain and retain human capital.

This thesis sets out to answer three questions:

- Is the financial well-being of capitalism in the United States reliant primarily on human capital?
- Does the current welfare system in the United States create a hierarchy based on gender and class?
- Does the current welfare system as represented by the standards in Linn County Oregon create a hierarchical devaluation of human capital for welfare mothers?
Theoretical Perspective

While I did not start out with a theory, I did begin with assumptions about the welfare state and the state of welfare in the United States. Contemporary welfare programs were designed to support people who have personal crises of health or family, and situations of unemployment. The social structures created by the political economy and sustained by the government are the material reality that relegates mothers to inferior positions. As a result, it is the consequences of policy, not of motherhood, that result in poverty. This draws on the social construction of poverty in which interaction between mothers and their governments is central to how women are situated.

This thesis is ultimately concerned with examining the gendered hierarchy of cultural differences. Particularly of importance are the technologies of gender and sex through which categories of difference are produced and deployed to structure relationships and institutions in social and historical contexts. Traditional feminist gender focus greatly limits critical thought within the conceptual frameworks of universal sex oppression. The focus on woman as different from the Man makes the discussion of women as different from the Woman basically impossible. Michel Foucault’s theory of sexuality as the “technology of sex” is highly applicable to my concept of gender (Hekman, 1996, p. 81). Gender both as a demonstration and as self representation is the product of various
social technologies such as literature, film, print media, institutionalized discourses, epistemologies, and practices of daily life. Ideas which resonate with me are those that draw from ethos contrary to traditional gender concentration, ideas whose focus is on a notion of gender that is not so bound up with sex differences.

Accordingly it is essential to begin a theoretical investigation with a spotlight on the importance of Marxist feminism and its identification of women's institutionalized and historic oppression within the system of capitalism. Marxist feminism concentrates on aspects of the intentionality of class temperaments. In 1846 Marx and Engels wrote *The German Ideology*, which theorized that the original division of labor was based on the division of labor in the family. This thought process distinguishes and recognizes difference but it does not create hierarchical values of judgment (Tong, 1998, p. 96). Through this conclusion Marx determined that the very root of capitalist development was that the wife and children were the slaves of the husband and thus formed the "first property." This distinction marked the establishment of people attaining power to dispose of the human capital of others (Burggraf, 1997, p. 182).

Marxist theorists have traditionally been concerned with what they termed "the woman question." In this, they have concluded that the emancipation of women would occur only with the destruction of capitalism and the construction of a utopian communist state (Burggraf,
1997, p. 29). After Marx's death, Engels in 1884 attempted to trace what he termed "the historical downfall of the female sex" in *The Origin of the Family, Private Property and the State* (Engels, 1972, p. 33). In 1972, Marxist-feminist anthropologist Eleanor Leacock wrote the introduction to the republication of Engels' text and contended that

> . . . it is crucial to the organization of women for their liberation to understand that it is the monogamous family as an economic unit, at the heart of class society that is basic to their subjugation. (p. 6)

Leacock maintained that with this understanding of oppression, women would be freed from dependency on men and be able to involve themselves in productive labor; hence, they would be able to gain power and human capital in a capitalist society.

Socialist feminist theory is another important tool in this investigation. Socialist feminist philosophy uses and critiques traditional Marxism to uncover the complex nature of women's oppression, especially as it relates to economics (Sargent, 1981, p. 231). Socialist feminism focuses on the economic class aspects of women's oppression considering patriarchy and capitalism as mutually dependent systems, interwoven, with no single core (Tong, 1998, p. 119). Women are recognized as mother and worker, reproducer and producer, homemaker and wage earner, consumer and employee. Socialist feminists Sheila Rowbotham, Zillah Eisenstein, Heidi Hartmann, and Juliet Mitchell
contend that it is the system of capitalist patriarchy, not just capitalism, which defines the problem of women's oppression. In this, they suggest that a capitalist patriarchy is particularly problematic for it defines a woman's options. Women across classes can understand one another's needs once they identify the role the capitalist patriarchy plays in their choices (Eisenstein, 1979, p. 22).

Socialist feminism moreover reflects Marxist beginnings with its focus on the patriarchal organization and the ways the traditional heterosexual family institutionalizes sexual hierarchy between men and women (Tong, 1998, p. 119). Women are defined as mothers and wives and, therefore, are primarily responsible for the domestic labor of the home and child rearing. Fundamentally women are either excluded from the marketplace as full-time, unpaid housewives or hired at lower wages than men because their primary responsibility is considered to be home and family.

Socialist feminism (in both developed and developing worlds) draws from traditional Marxist theory and contends that women's oppression is equated with their position in the economic class structure (Eisenstein, 1979, p. 79). As such, working-class women are oppressed by their exploitation; that is, their labor is not paid for in wages equal to the value of their work. Few people recognize that women are exploited at a higher rate than men simply because they are women.
This understanding of the hierarchical fabrication of cultural differences is foundationally important to my initial research consideration of the women-saturated welfare system and the cultural characteristic of welfare mothers a distinct class. In the capitalist American society, the 'welfare problem' is rooted in misogyny. My research questioning remains relevant because despite recent local, state, and national reforms the exploitation of labor, the intensification of poverty and income inequalities, and the alienation of women on welfare has continued to grow.

**Human Capital**

Human capital is the accumulation of accomplished skills, knowledge, and abilities of human beings. Fundamentally this definition supports the idea that such skills and knowledge create revenue and moreover they do so by enough gain to validate the costs undertaken to acquire them (Borooah, 1996, p. 30). Spending to increase the collection of human capital is initially viewed as an asset, not as expenditure. Therefore, the return to investment in human capital is the increased amount of output that results from development and intensification of skills and knowledge.

Employee selection procedures personify widespread cultural suppositions that there is a hierarchy of value among workers (Burggraf, 1997, p. 39). In this hierarchy education, experience, race, ethnicity, class, and gender are among the factors taken into account. Candidate
comparison is founded on indications of compliance with dominant cultural norms rather than individualized standards. These norms exclude human capital and identify production behaviors such as workers' willingness to work and their reliability. The cost of estimating the likely performance on the job of different individuals is too high and the ability to forecast performance gaps among individuals too low to defend the cost of assessing specific individuals (Graham, 2000, p. 17). Thus, evaluation of individuals as job applicants is often normalized to avoid undue expense.

In place of individual assessment, employer choices about hiring involve the identification of one or more stereotypes. Employee selections are made by identifying individuals according to one of a number of labels related to these stereotypes (Kuiper (Sens), 1995, p. 55). With each label, an inherent dichotic decision is measured for each aspect of work, wage rate, and state of the labor environment (Nelson, 1996, p. 52). The purpose of interviewing, testing, and otherwise screening job applicants is designed to decide on suitable stereotypes with which to identify the individual. One important stereotype is that of the welfare mother who is typecast to be psychologically damaged; lazy, demoralized with bad work habits, and with a propensity to legal difficulties. Any screening device that generalizes from such stereotypes has adverse effects upon an individual's chance for acceptance (Kuiper (Polachek), 1995, p. 64).
Once an individual is stereotyped, the conclusion to hire or reject her is completely determined.

The core of human capital attainment inequity lies not just in the screening techniques, but in the stereotypes and decision functions used to determine employability. This is particularly important to my investigation of portions of the American welfare system and the resultant stigmatized oppression that stems from being labeled a welfare mother. Women on welfare are routinely described as "parasites" who are content to loll around at the "public trough" (Acker, p. 477). This ideology, establishes the notion that paid work of any kind is a contribution to the larger society, while caring for one's family members is a form of self-indulgence. In the "job-readiness" programs routinely inflicted on welfare recipients since 1996, poor women are directed that by getting a job they will win "self-esteem" and, at the same time, be able to provide a suitable "role model" for their children (Cohen & Bianchi, p. 25). Stigmatizing unemployment or, more accurately, welfare mothers, works to promote the kind of docility businesses such as Wal-Mart and McDonalds crave in their employees. Any job, no matter how dangerous, abusive, or poorly paid, can be construed as better than no job at all.

From a human capital point of view, women on welfare have provided American business with closely controlled and in most cases, desperate workers. The penalizing effect of women on welfares' inability
to obtain the skills, experience, and education needed to climb the proverbial ladder dictates passive obedience in the workplace. The stereotype to determine the human capital ability of welfare mothers can be understood, then, as one of several initiatives launched against women by the capitalist system in the United States which supports employers in class warfare.
Chapter 2 – Literature Review

The accusation that poverty is the result of the individual failings of single mothers to care for their families has shaped debates about welfare. The actual lives, let alone ideas, of mothers on welfare have been pushed to the margins of debate unless they legitimize popular stereotypes. While the political drive to cut welfare is not new, neither is the image of the welfare mother. The following is an investigation of the literature concerning the role of hegemonic ideas about gender in shaping the public welfare system in the United States and will concentrate on three critical eras: the Progressive Era, the New Deal, and Welfare Reform. The history of welfare and welfare reform places women at the center of an interconnected analysis of class and gender. As it is womanhood that is positioned as the stereotype and image of the welfare mother, it is important to explore the history of welfare and the development of controlling images of mothers on welfare.

**Progressive Era**

The history of aid to women with children began with the Mother's Aid program which was advanced by mainly white middle-class reformers during the Progressive Era (1896-1924). The Progressive Era marked a period of time when sweeping reforms were made in government at local, state and federal levels. The reform efforts were generally organized by an upper to middle class white constituency that believed government
should be managed professionally and that middle-class values should be spread throughout society, particularly to poor immigrant and working class communities. The campaign for the Mother's Aid program pushed for greater government responsibility in the lives of poor women and their children. The poor mothers the women reformers campaigned for were mostly widows. In 1900, widows headed 77 percent of all mother only families (Skocpol & Ritter, 1991, p. 48). The advocates of the Mother's Aid focused on widows as mothers who were deemed socially "worthy" of public support. The funds would be used to help maintain families and reward mothers who stayed home with their children. Linda Gordon (1994) in Pitied But Not Entitled: Single Mothers and the History of Welfare, discusses how the women reformers of the Progressive Era, in general, believed that the proper role of the mother was to stay home and care for the children. The allowance would therefore help maintain established gender roles; this being the explicit strategy of the reformers. The size of the pension to widow's and their families was small, but it did help families stay slightly above poverty levels. Between 1911 and 1921, forty states had passed the Mother's Aid program and by 1932, the program existed in all but two states (Baker, 1984, p. 41).

The Mother's Aid was based on the model of the "worthy" mother. In a society stratified by race that privileged whiteness at the expense of Blackness, this meant that the program by and large benefited white

the glorification of Anglo-American motherhood, the belief in childrearing as exclusively women's work, the narrow vision of proper single mothers as widows and the identification of worthiness with assimilation [into white-Anglo middle class society] condemned other mothers who did not live up to these ideals as immoral and unworthy of aid. (p. 37)

It is important to explore these underlying discourses in the Mother's Aid program, as these discussions are at the ideological core of welfare programs, welfare reform, and discussions on poverty in general. This is why it is important that to develop a framework of analysis when discussing the history of mothers' welfare in the United States.

At the same time that the Mother's Aid was adopted, other programs that would have benefited all poor women, all children, both single and two parent families (through a family allowance) were rejected. These alternative program proposals were based on the idea that public support was a right not a privilege. The programs that were able to generate support from power constituencies in the reform movement where programs that enforced the notion that public support was a burden on society and not a right of the public. The dichotomous notions of "worthy" and "unworthy" mothers developed in the Mother's Aid program has continued throughout the evolution of welfare programs.
Mothers' Aid programs marked a distinct shift from the provision of assistance through private institutions to the provision of assistance through income maintenance (Abramovitz, 1996). Mothers' Aid initially provided through state and local programs, laid the financial outline for the modern federal welfare system and shaped the terms of the debate about single motherhood funding that still govern welfare policy discussions today. Establishing a formal state governmental role in the provision of welfare assistance, Mothers' Aid was a direct antecedent of Aid to Dependent Children (ADC) established in the Social Security Act of 1935 which was later renamed Aid to Families with Dependant Children (AFDC) and replaced by Temporary Assistance to Needy Families in 1996. Mothers' Aid presents a unique opportunity to consider how economic, political, and demographic factors converged to shape the origins of state welfare policy within an institutional environment relatively unencumbered by federal regulatory constraints. Mothers' Aid’s status as the institutional forerunner to programs like AFDC and TANF also provides an opportunity to consider how initial state-level welfare program decisions shape subsequent national welfare agenda decisions.

New Deal Welfare
The next major event in the development of welfare was Franklin D. Roosevelt's New Deal. Roosevelt's legislation was prompted by the massive economic collapse that began with the 1929 Wall Street crash,
and continued throughout most of the 1930s, ending with the onset of World War II (Berry, p. 106). Roosevelt's first two terms saw a massive program of legislation aimed at breathing life into the American economy, and although it did little to prompt industrial recovery and increase employment, it left lasting impressions in various areas of American economic and social life, the legacies of which can still be seen today. Amid widespread unemployment, poverty, a crashing economy and growing social unrest, the federal government passed the Social Security Act of 1935. The significance of this Act was profound, as Abramovitz (1996) explains, "this landmark legislation transferred responsibility for social welfare from the states to the federal government, replacing nineteenth-century laissez-faire economics with twentieth century government intervention" (p. 217). The Social Security Act modeled many of the existing social welfare programs that had existed for over 30 years in most of the industrialized European nations.

As part of the New Deal legislation, the Social Security Act established two forms of cash benefits: social insurance and public assistance (Abramovitz, 1996). Social insurance programs included Social Security and Unemployment Insurance. The social insurance programs of 1935, excluded a majority of workers in the country. In order to win the support of Southern political leaders, the two entitlement programs did not include those in agricultural and domestic work
With the majority of men and women of color as well as poor white women working in these two occupations, especially in the South, social insurance programs furthered race and gender based economic inequality. In addition to the exclusion of women workers in agriculture and domestic work, women were excluded from Social Security as the following occupations did not receive this federal entitlement; teachers, nurses, hospital employees, librarians and social workers, all of which were heavily occupied by women. Thus writes Jill Quadagno, author of *The Color of Welfare: How Racism Undermined the War on Poverty*, “the nation's first social wage provided little or nothing for most women and most African Americans” (p. 138).

The public assistance programs were: Aid to Dependent Children (ADC), Old Age Assistance, and Aid to the Blind; Aid to the Permanently and Totally Disabled was added in 1956. ADC, which became Aid to Families with Dependent Children in 1962, was a continuation of the Mother’s Aid program, and carried the same dichotomous notions of “worthy” and “unworthy mothers” (Abramovitz, 1996). ADC, which came to be known as welfare, was severely limited by institutionalized racism and sexism. Congress rejected the definition of a dependent child that would have entitled any poor child assistance if the family was either unemployed or could not provide a reasonable subsistence (Scott, p. 64). This definition would have included children living in single or two parent
homes as well as children living with extended families. ADC only offered assistance to children without parental support due to death, long-term absence, or incapacity of the family breadwinner.

The oppression of welfare mothers, according to Patricia Hill Collins' article "Shifting the Center: Race, Class, and Feminist Theorizing about Motherhood,"

the ideological dimension by which certain assumed qualities are attached to women on welfare and how these qualities are used to justify oppression. The ever present welfare mothers of contemporary popular culture, the nexus of negative stereotypical images applied to women has been fundamental to all women's oppression (p. 61, quoted in Representations of Motherhood, 1994).

This is a process that involves both racializing and gendering meaning. The groundbreaking work of Michael Omi and Howard Winant (1994), Racial Formation in the United States, explains racialization as a process that "involves attaching racial meaning to a previously racially unclassified relationship, social practice or group" (p. 50). The process of gendering similarly involves attaching gendered meaning to previously ungendered relationships, social practices or groups.

As mentioned earlier, ADC was originally a program available primarily to white single mothers. Several major events changed the racial composition of ADC recipients. As the number of Black mothers receiving ADC grew, the program developed a racial coding that attached Black racialized meaning to a program that originally benefited white women
almost exclusively (Omi). Whereas the dichotomous notions of the Mother's aid focused on "unworthy" and "worthy" mothers, ADC developed notions of worth related to the race of the recipient; to be a Black mother in poverty receiving ADC is to become the symbol of the "unworthy". The stigma of welfare and the corrupting effects of welfare on the family became racialized. As ADC and then AFDC have always been programs benefiting women and their children, the stigma has already been gendered. The social construction of gender that defines women as dependent on men is continued to the social construction of the welfare mother dependent on society.

**Welfare Reform**

In 1996 the Personal Responsibility and Work Opportunity Act became law and dismantled the 61 year old program of federally guaranteed Aid to Families with Dependent Children or what is common referred to as welfare. The debate surrounding welfare reform was dominated primarily by white male politicians and journalists and focused mainly on women and their families living in poverty. The discussion in the mainstream media about welfare and welfare reform has centered on what Newsweek's columnist Joe Klein described as the "sexually irresponsible culture of poverty."

The idiom 'welfare reform' usually refers to that 1996 Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA), which
replaced Aid to Families with Dependent Children (AFDC) with a state-level block grant, entitled the Temporary Assistance to Needy Families (TANF) program. As previously discussed the reform of welfare has been an important and often passionately debated issue long before the mid-1990s. Concern about the moral behavior of poor single mothers, for example, has been an issue since the days of the state-level Mothers’ Aid programs that heralded the establishment of AFDC, and origins of worthiness have always been immersed in traditional gender ideology and highly racialized (Gordon, 1994; Abramovitz, 1996; Peterson, 1996; Mink, 1998). Despite the aforementioned rhetoric surrounding the establishment of the AFDC program, limiting eligibility requirements and low benefits historically resulted in many welfare recipients participation in low wage labor (Gordon, 1994; Abramovitz, 1996). The nature of the relationship between public assistance and the low-wage labor market has long been a concern to feminist critics of the welfare system from a variety of perspectives (Mink, 1994).

The 1996 legislation states that the purpose of the TANF program was to assist disadvantaged families, to fight "welfare dependency" by promoting work and heterosexual marriage, to reduce non-marital births, and to encourage the formation and maintenance of heterosexual two parent families (Committee on Ways and Means 2000, p. 354; Haskins et al., 2001b, p. 2). In the early years of TANF implementation, the utility that
received the most emphasis was to reduce "welfare dependency," measured largely in terms of declining caseloads and increasing employment among poor single mothers (Haskins et al., 2001b, p. 24). As welfare reform persists, many feminists and advocates have confronted views from across the political spectrum, with those on the political left arguing that welfare reform should focus on reducing poverty and those on the political right arguing that welfare reform should focus on increasing heterosexual marriage and reducing "illegitimacy" (Greenberg & Laracy, 2000, p. 13; Haskins et al., 2001b, p. 2).

Progressive researchers Mark Greenberg and Jared Bernstein (of the Economic Policy Institute and the Center for Law and Social Policy), argue that welfare reform has not focused enough on what should be the purpose of true reform, "the improvement of the economic well-being of poor families with children" (Bernstein & Greenberg, 2001, p. 11). They highlight that although caseloads have fallen and employment has increased, "welfare reform has not fundamentally improved the living standards of many of the families it has affected" (Bernstein and Greenberg, 2001, p. 11). This position grounds a policy agenda for welfare reauthorization that defines changing the law's central focus from caseload reduction to poverty reduction as the top priority. This is supported by feminists Barbara Gault and Annisah Um'rani (2000) in their article, "The Outcomes of Welfare Reform for Women" in Poverty and
Race July/August issue wherein they call for increasing (or at least maintaining) the size of the block grants. As well, Rebecca Gordon’s (2001) “Cruel and Unusual: How Welfare ‘Reform’ Punishes Poor People” and Suzy Harrington and Maura Rozell’s (2000) “Welfare to What? Part II: Laying the Groundwork for the 2002 Congressional TANF Reauthorization Debate” contend that making states more accountable for the way they spend their block grant funds (by expanding states’ reporting and tracking requirements so that the impacts of welfare reform can be adequately reviewed), and for reforms in key elements of TANF (such as work requirements, time limits, and restrictions) progress will be evident.

Conservative researchers Charles Murray and Robert Rector (of the American Enterprise Institute and the Heritage Foundation), alternatively maintain that the heterosexual family formation purposes of welfare reform are the most fundamental objectives and must be at the forefront of change (Murray, 2001; Rector, 2001b). The inclusion of these provisions in the 1996 legislation was inspired, to a great extent, by the work of Murray, who asserts that "illegitimacy is the single worst social problem of our time – more important than crime, drugs, poverty, illiteracy, welfare, or homelessness because it drives everything else" (Greenberg et al., 2000, p. 13). As well, President George W. Bush as part of his “family values” tour promoted heterosexual marriage and support for religious programs implying their help to welfare recipients and people with lower
incomes. Bush stated that the welfare policy should focus on the creation and maintenance of stable families, announcing that his "administration will give unprecedented support to strengthening [heterosexual] marriage" (Murray, 2001, p. 141). As Washington Post staff writer Amy Goldstein reported, the White House plans to require states to include "explicit descriptions of their family-formation and healthy-marriage efforts" in the welfare plans they submit to the federal government. The House passed Bush's welfare legislation (HR 4737) in May 2002, and the Senate in July 2002.

The proposal for welfare reauthorization put forth by the Bush Administration builds upon the 'success' of the 1996 reforms. Bush applications appeal tougher work standards, which required: welfare recipients to work 40 hours per week, whereas in 1996, states had the option of allowing 20 hours of work and 10 hours of flexible activities, and states chose to enforce 30 hours of work instead, allowing two of those days to be used for narrowly-defined education and training activities. The plan also calls for the allocation of $400 million for heterosexual marriage promotion campaigns and spending $135 million on abstinence education. Increased spending for childcare (for mothers and fathers who have to work those 40 hours), or for training or education for welfare recipients, have not been part of the administrations plan. These positions justify a policy agenda for welfare reauthorization that seeks to further limit the
access of poor single mothers to public assistance and to aggressively promote heterosexual marriage to those who receive it (Murray, 2001; Rector, 2001b).

Jacqueline Payne and Martha Davis in their 2001 testimony to the NOW Legal Defense and Education Fund on Child Support and Fatherhood Initiatives, argued that it is simply incorrect to posit heterosexual marriage as the solution to women's poverty, and inappropriate for the government to impose a particular definition of family – the traditional heteronormative patriarchal family – through law and social policy. They contend that marriage is viewed as a "constitutionally protected choice and not a decision poor women should have to make in exchange for income support." Janice Peterson in her 2000 Journal of Economic Issues article, "Welfare Reform and Inequality: The TANF and UI Programs " also stresses the importance of recognizing the role of domestic violence in perpetuating women's poverty, and argues that policies promoting two-parent families must fully and explicitly address this concern so that they do not promote the establishment of embattled households.

Mark Greenberg et al (2000) in their article "Welfare Reauthorization: An Early Guide to the Issues" emphasize the fact that while polls show "most Americans continue to prize and value marriage as an important life goal," there is "a great deal of uncertainly about the
appropriate role of the government with respect to [heterosexual] marriage." Social welfare policy should provide the appropriate supports to all families. As well, Wendell Primus and Kristina Daugirdas in their (1999) "Several Suggestions for Improving the Work-Based Safety Net and Reducing Child Poverty along with Peter Edelman's (2000) "Controversy: Knowing What We Do Know, How Should Congress Change Welfare Reform" argue that the involvement of parents in the lives of their children should be the goal (instead of promoting certain heterosexist family structures), in which case social welfare policy should pay more attention to the needs of "fragile families" (those headed by women and unmarried couples).

Ron Haskins et al (2001) in their "Welfare Reform Reauthorization: An Overview of Problems and Issues" discuss the funding levels of welfare which have been an issue of debate in recent reform discussions. Funding levels for TANF were based on the size of the caseload in 1994, and, given the dramatic decline in the caseload since that time, it is argued by some that federal TANF funding is now too high and should be cut back (Rector, 2001b, p. 8). Others, such as Greenberg and Laracy (2000), Greenberg et al. (2000), and Van Lare and Griener (2000) however, argue that the remaining caseloads have numerous unmet needs and that welfare-to-work strategies may become increasingly expensive and require more funds to adequately serve this population. In
addition, they argued that as welfare reform enters the next phase, more attention should be given to assisting low-income working families more generally. Thus, an important goal for many advocates is increasing (or at least maintaining) federal levels of TANF spending and state maintenance-of-effort dollars. Moreover, as the U.S. economy heads deeper into a recession, welfare case loads are rising and states will need more money not less, just as their state dollars are falling. Some advocates would prefer to have the federal entitlement status of AFDC returned.

Time limits as discussed by Robert Rector's (2001) "Comment" are seen by many as the "hallmark of welfare reform," remains one of its most controversial features. While supporters of time limits argue that they play "an enormous symbolic role" (Rector, 2001a, p. 267), many feminist researchers and advocates argue that in the context of mandatory and strictly enforced work requirements there is no rationale for placing arbitrary time limits on welfare receipt. In addition, Ron Haskins et al (2001) argue in their "Welfare Reform Reauthorization: An Overview of Problems and Issues" that the impact of time limits is still unknown, since in the majority of states they have not yet been reached. There is particular concern that those families who remain on welfare, and who are likely to be affected by time limits, have significant human capital barriers to employment and will face serious hardships when assistance ends,
especially in the context of a recession (Haskins et al., 2001b, p. 4). Edelman (2000); Greenberg (2000b); Greenberg et al. (2000); Harrington and Rozell (2000); Van Lare and Griener (2000); and Haskins et al. (2001b) advocate that, at the very least, the federal time limit structure should be revised to provide more flexibility in assisting working families by, for example, "stopping the clock" when a parent is employed, caring for young children, or going to school and increasing exemptions for those who cannot find and maintain employment due to barriers such as caring for a chronically ill or disabled child or having experienced domestic violence (Edelman, 2000; Greenberg, 2000b; Greenberg et al., 2000, p. 11; Harrington and Rozell, 2000, p. 10; Van Lare & Griener, 2000, p. 5; Haskins et al., 2001b, 4).

Robert Rector and other supporters of strict sanctions argue that they "send an important message that the state is serious about changing behavior" (Rector, 2001a, p. 266) and are necessary for the implementation of mandatory work requirements. Research on sanctions shows they are, in fact, widely and routinely used: in some states, as many as a third of the cases are under sanction or have received a sanction (Haskins et al., 2001b, p. 4). Bernstein and Greenberg (2001), Pavetti and Bloom (2001), Haskins et al. (2001b), and other critics of current sanction policies report research findings that show many of the families who have lost assistance through sanctions are among those with
the least education and most severe barriers to employment, and often do not understand why they are being sanctioned (Bernstein & Greenberg, 2001, p. 13; Pavetti & Bloom 2001, p. 258-260; Haskins et al., 2001b, p. 4). As Edelman (2000), Greenberg (2000b), Greenberg et al. (2000), Harrington and Rozell (2000), and other welfare advocates call for increased state and local accountability in terms of sanctioning policies, the institution of federal protections against arbitrary sanctions, and increased outreach and services to promote compliance and resolve obstacles prior to sanctioning (Edelman, 2000; Greenberg, 2000b; Greenberg et al., 2000, p. 11-12; Harrington and Rozell, 2000).

Another issue debated during TANF reauthorization was the desirability of the "work first" approach which gave the highest priority to finding a job and limiting the extent to which education and training could count as work activities. Van Lare and Griener, (2000) and Haskins et al. (2001) find that welfare recipients generally have low earnings, face high levels of job instability, and have little upward mobility. Edelman (2000), Greenberg (2000), and Harrington and Rozell (2000) argue for a redefinition of "work activities" placing more emphasis on education and training, and the expansion of education and training opportunities for low-wage workers. Further, Negrey (2001), Gault (2001), and NOW Legal Defense and Education Fund (2001) argued that nontraditional job training opportunities should be expanded and made available for welfare
recipients to enhance their ability to move into jobs paying living wages. In addition, Edelman (2000), Greenberg (2000), and Harrington and Rozell (2000) call for the expansion of work supports that increase employment stability, such as subsidized child care, paid family leave, and transportation assistance.

Another important question, which Haskins et al. asks, is how well existing welfare-to-work strategies serve families where the adults face high and/or multiple barriers to employment, such as lack of work experience, poor education, poor physical or mental health, a chronically ill or disabled child, substance abuse, or domestic violence (Haskins et al. (2001b) p. 3). Blank (2000), Greenberg and Laracy’s research on the current welfare caseload suggests that those who have not already left welfare for work are likely to have serious and multiple barriers to employment (Blank (2000) p. 18; Greenberg and Laracy (2000) p. 11-12). In addition, those families who have left welfare without work (about 40 percent) also appear to be among those with the most severe barriers to employment (Greenberg, 2000a, p. 2; Greenberg et al., 2000, p. 8). Also, Edelman and Greenberg argue that addressing the needs of these parents and families – the so-called “hard to serve” or “hard to employ” – is one of the primary challenges of the next phase of welfare reform.

Welfare reform has been characterized by Bernstein (2001) and Blank (2000) as a "fair weather ship." The strong economy of the late
1990s played an important role in the positive outcomes associated with welfare reform, such as falling caseloads and increased employment (Bernstein, 2001, p. 3; Blank, 2000, p. 19). Little has been done to make either the funding or the structure of the TANF program responsive to an economic downturn, as Bernstein (2001) argues that the "contingency fund" set up to aid states facing high unemployment rates is widely regarded as inadequate, and time limits and work requirements do not take recessionary conditions into account (Bernstein, 2001, p. 3). In addition, Blank (2000), Peterson (2000), and Haskins et al. (2001) agree that many former TANF recipients who lose their jobs are not eligible for Unemployment Insurance, a problem not limited to an economic downturn, but one made worse by such conditions (Blank, 2000, p. 19; Peterson, 2000; Haskins et al., 2001b, p. 7). In effect, as Lovell and Hartmann (2001) find, the welfare system serves as time-limited Unemployment Insurance for poor single mothers who are at a high-risk for job loss and would otherwise be without a safety net. Research on AFDC caseloads showed that only eleven percent of working AFDC recipients who became unemployed received Unemployment Insurance benefits (Spalter-Roth, 1995; Hartmann, 2001; Burr, 1994). These issues are getting increasing attention, with calls from reformers such as Bernstein (2001) to build an offset recurring element into the funding of TANF and to adjust the structure of time limits to take recessionary conditions into account. Also,
Lovell and Um'rani (2000) and Peterson (2000) call to reform the Unemployment Insurance system to extend coverage to more former welfare recipients and other low-wage workers.

Another critically important issue is the disproportionate impact of TANF on members of racial/ethnic minority groups. As Savner (2000) suggests, while the racial/ethnic impacts of welfare reform have received less attention from the research community than other impacts existing evidence does indicate "somewhat differential impacts for minorities and whites, and in some studies, discriminatory treatment of minority groups" (Savner (2000) p. 3). Research on the dynamics of welfare receipt, for example, finds that Black and Latina recipients tend to have longer stays on welfare and are therefore more likely to be affected by time limits. Carroll, 2001 and Gordon, 2001 studies also suggest that white recipients may be more likely to find employment and/or "receive favorable treatment by welfare agency workers" (Carroll, 2001, p. 3; Gordon, 2001). Other recent studies from Cazenave and Neubeck (2001) and Savner (2000) of welfare leavers find that whites are more likely to leave welfare because of employment, while blacks are more likely to have been sanctioned off (Cazenave and Neubeck, 2001, pp. 1-2; Savner, 2000, p. 4).

Carroll (2001) and Gordon (2001) call for states to explicitly monitor the outcomes of welfare leavers by race and ethnicity and to increase states' accountability of states for the impacts of welfare reform on all of
their citizens. In addition, Savner (2000) argues that welfare research and advocacy must pay more attention to the role of discriminatory practices in both the welfare system and the labor market in limiting the opportunities of members of racial/ethnic minority groups. Further, Gordon (2001) shifts the focus of welfare reform from caseload reduction to poverty reduction, which is viewed as an essential and fundamental component of any strategy to eliminate racial/ethnic disparities in the structure and outcomes of welfare policy.

The issues emerging in the context of TANF reauthorization indicate that this discussion provides opportunities to move beyond the negative rhetoric of past welfare reform debates to the development of policies that improve the economic security of poor mothers and their children. It is difficult to identify "a woman's agenda" for TANF reauthorization, since poor women are diverse and experience welfare reform in different ways. It is, however, possible to identify basic insights in analyses of women's poverty and welfare reform that can provide a framework for pursuing the issues and goals emerging in the TANF reauthorization discussion in ways that explicitly seek to promote the economic security of poor women.

From this perspective, the adequacy of the income available to poor mothers is of primary importance, and increasing the material standard of living for poor mothers and their families becomes the primary
goal of welfare reform. This view is consistent with the calls of other researchers and advocates for poverty reduction as the primary goal of welfare reform, but in some ways takes this goal a step further. Feminists such as Boushey (2001), Brocht, Bernstein (2001), Pearce and Brooks (2001), and Renwick and Bergmann (1993) argue that the official poverty measure is an inadequate measure of economic well-being for families incurring large work-related expenses and call for the use of alternative measures (such as the "self-sufficiency standard") to monitor and evaluate the outcomes of welfare reform.

Albelda (2001) and Mink (1995) emphasize the significance of women's continuing roles as the primary caretakers of children and others. Women's caregiving responsibilities have important implications for the extent and nature of their participation in paid work, their earnings, and their access to employment related benefits such as Unemployment Insurance and Social Security. In addition, the caring labor provided by women is socially and economically valuable in its own right, and there are social and economic costs associated with its loss. Guiding welfare reform toward policies that enhance the economic security of welfare mothers, while recognizing the constraints imposed by caregiving work and the social and economic importance of such work, is central to a feminist understanding of income support policies and a feminist agenda for welfare restructuring.
Negrey et al.'s (2001) analyses of women's poverty highlights the flawed labor markets welfare recipients and former welfare recipients' face and the role of labor market discrimination in lowering women's wages and limiting their employment opportunities. Feminist welfare reform advocates' Gault and Um'rani (2000) emphasize that rigorous enforcement of anti-discrimination laws must accompany the implementation of welfare-to-work strategies and that TANF recipients enrolled in work and training programs must receive the basic employment protections that exist under federal civil rights law.

Negrey et al. (2001) and the NOW Legal Defense and Education (2001) emphasize the role of occupational segregation in keeping women's human capital accounts low and see "work first" strategies pushing women into largely female-dominated, low-wage work that offers little opportunity for earning a living wage. These concerns are consistent with those raised by many researchers and advocates about the effectiveness of "work first" strategies and support calls for altering work participation requirements and increasing access to education and training. However, it is important to recognize that the types of education and training opportunities available to poor women must also be addressed, and more access to both post-secondary education and training for non-traditional employment must be part of any strategy to
promote women's economic independence through their access to and maintainability of human capital.

This analysis of welfare literature emphasizes that for poor women welfare reception is, and has always been, a survival strategy and not the result of behavioral disorders. That is, women turn to welfare when other support systems (such as the labor market and the family) have failed them, and have typically packaged government assistance with other income sources (such as earnings and income from family members) in order to support their families. As Gault, Hartmann, and Hsiao-Ye (1999) and Hartmann and Yi (2001) find the majority of single mothers who receive welfare income from as many sources as possible to improve their families' well-being; three-quarters of single mothers mix their welfare benefits with own earnings and/or family contributions. Spalter-Roth, Burr, Hartmann, and Shaw (1995), and Albelda (1999) find that the belief that all individuals can and should be self-supporting on income alone is simply out of touch with the realities faced by many welfare mothers for whom income supports remain necessary for survival.
Chapter 3 – Materials and Methods

The primary research for this project was done through analysis of anonymous surveys from working mothers who were receiving both Oregon Health Plan and welfare benefits and residing in Linn County, Oregon. The survey was formulated by the Oregon Health Plan Administration in Linn County through the use of focus groups that were used to collect the opinions of participants and served as a safe place for women to share their views. Women in the focus groups were members of the populations most directly affected by welfare reforms and the work incentives being proposed. The survey which was used in this research was prepared by the Oregon Health Plan Administrative office in Linn County from transcript analysis which used an emergent theme and domain analysis that gave voice to women's priorities (Morse, 1997).

I was originally scheduled to submit surveys which I had authored to Oregon Health Plan community meetings. Unfortunately in February of 2004 all meetings were cancelled until further notice due to budget cuts in the Oregon Health Plan and other social service benefits after the rejection of Ballot Measure 30. Ballot Measure 30 would have created a surcharge on Oregon's income tax, raised the minimum tax corporations pay in Oregon income taxes, and made other changes to the tax code to increase revenues. Measure 30 was proposed as a way to avoid state budget cuts caused by Oregon states deficit. When this unfortunate and
unplanned event occurred I spoke with my contact at the Linn County Oregon Health Plan administration office and discovered that they had over 200 surveys which had been administered and collected in the summer of 2003, but not yet processed. In this, my contact explained that if I wanted, I could look at the surveys and decide if the material worked for my research. Fortunately the surveys worked and I was able to use the information from 120 of the over 200 surveys in this research project.

**Participants**

To ensure comprehensive representation of the target group of women (working mothers receiving Oregon Health Plan and other welfare benefits), the participant surveys which fell into the following categories were used:

- women with children on OHP and other welfare benefits who were between 22 and 45 years of age;
- women with children on OHP and other welfare benefits who were working full and/or part time, flex time, seasonal time, shift work;
- women with children on OHP and other welfare benefits who were single, married, separated, divorced, or widowed

It is important to point out that, while I made every effort to be inclusive and to seek out representative women for this project, I was more successful in finding white (Euro-American) women than women of color. This sample does indeed lack racial diversity with only 0.025
percent of the participants being of color. However, the demographic profile of Linn County’s population is 95.5% white (non Latino), which means that for the target population, my results are accurately representative (http://censtats.census.gov/data/OR/05041043.pdf). On other demographic axes of marital status, age, and education, a representative balance was achieved as well (see figures 1 – 3). The demographic profile of Linn County’s marital status is 59% married, 20% never married, and 21% single (http://censtats.census.gov/data/OR/05041043.pdf). The research participants as indicated below were 32% married, 12% never married, and 57% single.

**Figure 1: Marital Status**

![Marital Status](image)

The demographic profile of Linn County’s age is 6% ages 20-24, 12% ages 25-33, 15% ages 35-44, and 14% ages 45-54
The demographic profile of Linn County's education attainment status is 18% drop out, 33% high school diploma, and 29% some college (http://censtats.census.gov/data/OR/05041043.pdf). The research participants as indicated below were 23% drop out, 74% high school diploma, and 3% some college.
**Process**

This project used anonymous surveys to gather qualitative research information that identified barriers and needs, and some of the "costs" and "benefits" of welfare benefits to support working mothers in securing and maintaining human capital. The process of collecting information from women contributed to assisting the research objectives of outlining some strategies for change.

Anonymous surveys are particularly appropriate for this type of research, in part because the open ended questions generated helped convey what women think and why they think the way they do (Morgan 1988). Surveys with open ended questions can be used to generate a theoretical framework, to confirm or challenge hypotheses, and to inform
policy and practice in fairly quick and simple ways. "Participants can qualify their responses or identify certain contingencies associated with their answers. Thus, responses have a certain ecological validity not found in traditional survey research" (Stewart and Shamdasani, 1990, p. 12).

The survey research instrument consisted of three parts (see Appendix A). The first section requested information on issues such as demographic information and employment status. The second portion of the survey consisted of perceptual items based on Likert-type scales that required respondents to note their level of agreement with certain items. These items were developed from scales previously published by the Institute for Intellectual Capital Research (Aronsson, 1997, p. 245). The third and final segment of the survey consisted of open ended questions that addressed women's perceptions of their roles in society.

**Data Coding and Analysis**

**Themes**

I used a three-part coding system. After the transcripts were made, the comments were color coded into content areas and themes. I then came up with major and minor themes. This helped validate my impressions of the meaning of comments. In writing this thesis, I looked at the themes through an ecological lens to determine the levels of intervention or problems represented. In addition to the women's
comments, I also went to the literature to seek triangulation and confirmation of the issues. I reviewed the quotes several times to ensure no identification could be made by the details in narratives. Based on the specific research objectives, I sought information on the relationship of the participants to paid employment and social assistance, and their perspectives on the "ideal" situation regarding employment and welfare benefits.

I undertook theme analysis using the method described by Siporin (1994). I studied the first transcript was studied in detail, many times. Two sets of annotation were developed, each documented in the margins of the transcript, beside the associated text, paragraph by paragraph. The first set of annotations noted anything particularly interesting or significant that was disclosed: keywords, summaries, possible associations or connections, or initial interpretations. The second set of annotations identified themes emerging from the first set. From these two sets of information, I clustered and linked the emerging themes and identified major themes. A cyclical process with themes altered and refined as analysis proceeded was repeated four times. All the lists of themes were compared to produce a single master list of themes, consolidated and refined from the 120 surveys and two meeting minutes. The final transcript was then analyzed, coding the master themes beside the text.
Further exemplars were noted. The data for each theme were gathered together, and each theme explored and examined to obtain a coherent, consistent concept.

The first pattern of experience listed was the process of cultural, economic, and political factors and the different explanations from various group members. The second pattern of experience listed was the services and programs available. The third pattern of experience was the individual and family attitude that each woman had toward the social assistance process.

**Coding Data**

In conducting this research, it became evident that the overlapping and intersecting issues were not random. In determining a process to discover themes I studied a model that looks at the situation from an ecological perspective (Leeuwangh, 230). I imagined concentric circles with the inner circle representing the woman and her immediate family, the middle circle representing the services offered or used by her and family, and the outer circle as the cultural, social and economic structures within which the woman and family exist. I will refer to these levels of identity as micro, meso, and macro.

At each level, there are realities and barriers (reflecting the current state of the problem) and strategies (reflecting possible resolutions). It should be noted that I suggest a systemic approach to change. Child-care
availability is directly linked to the ability of women to work; transportation is directly linked to both work and child care, and health benefits are linked to both child care and personal health to be able to go to work. The ecological model only works if one takes the context into account and makes changes on multiple levels.

Table 1: The Ecological Framework of Coded Data

<table>
<thead>
<tr>
<th>Realities and Barriers</th>
<th>Strategies</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>MACRO- Cultural, economic and political factors</strong></td>
<td></td>
</tr>
<tr>
<td>Labor market does not have the jobs and employers discriminate</td>
<td>Create jobs in sectors that support women returning to work, train employers</td>
</tr>
<tr>
<td>Welfare policies penalize mothers and people with disabilities trying to earn money</td>
<td>Provide extended benefits during longer transition time and allow savings or increase asset levels</td>
</tr>
<tr>
<td>Eligibility criteria not equitable</td>
<td>Redefine disability and motherhood criteria</td>
</tr>
<tr>
<td><strong>MESO-Services and programs for people</strong></td>
<td></td>
</tr>
<tr>
<td>Inadequate child care, night care and respite</td>
<td>Fund and support enhanced care options</td>
</tr>
<tr>
<td>Training does not lead to jobs</td>
<td>Real life skills development and training</td>
</tr>
<tr>
<td>Transportation, housing and debt problems</td>
<td>Standardize bus/travel, extend housing eligibility and subsidy, and forgive loans or interest and</td>
</tr>
<tr>
<td>Miscommunication and inconsistencies</td>
<td>Co-ordinate services better, inform consumers of all their options and rights</td>
</tr>
<tr>
<td>--------------------------------------</td>
<td>--------------------------------------------------------------------------------</td>
</tr>
<tr>
<td><strong>MICRO- Individual and family issues</strong></td>
<td></td>
</tr>
<tr>
<td>Medical, dental and optical benefits cut too soon and inadequate coverage</td>
<td>Extend and expand coverage for children and mothers for at least five years</td>
</tr>
<tr>
<td>Income penalized, no savings allowed</td>
<td>Allow savings for retirement, education and disability-related needs, pro-rate income support related to needs and family size</td>
</tr>
<tr>
<td>Many women are not ready, are afraid and unprepared for entry into the labor force</td>
<td>Provide significant training, support and job readiness sensitive to women's needs</td>
</tr>
</tbody>
</table>

The words of the participant women reflected what they believed to be the toughest barriers to cross and the strategies that would make the ultimate difference in the transition. My analysis was developed after reading and trying to understand the underlying themes as well as considering the specific suggestions made by the women in community meeting surveys.
Chapter 4 – Results

Recurring themes were discovered out of the analysis of the qualitative data collected. These themes are best described in the micro, meso, macro ecological format previously discussed. On the macro level, themes discovered were issues concerning the environment of the job market, the social perceptions about the value of motherhood, and employment barriers faced by welfare mothers. Meso level results consisted of themes relating to inadequate communication and coordination of services and benefits, child care needs, student debt repayment, cash benefits, accessible affordable housing, and employment training programs. The micro thematic findings included basic needs such as food and clothing, working and/or looking for work while being on welfare, discrimination, and fear.

Realities and Barriers for Women at the Macro Level

Labor Market Environment

The broader socio-economic environment, with increasing privatization and federal downloading to the state level, has had a profoundly negative effect on the already marginalized communities of welfare mothers. For systemic reasons (e.g., lack of accommodation in the work force, disincentives related to the maintenance of benefits, etc.), mothers often do not have access to the highly skilled/technical positions that offer the wage they need to move from positions of poverty. But,
these jobs are not generally available anyway. Quite simply, there are very few jobs available, and the ones that are, are increasingly low-skilled, low-wage, part-time rather than full-time positions with non-traditional hours, shift work, and contract with no benefits. And, there is a huge population competing for these very few positions. These survey responses put this reality into perspective:

- I may not be in the best situation but I really want to get out there and I really want to work and I have applied to every which kind of job that you can imagine. Even gas station attendant but I still didn't get it. Something has to happen where there are jobs that you can apply for - if there's one job and 500 people looking to get it

- I worked all my life. I was a single parent when my children were 3 and 5. I went to work because I didn't want them to be raised on welfare but I had the choice there were jobs! I had some training I was younger and there were jobs out there. And if you applied yourself and you did the right thing you wore the right clothes and you said the right stuff you got a job! That's not the situation anymore. And it's harder when you're older, but these young ones are not having it any easier they still have just as many 50 people are still

For the participants in this study, the labor market realities have had a profound impact on their ability to return to work. Even with enormous obstacles, women surveyed actively continued to pursue employment. However low-level and low-paying jobs, the lack of jobs, competition with younger, more qualified people, and deductions to benefits that happen when you are working have all had adverse effects
on women being able to secure and retain employment that would raise them from the poverty that social assistance provides.

**Employment Barriers**

The participants were seemingly very conscious of other employment barriers. Many issues serve as general disincentives to returning to work. Among these are the need for flexible jobs, jobs at a decent wage, competition with younger, more qualified people and the cutbacks that happen when you make too much during income transitions within the welfare system.

Many of the jobs available to women making the transition from income assistance are shift-work positions. This creates incredible challenges related to day care. Respondents wrote:

- *I have been working for the past three years. After giving birth I had to go back to two part-time jobs after two weeks off. Those were temp jobs - I wasn't eligible for any type of leave. When they ended I was unemployed for four years.*

- *I do have a job and all that I can say that if I was out looking for another job which I have it's not shift work because working shift work as a single mother is very difficult for day care. And that's what I work its shift work and it's horrible. You don't know your shifts from one week to the next.*

- *The child-care situation basically is at this point if I wanted someone to look after mine I'd probably have to pay her out of my own pocket. Someone who would be qualified enough to deal with any kind of outburst he may have or difficulties you're looking at probably 7, 8, 9 an hour to have to pay someone to come in my home Why would I want to go out and work at a $10 job?*
I belong to a child care that's one of the things the day care we don't all work 8:30 to 4:30. I work weekends and I work evenings. And we're trying to push and put off the age cutoff and try to push for extra day care for evenings and weekends and what they've also told me is Salem has a 24-hour day care. If Salem can have a 24-hour day care why can't Lebanon?

Recent dramatic slashes to welfare in Oregon and the layoffs of human services employees, has already had negative impacts on women. As one woman put it:

The government sent out a letter to everybody saying you're going to have to get off welfare you will get back to work or you're going to get cut off. So then in this slash and burn thing, he's taken 30 percent of the government jobs which is the primary employer where I live and the tourism industry since September 11 has completely gone downhill so into this having no jobs people are being told to find jobs. And they might be looking at percentages and numbers and possibilities, but they're not looking at the common sense thing there is a lot of people that we're going to be pouring into the work force. Where exactly are these people going to go?

The participants expressed that going to work was not simply a matter of sending in résumés. Some had tried using the incentive programs and others had tried self-employment. The bottom line that was expressed throughout the survey responses was that welfare mothers want to work and are strongly committed to pursuing employment, even low-level entry positions. So the idea that women need incentives to seek work is based on a false perception of the experiences of women on assistance. Women enthusiastically partake in the employment job
training programs they are being funneled into, only to be placed in a situation where there simply are no jobs.

**Social Perceptions about the Value of Motherhood**

The comments from these welfare mothers reflect a tremendous sense of being torn between the wellbeing of their children and going back to work. Some of the experiences shared were:

- "So I've been home this time with this child the whole time and it's such a completely different relationship I have with this child compared to the other one that I had to send to Lord knows who just to make a dollar to put on the table. And so I personally know that there have been great advantages to raising your child yourself.

- "One thing that I think is absolutely criminal now they're saying that mothers have to leave their children at one years old. To me that is such a betrayal of children and parents and just evil. That's just evil. That's absolutely evil.

- "I'd like to know why parenting isn't considered a job I mean one of the most important resources we have is our children and we're not given the benefits or anything to stay home and raise those children and then they're in day care and raised by someone else.

- "I've had trouble with my son in day care. I've had a totally different child coming home different everything, and that doesn't seem to matter.

- "If you're willing to make the tradeoff like I don't particularly love living on 800 dollar a month but in order to be with my child or to provide her better care I will do that but I've weighed the options and they should allow you the options to do that.

- We did a meeting on unpaid work and the big thing is the government doesn't consider mothers to be productive because we don't count in the census, right? So what we have said is that when you get your benefits fill out that you actually do work you know - you're a caterer, you are an entertainer, you are all
those things so that the government will know that there are all these people staying home but still are productive members of society?

There is widespread grief and anger that their important role as a mother is not recognized by the system and is, in fact, devalued. The new laws which require mothers to return to work after one year is causing tremendous anxiety and a sense that motherhood is not valued as a significant life choice.

Realities for Women at the Meso Level

Reality at the meso level includes myriad concerns about program and service issues which serve as barriers to making the transition from welfare to work. These meso realities and barriers are symptoms of problems at the macro level. Issues at the meso level of concern to the women include things over which they have no control which have a tremendous personal impact on them and their families at the micro level.

Inadequate Communication and Co-ordination of Services and Benefits

Many of the participants found the benefit eligibility system confusing and complicated. This was prevalent with those who reported a lack of effective communication about which services are available to whom, and for how long. There were so many comments about this issue
that this could be labeled a chronic problem that is leading to increased anxiety about returning to work:

- **Communication between each section because that could resolve a lot of problems.** If one person could talk to another person or to honest if one social worker would have the same thought as the social worker sitting right next to her and because she doesn't like the individual.

- **Right now lots of people are not getting the benefits that they are actually eligible for.** And the worst part is if you all of a sudden get a lump sum, like say the father hasn’t been paying for the whole year but his tax refund gets garnisheed. So if you get a check for 1500 basically that's your income for one month it's 1500! Never mind that if you had been getting it all along you at least would have been able to keep 100. I don't understand that.

- **I've got Head Start for my kid, and I've got the medical benefits paid because my incomes low enough.** And this is how you kind of get by. But if you didn't know about all of these things you'd go and pay your own medication and pay your children's dentist trying to pay your medical payment of 60 a month if there's two of you or something.

This point was further articulated by one respondent:

- **This thing about benefits we go back to work and we have to requalify they pretty much wipe out any nocash benefit.** Why would I take a chance with my security?

The instability often associated with the status of a welfare mother can be a strong disincentive to seeking employment. If you lose your benefits once you get a job, and if the job does not work out, you are left without both. As Nancy Folbre (2001) explained:

They (women) considered the cost of failure to be too high for themselves and their families. Usually, these women weighed their desire to work and the cost of failure, against
their chances of obtaining stable employment that would provide them with a sufficient income. For many, this income also needed to cover extra cost such as medication, assistive devices and repairs to assistive devices. Many participants indicated that they felt it was "safer" to remain on some form of income support that would provide them with a low but stable income rather than risk taking a job that they might lose. (p. 38)

Child Care Needs

Child care emerged as the number one issue for many of the participants. Their concerns centered on the amount of money available for day care, hours of availability, the child's age and eligibility, how day care informs your choice of work, the devaluation of stay-at-home moms and the impact daycare has on their children.

For mothers of young children, child care cost was the most significant barrier. Women who were going to school or looking for work and still on welfare were able to access subsidized child care, but still had to top it off with their own money. Many daycare programs only accept a limited number of subsidized children, making formal day care difficult to get, yet the amount provided for care in the home was so low that women were rarely able to hire anyone to provide this care. Complications arose for women whose children had disabilities, or the women worked shift work or after school hours. Between 2 and 5 p.m. is generally not covered by school and even school-aged children often need after school care. Summer programs and respite care are also an important part of child-care services for mothers. One woman decided:
I don't think it's possible to come off welfare and work without child care benefits. You'd be working to pay day care. And then that's why it took me so long to get back into the job market because there was no way I could afford it especially if you're looking at child care as well.

A child's age and daycare needs came up as well. Many of the participants expressed that the government makes policy that arbitrarily decides on an age at which children need less money for child care and another age at which they need none at all. Many of the participants weighed in:

- *My work is in child care. Another thing with the day care is that it's a problem as your child gets older they decrease the money and from my child being 17 months and 29 days to being 18 months it's no easier to take care of her and she's growing the day care money right now is going to have to come out of my pocket to keep her level up there because the day care rate doesn't change.*

- *I remember when my child was too old for day care and then but you don't really feel safe and all the things that they can get into and it's not exactly day care that they need at that point but it's some kind of a supervised program so that you know they're safe. And they're out of the influence of harms way. And so it's really tough as a single mother to get through that time when they're not going to day care. When they get to be 15 or 16 I've tried to find ways to work to have some flexibility so I can be there because kids can get into a lot of trouble in their teens.*

- *There are some afterschool care programs that are convenient but sometimes kids resist being in them because they're pretty boring. They just sit in the classroom for another two hours at the school. I almost preferred it when he was young and went to daycare because I knew there were three or four qualified ladies taking care of him. And then after he became old enough they're not qualified to look after your child.*

- *And you don't get child care my son is 12 and he got some special needs where he can't be alone but they won't give child care because he's 12. I work so I get my 20 days a month or*
whatever well I’m having surgery in June and it’s major surgery so I’m not going to be able to watch my kids for two full weeks. I need to find 24-hour care for two weeks so I’ve been phoning around and they said sorry, the only thing you can have is up to 12 hours a day which you already have child care. So I said what am I supposed to do with my children after my days work is done if I was doing it instead of being at home they said well you’re going to have to pay someone 10 to 12 hour I said that sucks. I don’t have to go on medical I cannot afford six weeks off my work. They said well then maybe you don’t need your surgery!

- I had nobody to care for my daughter. And I don’t know if they have it or not, but something that would be helpful would be if they had an emergency child care for somebody to come in

- One disadvantage I’ve found is that when your child is sick the daycare won’t take him. And then you have to stay home. And when there’s only one person running the business you have a days lost income and that can add up to be quite big. I lose a week of work that breaks my neck.

The daycare subsidy and program availability is largely based on a child’s age, with a lack of understanding of child-care needs by age of the child. The participants were concerned about the availability of supervision benefits for their pre-teen and teenage children. This is an additional barrier to the return to work and to the emotional well-being of mothers in transition.

**Student Debt and Repayment**

A major issue for the participants was the role that student loan debt plays in their feeling trapped in the system. Many mothers take student loans to further their education and be better equipped to enter the work force. Yet, it appears that many women end up with more debt than
they could ever repay and that the one-year demand to begin paying becomes overwhelming. They also don't believe they could ever secure a high enough paying job to service the interest and look after their families, much less pay off the whole loan. Participants decidedly concerned with this issue wrote:

- There should be some forgivable loan or anything would help and I think five years would be a good thing.

- I was a single mom that's why mine was so high. When I fell out of remission you immediately owe 50,000 but really, you won’t be able to pay back the loan or the interest so what difference does it make? If you can’t pay the damn loan off you can’t pay the interest!

- I have a student loan because they told me that I was too old to come under any of their programs - anything over 34 and you not trained by social services if you want any kind of education, you get a student loan and you pay it yourself. So I did. I now owe them 12000. When I could get a student loan, I lived off my student loan I worked a very little bit part time and I went to school full time I took a full course and I hadn't been in school for years and years so it wasn't like you could go and work full time and go to school and do this and do that anyhow you student loan ran out. I just barely made finishing my course without starving to death. At the end of school I was extremely ill. My blood count was so low from not eating that I actually ended up on Disability just because of my blood levels. Anyway when I went and tried to talk to my worker and I'm going well I've got this and this and she says well you don’t have to worry about it as long as you’re on welfare they can't make you pay your student loans don’t worry about it so I get an extra 40 a month for this food because if I don’t have it then I can’t eat good if I can’t eat I would become sick again.

- Welfare turned around basically telling me I'm too old to be retrained you don't fit into any of our programs. If you want education you have to get a student loan - but now I’m on welfare still because I didn't get a job coming immediately out of now I’m not allowed to pay my student loan, because I don’t have any money to pay and if I get a job that will pay the student
loan they're only going to allow me $100 a month without taking anything off my check

The theme of student loans and repayment came up time after time. The idea that women should take out extensive student loans to pay for their training leaves many women "frozen" due to the subsequent debt load. Students who could not stay in school full time lost their loans, and others were unable to pay them back. Even having debts deferred left women with a $15,000 to $35,000 debt which is not deducted from welfare payments, but is deducted from income earned through work.

Accessible Affordable Housing

A theme related to affordable housing and the lack of money for utilities emerged as a major barrier to mothers returning to work. Some of the participants imparted:

- How come when you get into the housing that you don't get any more money? You're allowed 520 for rent for a single mother and a kid and housing gets only 300, you only get the $300
- They pay for water and your telephone
- In housing when you work part time you definitely don't get any assistance.
- You have to have water and electricity so does the kids it shouldn't come out of $ for food!

Since housing assistance is not an entitlement, there are many more eligible families than there are families provided assistance, and waiting lists for housing assistance are very long in many areas. Census
data indicate that there are 5.3 million unassisted American families with "worst case housing needs"; these are families that live in substandard housing or pay over half their income in rent. Families receiving housing assistance typically pay 30 percent of their income in rent. As a result, families' required rent payments generally rise with an increase in income and fall with a decrease in income.

**Employment Training Programs**

Many of the women also fear that even if they do manage to return to school or find a low-paying or part-time job, they will be worse off financially than on welfare, since they incur greater work expenses and lose valuable personal, medical, dental and prescription benefits. Moreover, part-time jobs do not guarantee future full-time work. Many of the women were very articulate about the ineffectiveness of repeating job search courses that taught the same things. Some women had been through several programs to self-assess, write résumés, and practice being interviewed without success:

- *It gets a little discouraging when the only offer you have is get another course on how to write your résumé*

- *They teach you how to deal with difficult people and computer skills and that you will need in the work force of employability issues that the bigger thing is you're unique and special and you can do this and how many women in the office are going to support you? No matter what your problem is if you have emotional problems no man wants to know why I'm late one morning because my daughter can't get her pants on.*
Job training programs serve competing interests. The government claims such programs provide "real skills for the real world" while reducing welfare caseloads. Many of the participants viewed such claims with skepticism. Many of the women have entered programs in the service sector, business, resident care aide, and day-care experience. They are often on social assistance because these markets are saturated, certificate-driven, physically demanding or scarce in the areas where they live.

**Realities for Women at the Micro Level**

**Basic Needs: Food and Clothing**

The lack of food and clothing and recreation opportunities for their children strikes enormous fear in the hearts of these mothers.

Respondents expressed:

- Some of them have a kid who's 6'4 when hes 13! Of course they need hot lunch programs they need triple hot lunch programs. And clothing! Because theyre kids they need access to football and hockey and kids stuff. It seems like women have no value, so women's work has no value.

- Shop, I mean who can shop on 200 a month and feed a family of five?

- You don't have the clothes for your job youre ready to go back into the work force in what your sweats? Because you've got to buy kids clothes or youre not prepared that way to go back to work.

- My son went to work when he was 15 selling hamburgers just so he could turn around and put jeans on his butt I couldn't afford it. And what 15 year child should have to do that? As soon as he hit 18, they kicked his butt off of my income. He
wasn't even finished high school! And they said well we'll carry him until August. what happens as of August? Well then he either has to be on welfare, have a job, or go into school with the student loans. Okay fine we had from April to August to have him totally set as to what he's going to be doing. It should be he is on my income until he's 19 because they're not finished high school. What happens if he needed to stay in school for another year because he didn't pass a class or whatever?

The issue of clothing was tied to both the mothers' abilities to go to work and the children's abilities to participate in school and recreation. Mothers were painfully aware of the choices they had to make to house, cloth and feed their children. One of the most telling statements about how committed mothers are to feeding their children was:

- I lived in downtown eastside Portland and I knew a lot of women, a lot of moms who that weekend before welfare Wednesday, would prostitute themselves. It was sort of a put the meals on the table type of thing.

The participants also expressed having to put aside their pride to access important opportunities for their kids;

- If you're brave enough, all you have to do is talk to the principal and say you can't afford it. But a lot of us are too shy, and I think we should start standing up and saying I can't afford this because they want my son to do swimming because that helps or baseball and I have to go out there and say I can't afford it and that's very hard.

- I think its really really important that there be some sort of money that we can put toward kids for sports and music. Only the wealthy can have their kids in music programs and have their kids in sports. And that's really sad. It's hard enough on kids, when their moms are on welfare and their clothes aren't quite as cool as everybody else and the food and the bike and just the whole nine yards. But when schools done, their buddies get to go off to this practice and music too it's so incredibly beneficial on so many levels and it's really expensive!
Issues related to food and clothing; more so for their children than for themselves was an important theme. It appears there is a cyclical trap inherent in the attempt to return to work for mothers which includes the lack of money and flexibility in day care which leads to the lack of decent work which leads to a lack of money for food and clothing.

**Working and/or Looking for Work and Being on Welfare**

So many of the comments reflect the incredibly high stress levels that welfare mothers feel as they attempt to return to work while looking after their families. The multidimensional and competing priorities that women on social assistance must contend with and the resultant emotional manifestations have to be understood. These statements highlight the urgency of this problem:

- You know this is something I think that people who make the policy don’t understand is women on welfare to raise kids are not trying not to work. They’re dealing with an extremely tense situation and it does have emotional ramifications and health ramifications. People are constantly under stress and pressure and you’re always worried about money you’re always worried about your kids. There’s never enough to go around and the last thing you need is the president saying Get back to work.

- It’s so bizarre that the people who make the decisions regarding how we manage you know like heat or we live at a level of such survival - just making ends meet. The people making the decisions that dictate our lives have lives that we can’t even imagine. They go on vacations every year and they have pensions. They make policies but they don’t have to live by them.

- I think it’s also the lack of support to get to work if you get the interview you get your our bus pass but if you’re an employee,
you've got to pay a month for a bus pass. So it's those little glitches in there that if you're considered employable there's no support. You probably need clothing because your shoes wear out or you've been wearing blue jeans or pullons for the last three or four or six or seven years!

The main reason why welfare mothers are often better off on social assistance than in low-wage jobs is that welfare benefits recognize the cost of raising children and the need for personal supports, while the labor market does not. Add to this, benefits in kind, such as prescription drugs, subsidized housing and child care as well as work-related expense deductions like clothing and transportation, and it becomes clear why mothers on welfare are further ahead collecting welfare than working in low-wage jobs. Since, in most instances, families are able to earn better incomes with social assistance than with minimum-wage work, most recognize that disincentives to taking on low-paying work exist. Clearly, the cost of raising children is a major reason why so many mothers fall below the poverty line, in spite of their labor market participation. The minimum wage, at one time deemed as providing a living wage, has consistently fallen in real terms over the past few decades, leaving those in minimum-wage jobs with far less purchasing power.

Discrimination

Another issue that women on assistance experience is the realities of prejudice and discrimination. Participants wrote:

- He said you know what I don’t want a single mom on welfare because the first time your kid gets sick you won't show up for
work. And do you know what In a whole year that I did work and for the first year they got half my wage paid and they were happy to have me I never missed a days work not 1. Never lat never missed a day no matter if my kid was sick I found a way to be there.

- The prejudice is awful I part of a womens group and they had a lawyer coming to the meeting. And I said to him I said what had happened and I was really mad I thought this was just against rights this is not fair. And you know what he said there is no law against social economic discrimination. If he had not hired me because he found out I was gay or some other type of reason or what religion I had fine. But what he could not he refused to hire me because I'd been on welfare. And it was legal for him to do it because there's no law against it of course they didn't tell me exactly what the truth was about why I didn't get the job.

Several women expressed frustration at their dependence on charities to get by, which left them feeling stressed. They questioned the inadequacy and arbitrariness of the amount social assistance provides for school supplies;

- Another question I have to is the back to school packages that they give you. This year, I got 20 [dollars]

- They expect you to go and find a charity thats going to give you the stuff and if it wasn't for the food bank I couldn't have sent my two kids to school.

- I wouldn't have been able to send my son without the help of my family. In fact my sister went out and bought all the school supplies I've got I went to the food bank when I worked I couldn't afford to send my son to school

Women were clearly uncertain of their ability to tolerate work, stress and life beyond their current situations. One woman also disclosed that she had been in an abusive relationship; this adds to the complication of
the transition to work, since she has had to start her life over again after leaving an abusive husband;

- I've worked full time since my son was born, actually probably for the last 20 years, and the last five years I had to work two jobs, and it got to the point of I had a breakdown, with working daytime and nighttime and still not making enough money. I would clean houses in the day and be a cashier at night, and then my health problems came into it and the whole time it was the system saying: "If you quit you're cut off." And so, it finally came to the point a year and a half ago in June I couldn't go to work. I ended up in a transition house, had a nervous breakdown, and coming out of an 18-year abusive relationship. I'm just trying to get back on my feet, and that's from doing the double work.

Many participants were concerned about the level of distrust and surveillance. The amount of reporting they had to do and the feeling they were being judged each time they asked for services. Some women felt even more frustrated because they knew enough to ask for a benefit, and the workers expressed a reluctance or even resentment to provide the benefit. Some women expressed that it was sometimes not worth the weekly assistance money because of the attitudes in the offices. The respondents were clear that, while they needed and wanted the support of the OHP and other welfare programs, they never felt they were treated as if they deserved the support. Basic respect was lacking in almost every story.

Fear

One result which appeared is fear, which serves as a disincentive
to working and going off the system. The possibility of not having regular monthly income, housing, medical benefits, and subsidies produces a palpable tension. The fear is rooted in a very real possibility that mothers will not be able to meet their financial obligations and properly support their children. Participants expressed:

- It's very scary to leave the system. You don't know where the moneys coming from and it's a real struggle.

- They don't make it easy for you to get out they just want you to stay in that life. You know 10 years down the road and things like that I want to be secure in my old age I'm not sure right now that I'm going to be so

- One worry that I have being a single mom and being on welfare was the need to put a little money aside for when I'm old and that's still hard and now I'm working there's not enough money to put away. What's going to happen? You know, where am I going to

- I think what would help me now I'm working poor would be to have the medical dental and glasses. If I could just not worry about those medical things and I mean for me and my child then I am happy to go out and work for my living.

The AFDC program, a predecessor to the 1996 welfare law passed during the depression of the 1930's, allowed "widowed and abandoned" single mothers to care for their children in their own homes without the threat of losing them to orphanages or foster homes. No one thought at that time that mothers caring for their children at home were not "working." The availability of safe, affordable and quality childcare is critical for mothers who are attempting to enter the workforce and leave welfare. Through arbitrary time limits and "work-first" policies, welfare mothers
have frequently been forced to forego education and appropriate skills training and instead have been pushed into low wage or contingent jobs without benefits. They have been placed in jobs without regard to skill match, job quality, or opportunity for advancement. Education, training, and support services are critical to long-term self-sufficiency.

The results of this project defined the major themes effecting welfare mothers. Even though my sample is relatively small, the realities of these women’s lives at all levels in society are clearly represented. As discussed in the literature review, due to welfare reform many scholars are finding that mothers on welfare are being left behind and their children abandoned or subjected to low-rate daycare because of the stigmas of the welfare mother as well as the current conservative political climate which has determined that women raising children are not to be considered a viable investment in human capital. The women’s voices in this project put into perspective that this is in fact a reality and one which is not getting better. As the effects of welfare reform begin to clearly be contemplated by women on welfare, politicians, and scholars unfortunately the results have culminated into a misogynistic capitalist assault on mothers and their children.
Chapter 5 - Discussion

My research looked at groups of women who have traditionally formed the category of welfare mother. In many ways, these women are the last ones to get access to work programs, training, or transition assistance. As discussed in the literature review, at one time, taking care of young children or being on welfare virtually exempted women from being in the workplace. It also excluded women from the benefits of being in the workplace, including sufficient income, status and social networks.

Mothers on welfare should be able to continue education programs and training with the support of welfare and not undertake massive loans. It may prove more effective to support these women for three to four years of training or education than for fifteen to twenty years during which the struggle to balance large debt payments with other needs continues to make it difficult for them to work.

Despite the care-giving responsibilities and systemic barriers, the government has determined that women with young children receiving social assistance should be required to participate in job readiness or training activities as a condition of continuing to receive income support. This requirement, it is argued, would benefit such women by providing them with the skills and experiences that would raise their self-esteem and equip them with the human capital to improve their economic circumstances. However, women receiving social assistance would...
arguably be better served through policies that facilitate their access to appropriate and supportive training programs without coercively linking mandatory participation with continued income support. The argument that expects women who are also mothers to participate on a full-time basis in the paid labor force devalues the work they do caring for their children at home. Citizens have both rights and responsibilities. As such, we meet our responsibilities by making a "contribution" to society, and this contribution consists of engaging in paid employment and paying taxes (or undertaking training in preparation for these activities). From this perspective, mothers caring for children are not understood to be "contributing" to society or properly fulfilling their responsibilities as citizens.

As mentioned at the beginning of this project, this thesis has set out to answer the following three questions. First; is the financial well-being of capitalism in the United States reliant primarily on human capital? As discussed in the literature review overwhelming evidence that the sexist capitalist system that is America is not only dependant on the human capital strengths of its citizens, it is also dependant on their weaknesses as well. The ability of capitalism accompanied by patriarchy, has enabled the United States government to shape cultural beliefs and social policy which continues to marginalize women and the value of motherhood through welfare reform. The findings in this project have left little doubt
that the government has been serving as a tool to subsidize and legitimize their exploitation of mothers.

The next question asked considers; does the current welfare system in the United States create a hierarchy based on gender and class? Women on welfare are frequently spoken of, and planned for, in the literature and in the programs themselves, as if they were classless. Where class differences are recognized, women are often viewed only in traditional gender roles and the constraints on their lives are often ignored. This question focuses on the omission of mothers as valuable and their particular need in welfare programs.

In the literature on welfare, there is a marked absence of research that addresses mother’s needs. In welfare programming, too, there is generally little emphasis on the differences among women. Feminists have constantly critiqued the invisibility of women’s voices in welfare policy and program planning. Welfare mothers due to stereotypes and cultural stigmatizations are given low priority for funding. Welfare mothers are often invisible, but when they are portrayed it is as incompetent and morally corrupt. This has created a ‘blame the victim approach,’ which focuses on the welfare mothers rather than on the need for structural change. Being a mother on welfare is not a disease that needs to be eradicated but a symptom of the disease of poverty and inequality.
The hierarchy between race and class is created because the 'needs' of welfare mothers are defined by men. Women's real needs, that is the definition women would make about themselves and their lives if men were not around or if men were not structurally in charge, are not being recognized or met. The suggestion that women might see the world differently or might deny the values and standards determined by men, appears incomprehensible to those well used to 'meeting individual needs' and supplying 'confidence' in remarkably predictable and sexist ways.

Finally, what about the current welfare system as represented by the standards in Linn County Oregon, does this create a hierarchical devaluation of human capital for welfare mothers? The broader socio-economic environment, with increasing privatization and federal state downloading, has a much more profound negative effect on the already marginalized communities of women in our society. In addition, the recent situation in Linn County, Oregon offers an extreme example of what is happening nationally. In this climate of an increasingly competitive and exclusionary capitalist society coupled with diminishing federal support, women are faced with additional barriers to human capital achievement.

Examples of this were provided by the survey comment area, where the participants were asked to include their own input about their current situations as welfare mothers. Many important and well defined questions and concerns were stated in this section. They asked about the
value placed on children and parenting when mothers are forced to leave infants in care and go to low-paid jobs. The following questions were asked and summarize the main needs, barriers and environmental realities that women are experiencing:

- **Who will hire us?**
- **How can we compete with laid off civil servants who have years of experience?**
- **Why do we have to continually prove ourselves?**
- **How do they expect us to pay back student loans?**
- **Why are mothers not valued enough to allow them to take care of children?**
- **Is paid employment the only way to be considered valuable?**

As portrayed in the results section, the participant welfare mothers were more likely to work at jobs that do not provide a high enough income to pay for expenses out of pocket. For these mothers, full-time work was not always possible, or else required substantial home-based support and workplace accommodation and working part time resulted in earnings below the poverty line, without any eligibility for employer-sponsored benefits. The importance of medical benefits cannot be underestimated. These benefits affect the ability of women to purchase aids and cover prescription costs and supplies that many of the participants needed to engage in paid employment.
The welfare mothers who participated in this study have an unequal role in caring for others and doing unpaid domestic work. Welfare policies which assume that men and women are equal to each other are not gender neutral but gender blind. To explain women's use of social assistance, we need to recognize the structural nature of gender and family relations that lessen women's income earning potential at multiple points in their lives.
Chapter 6 – Conclusion

Women are often identified as disadvantaged in the economy in a variety of ways relative to men. While sometimes there is reference to the systemic barriers that created these circumstances and the need to address them in job-training initiatives, these arguments offer little to those seeking to understand the sources of, or potential policy remedies for, women’s disadvantage. Women are generally referred to as if they are a group separate from (e.g., not overlapping with) the other ‘designated’ equity groups (e.g., people of color and people with disabilities). There is rarely acknowledgment of either diversity among various groups of women or of gender differences within other disadvantaged groups. This project found that the welfare mothers had more commonalities than differences. Primarily, they have a common desire to support themselves. New return-to-work incentives are a signal of an ideological shift in which mothers are expected to adopt market oriented values of self reliance and competition. Work incentives are part of a social and economic restructuring based on capitalist market driven approaches. While it is true that there are basic advantages to earning income and participating in the labor market, the reality is far more complicated for welfare mothers. They have to choose between health and work, child development and work, home maintenance and work, and even between employability and a permanent designation of unemployable.
Women want full access to the social and economic infrastructures in American society. But small adjustments to the system which seem to further this goal, combined with the dismantling of existing benefits, will only create new problems, not solve old ones. The current disincentives to working are deeply entrenched, and a positive solution will require major reshaping of the social assistance system. Additionally, there is no evidence that women on welfare who are being trained have anywhere to go in the labor market. In the United States, the unemployment and underemployment of welfare mothers is persistent. Discriminatory attitudes, inaccessible work settings and competition for jobs leave welfare mothers at the end of the line. The economic disadvantages of contract work, self-employment and part-time work are worsened by income insecurity and a lack of accommodation.

To a large degree, this project has not found substantially new information. It has confirmed that the problems have worsened. Block funding have resulted in complicated and uneven programs across the United States. The lack of consistent national standards has allowed states to determine priorities based on political, economic and ideological arguments rather than human rights and social justice.

**Future Directions**

Addressing the conflicts of welfare mothers means that welfare policy must recognize the extreme difficulties many poor mothers face in
trying to balance the demands of being a breadwinner with those of caring for themselves and their families. Impediments such as personal poor health and disabilities, ill and/or disabled children, domestic violence, inadequate child care, and jobs that offer little in the way of family benefits or flexibility must be considered. The public provision of necessary family supports, such as subsidized child care and paid family leave, must become a top priority of welfare reform, and improvements in the quality of low-wage jobs, including the provision of paid sick and vacation leave, must accompany welfare-to-work strategies. As well, the key elements of TANF, such as work requirements, time limits, and sanctions must be revised to reflect the realities of mothers' lives.

Feminists recognize that women on welfare are likely to be the first to lose their jobs in a recession or otherwise. It is important to support calls to make TANF more responsive to the business cycle and to reform Unemployment Insurance to be more inclusive of race, sex, ability, and workers with family commitments. Addressing racial/ethnic disparities in TANF and the labor market calls to make the welfare system more accountable to all of its participants. A feminist vision for TANF reauthorization is grounded in the belief that ultimately welfare reform must be part of a larger agenda to promote economic justice and economic security for all members of society.
Discussions have recently turned to the notion of human capital deficit as a much broader concept than fiscal deficit. Thus, inadequate spending on women today could mean future costs for the welfare system tomorrow. Though the actual calculation of human capital deficits goes beyond the scope of this discussion, such factors have been used to argue for the development of high-quality, universally affordable, and accessible human capital development.

The United States government's attempts to limit the focus for cuts to areas within the social welfare envelope represent the core of the problem. The reality for many Americans will not be on the level of macroeconomic spending or even the deficit. These issues have acquired a momentum of their own, which is unlikely to recede in the short term. The measure of government's good faith will be at the micro level involving criteria, such as equality, the extent to which mothers who receive welfare benefits can be insulated and protected from untamed masculine capitalist, heterosexist market driven sexism.
BIBLIOGRAPHY


NOW Legal Defense and Education Fund. Statement of NOW Legal Defense and Education Fund, before the Subcommittee on Human Resources, Committee on Ways and Means, House of


Appendix A – Research Survey

Section I
1. Indicate your age: _____________

2. Gender
   a) female
   b) male

3. Indicate your racial/ethnic identity:
   a) white/non-Hispanic
   b) African American
   c) Asian American/Pacific Islander
   d) Hispanic
   e) Native American
   f) Other ________________

4. What is your level of education
   a) High school drop out
   b) Diploma
   c) GED
   d) Community College
   e) Four year degree
   f) Other ________________

5. Do you work? Yes No

6. If yes – what type of work do you do?
   a) full time
   b) part time
   c) temp work
   d) seasonal
   e) shift work
   f) other ________________

7. Do you have children? Yes No

8. Do your children live with you? Yes No

9. Indicate your marital status
   a) married
   b) divorced
   c) separated
   d) single (never married)
   e) widowed
10. Indicate your living situation.
   a) own
   b) rent
   c) live with relatives/friends
   d) other __________________________

Section II

On a scale from 1 to 5, where 1 is very unlikely and 5 is very likely answer the following:
1. How likely is it that you would ask your neighbors to take care of your children for a few hours if you were sick?
   1 2 3 4 5

On a scale from 1 to 5, where 1 is strongly disagree and 5 is strongly agree answer the following:
2. In your community is it generally expected that people will volunteer or help in activities?
   1 2 3 4 5

On a scale from 1 to 5, where 1 means not at all and 5 means to a very large extent mark your choice next to the following:
3. How much do you trust different groups of people?
   1 2 3 4 5
   ✓ People in your neighborhood ____________
   ✓ People who belong to the same clubs or groups as you __________________________
   ✓ People in your ethnic group ____________
   ✓ People in other ethnic groups ____________
   ✓ The business owners you buy things from ____________
   ✓ Politicians __________
   ✓ Government service providers (education, health, water, etc.) ____________
   ✓ Local government ____________
   ✓ Judges/courts/police ____________

On a scale from 1 to 5, where 1 is strongly disagree and 5 is strongly agree answer the following:
4. I feel I have general control over what happens in my life and (if applicable) my children.
   1 2 3 4 5
Section III

Please answer the following to the best of your ability. Feel free to elaborate on any subject that may come up while completing the questions.

1. Describe the Oregon Health Plan and welfare benefits that you are currently receiving, cash and non-cash.

2. What would your ideal situation be right now, in relation to the benefits you need, employment, and child care?

3. What is standing in your way of achieving this? What do you think could be done about that?

4. What successes have you experienced that might help other welfare recipients, and what strategies have you used to overcome difficulties that could be useful?

5. Please provide questions you have thought about in relation to your status as a person on welfare.