

WELFARE RESTRUCTURING IN SUBURBAN NEW YORK

By

TERESE LAWINSKI

A dissertation submitted to the Graduate Faculty in Anthropology in partial
fulfillment of the requirements for the degree of Doctor of Philosophy,
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Abstract

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by

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In 1996 radical welfare legislation dismantled the U.S. welfare program that began in 1935, and created a temporary assistance program that drastically reduced the rolls. A defining feature of the legislation was devolution, the shifting of welfare provisioning from the federal government to states, private entities and individuals, thus creating a complex pattern of state programs with diverse regulations. Time limits, work mandates and sanctions force recipients of welfare into low-paid jobs; those remaining receive meager benefits in exchange for welfare program compliance.

Throughout the history of the U.S. welfare program, numerous policy changes have had varying effects on families. My anthropological research investigates how the 1996 welfare legislation affected families living in Westchester County, New York. The ethnography examines legislative processes, welfare and community activism and the lives of people who received welfare. They ranged from very poor to downwardly mobile middle-income people of different ages, races and ethnicities. In contrast to studies of the inner-city poor, my research focuses on poverty in an affluent New York suburb. Through a life cycle analysis of people's narratives, this dissertation elucidates the pressures that

caused their downward economic slide, and reveals a broader array of precipitating circumstances leading to welfare.

Following decades of neoliberal policies, pro-business political tactics, and post-industrial employment transformations, such as the rise of the service sector and flexible labor practices, my research shows how the mechanics of welfare restructuring builds on extant theory positing that neoliberal political and economic practices create economic polarization and class inequity. The ethnography supports my argument that federal and state welfare policy, the flexible labor market, and a dispersed welfare bureaucracy converge and conspire to unequivocally intensify the insecurity in poor people's lives. The data also suggest that this interrelationship contributes to U.S. inequality and poverty. As the U.S. welfare state moves increasingly towards a bona fide workfare state model, the Temporary Assistance for Needy Families (TANF) program appears to be evolving into one designed for downwardly mobile middle-income and working class workers who need temporary aid in an economic crisis. It leaves people who need continuous welfare aid further marginalized in a shrinking welfare state.

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ABBREVIATIONS

ADC	Aid to Dependent Children
AFDC	Aid to Families with Dependent Children
AIDS	Acquired Immune Deficiency Syndrome
CUNY	City University of New York
DRA	Deficit Reduction Act of 2005
DSS	Department of Social Services
FA	Family Assistance
FFFS	Flexible Fund for Family Services
FY	Fiscal Year
GED	General Educational Development (Diploma)
HHS	Health and Human Services
HIV	Human Immunodeficiency Virus
HUD	Housing and Urban Development
JOBS	Job Opportunities and Basic Skills Training
NYS	New York State
OTDA	Office of Temporary and Disability Assistance
PRWORA	Personal Responsibility and Work Opportunity Reconciliation Act of 1996
TA	Temporary Assistance
TANF	Temporary Assistance for Needy Families
SNA	Safety Net Assistance
SSDI	Social Security Disability Insurance

SSI	Supplemental Security Income
WIC	Women, Infants and Children
U.S.	United States

CHAPTER 1: INTRODUCTION

This dissertation begins with the words of two individuals located at opposite ends of the welfare “reform” spectrum. Their divergent opinions offer insights into some of the issues that I set out to explore in November 2003 when I began my ethnographic research about how the radical welfare legislation enacted by President William (Bill) Clinton in 1996 affected families living in Westchester County, New York.

Ten years ago today I signed the Personal Responsibility and Work Opportunity Reconciliation Act. By then I had long been committed to welfare reform. . . .

In the past decade, welfare rolls have dropped substantially, from 12.2 million in 1996 to 4.5 million today. At the same time, caseloads declined by 54 percent. Sixty percent of mothers who left welfare found work, far surpassing predictions of experts. Through the Welfare to Work Partnership, which my administration started to speed the transition to employment, 20,000 businesses hired 1.1 million former welfare recipients. Welfare reform has proved a great success, and I am grateful to the Democrats and Republicans who had the courage to work together to take bold action. . . .

(Bill Clinton *New York Times*, August 22, 2006)

I think the idea of welfare reform is great. I believe that nobody should be permanently receiving from the government. But they don't make it plausible for you to get off. I mean, education is everything. . . . trying to force somebody to go to work, and you're still not able to be self-sufficient . . . doesn't make any sense to me. . . . I feel like I have to leave [Westchester County] because I'm not able to support myself. I don't want to have to rely on a man. I don't wanna . . . be in a relationship just so I can survive. I don't understand why they [government] would rather pay \$3,000 a month to [a shelter operator to place us] in a hotel [shelter] rather than [provide me] rent allowance which is like 300 and something dollars for me and two kids a month. And there's no way that you can find an apartment for \$300.

. . . [T]hey say that the first few years of a child's life is very important. You know, that's when their personality is formed and they know that you're supposed to do certain things for a child to make them strong or to

give them . . . the foundation that they need to become an independent and viable person in society. . . . If all the experts agree . . . , why doesn't that apply for people on welfare? To me, that would help society, period, if they supported these women. The problem is that, especially with Black women . . . a lot of us have to rely on ourselves. So, they should . . . [help] so you can be self supportive instead of just trying to put you in a job where you're making \$5.50 an hour. . . . To me, the way they're going about it is not really reform, it's just a Band-Aid. . . . the idea of reform is good, but the way that they're going about it just makes no sense to me. (Charlotte Thompson¹ Interview, November 12, 2004).

Research Goals and Questions

Ten years after President Clinton enacted the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA), he reflected on the “great success” of welfare “reform” in quantitative terms, focusing on welfare roll reduction and the labor force participation of recipients. When forty-three year old Charlotte Thompson offered her assessment, she was receiving approximately \$67.00 biweekly in welfare benefits² and she and her two teenage children were homeless, living in a family shelter in Westchester County³, New York for several months. Her opinions reflect the reality of welfare restructuring on the ground.

¹ The names of all research participants have been changed to protect their identity.

² Charlotte’s family also received Medicaid, \$342 a month in food stamps and shelter assistance.

³ Westchester County has become a domicile of President Clinton after he left office in 2001 and through the completion of this dissertation.

The U.S. welfare program⁴ began as part of the Social Security Act of 1935 and has been amended many times since. Welfare retrenchment in President Clinton's administration (1993 to 2001) advanced with the enactment of sweeping welfare legislation in 1996. PRWORA repealed Aid to Families with Dependent Children (AFDC), the federal welfare program that provided cash assistance to poor families with children under 18, replacing it with the Temporary Assistance for Needy Families (TANF) program. The program name change is significant. "Aid" and "Dependent" were removed from the title because TANF cash "aid" is no longer a permanent entitlement. Cash "assistance" is now "temporary," subject to a federal five-year lifetime limit. Moreover, harsher provisions were enacted in the areas of eligibility, work requirements and participation, sanctions for non-compliance of regulations, and access to education and training.

A hallmark of PRWORA is devolution, the shifting of responsibility from the federal government to state and local governments, the private sector, and individuals (Cope 1997; Schram 2000; Susser 1996; see also Goode and Maskovsky 2001; Morgen and Maskovsky 2003). This is facilitated by a key feature of PRWORA, a fixed annual \$16.5 billion block grant that provides states the funding and flexibility to design their welfare programs, creating fifty-plus disparate TANF programs nationwide. States further devolve responsibilities to the private sector resulting in a public-private partnership of social welfare

⁴ The Social Security Act of 1935 established Aid to Dependent Children in 1935 as the U.S. social program that provides cash to needy families. A brief history of the program is part of Chapter 2. The program name changed over time. The terms "ADC," "AFDC," "TANF," "welfare," and "welfare program" are acronyms and colloquial terms that I use interchangeably to refer to the program. The terms "welfare grant" and "welfare benefit" are used for the cash payment.

provisioning and governance of recipients. Individuals are expected to acquire self-sufficiency through the labor market. The intersection of these spheres is the landscape of my investigation.

Integral to the research landscape are the federal, state and local welfare legislation and policies, as well as the legislative processes involved in the crafting and modification of policy. I sought to become familiar with federal and state legislation to the extent that I could to ascertain how local implementation in southern Westchester County had an effect on recipients of welfare.

Because of the devolution aspect of PRWORA, the research environment was a mix of state bureaucracies, recipients of welfare, service providers, employers and welfare activists. Through participant observation and interviews with people in these domains, I aimed to learn about Westchester County's welfare program, labor market, and the services and charities that serve poor people. The multi-variant landscape of local level TANF administration was fertile terrain for an anthropological analysis of timely public policy issues. Here I could uncover the conditions, context, contradictions, inconsistencies, and quotidian realities of welfare restructuring. My research examined these domains to illustrate how devolution played out locally and how it affected families.

My overarching research question was: In what ways had PRWORA provisions changed or how might they be leading to change in people's lives? To answer this question I relied primarily on adults who had dependent children and who received AFDC and/or TANF for some time during their lives. My goal was to have them recount their welfare experiences and describe how PRWORA and

TANF affected various aspects of their lives, such as their household economies, welfare benefit levels, employment, care giving obligations, nutrition, overall living conditions, healthcare requirements and survival strategies. It was my expectation that within and among families I would uncover a wide spectrum of effects in diverse areas of individual and family lives. I anticipated a multiplicity of consequences arising from welfare legislation. Therefore, it was my aim to reveal similarities and variations in people's response to a social policy that mandates them to achieve self-sufficiency.

When I began my ethnographic research in November, 2003 it was unclear how poor people would measure up to the ideal, ideology and goal of self-sufficiency inscribed in PRWORA. If policy makers presumed that recipients of welfare could become "self-sufficient," I aimed to unpack this assumption and learn how they might do so. Or learn if there were common or recurring pressures or crises that people experienced that created or exacerbated their impoverishment. What were the reasons for people needing welfare and for how long? Was five years of TANF benefits during a lifetime a realistic expectation?

Ethnographic studies of the U.S. welfare system have provided insight into bureaucratic machinations, caseworker and recipients' interactions, rigid regulations, and system traps in the AFDC program (Susser 1982; Kingfisher 1996). At the onset of my research, I thought it was quite possible that the emphasis on work and self-sufficiency and the punitive provisions instituted with PRWORA would affect recipients of TANF in ways not yet experienced by individuals under the former welfare program. An objective was to uncover

recipients' experiences and assessments of the welfare bureaucracy, the application, eligibility and appeal processes and regulations in order to identify persistent and new aspects of the program and understand their consequences on families.

A defining feature of PRWORA is the “work-first” principle—the federal and state government’s priority to move recipients into the workforce. Although employment mandates were instituted in the AFDC period, they were not fully or stringently enforced. Under TANF the work requirements were stricter. I was particularly interested in exploring whether employment was a panacea for reducing people’s “dependency” on the state as critics of welfare have suggested (Mead 1986), and examining dispersed governance (Clarke 2004) and disciplining techniques imposed on recipients in light of the new work mandates and sanction provisions.

Following decades of pro-business policies and post-industrial employment transformations, such as the rise of the service sector and changing labor practices, I sought to understand how the mechanics of PRWORA might further exacerbate social injustice and economic polarization. Therefore, another aim was to understand how workers fared in the “flexible” labor market (Harvey 1994; Jessop 1994; Sennett 1998; Susser 1997a) and uncover the ramifications of a characteristically insecure labor market on low-wage workers. I sought to learn about labor force participation, wage structure, workplace conditions and workforce supports for families. I presumed that they might not be adequate and sought to ascertain how low-wage workers maintained their families.

“Workfare” or “welfare-to-work” programs in the welfare system are fundamental to the public/private support enterprise that ostensibly aids in recipients’ transition into the workforce and achievement of self-sufficiency. Another research goal was to examine the types of work supports and programs offered and to glean attendees’ evaluations of such programs.

A significant aspect of my research is its focus on poverty in an affluent New York suburb. In contrast to studies of the inner-city poor, I anticipated that my research would include a wide spectrum of individuals. I sought to elucidate the various pressures that caused middle-class peoples' downward mobility, as well as lower-middle class peoples' decline into poverty, thus revealing a broader array of precipitating circumstances leading to welfare. In this way I hoped to render a very different portrait of welfare recipients, debunking many racial, class and welfare image stereotypes. And importantly, I sought to understand what was contributing to the widening of the wealth gap, specifically to identify what factors were implicated in making people poorer. It was also my hope that this research will expand the dialogue on welfare to include a wider audience and that this finding will have an impact on public policy.

Research Site - Westchester County, New York

Westchester County is located north of New York City and is situated between the Hudson River and Long Island Sound. The county is divided into the South, Central and North sections; it is comprised of six cities, Mount Vernon, New Rochelle, Peekskill, Rye, White Plains and Yonkers. The county welfare offices are located in Mount Vernon, Peekskill, White Plains and Yonkers. Much

of my participant observation in Westchester was conducted in Yonkers and Mount Vernon in the south and in White Plains which is central. During my fieldwork I interviewed forty-two individuals who received AFDC and/or TANF some time during their lives. All but one had been living in Westchester at the time of the interview.

Westchester is unabashedly suburban and affluent; its median household income of \$63,582 in 1999 was significantly higher than median household incomes in New York State (\$43,393) and in the United States (\$41,994) (U.S. Census Bureau 2000a). Yet, in contrast to the display of wealth, as evidenced by the palatial homes and luxury cars found in some of the more affluent towns and villages, a drive through sections of the cities will reveal the poverty as reflected in U.S. 2000 Census data that shows 9.2% of families and 12.4% of individuals living below the poverty level (U.S. Census Bureau 2000a).

Although migration has increasingly altered the racial composition of the population growth, in 2000 whites accounted for 71.3% of Westchester's total population of 923,459, a decrease of 8% from the previous decade (U.S. Census Bureau 2000a). The suburban landscape is segregated by class and racial and ethnic groups. The following table of some Westchester municipalities illustrates that a disproportionate percentage of impoverished people and Black/African Americans and Hispanic/Latinos live in cities and specific municipalities, notably Mount Vernon, Peekskill, Yonkers, Elmsford and Port Chester.

Municipalities	% White	% Black or African-American	% Hispanic or Latino (of any race)	% Asian	Median Household income in 1999 (dollars)	% Families Below Poverty Level
Westchester	71.3	14.2	15.6	4.5	63,582	9.2
Cities:						
Mount Vernon	26.8	59.6	10.4	2.1	41,128	11.8
New Rochelle	67.9	19.2	20.1	3.2	55,513	7.9
Peekskill	57.1	25.5	21.9	2.4	47,177	10.3
Rye City	89.6	1.3	4.8	6.5	110,894	1.6
White Plains	64.9	15.9	23.5	4.5	58,545	6.5
Yonkers	60.2	16.6	25.9	4.9	44,663	13.0
Some Towns:						
Bedford	87.5	7.1	7.6	2.0	100,053	2.4
Mamaroneck	88.9	2.8	10.9	3.1	84,213	2.9
Pelham	87.3	4.6	6.0	4.0	91,810	2.2
Pound Ridge	95.5	1.2	2.5	1.7	153,208	0.9
Somers	94.8	1.7	3.0	1.9	89,528	1.2
Yorktown	90.6	3.0	5.8	3.4	83,819	1.9
Some Villages						
Bronxville	91.9	1.1	2.9	4.8	144,940	1.7
Dobbs Ferry	80.7	7.4	7.0	7.6	70,333	1.8
Elmsford	55.8	20.3	23.3	9.1	61,685	6.7
Hastings-on-Hudson	89.8	2.4	4.5	4.1	83,188	1.5
Irvington	88.7	1.4	3.8	7.0	96,467	1.2
Larchmont	94.2	0.7	4.5	2.8	123,238	1.6
Pelham Manor	92.2	2.1	4.6	2.8	112,553	3.1
Port Chester	60.7	7.0	46.2	2.1	45,381	10.1
Rye Brook	92.0	1.0	5.4	4.3	98,864	1.8
Tuckahoe	74.0	10.1	8.8	9.8	60,744	5.7

(*American FactFinder*. U.S. Census Bureau 2000a)

Sixty percent of Westchester housing is owner-occupied—77% in the North, 63% in the Central section and 49% in the South. In 2004 the median price of a single family house in the county was \$645,000 (Westchester County Department of Planning 2005). Poor people are generally limited to apartment living because purchasing a home in Westchester is beyond their financial reach.

They are part of the non-propertied class who live in housing categorized by nomenclature familiar to the poor— rental, subsidized, municipal, emergency, temporary, transitional and shelter.

Obtaining safe, affordable housing is major concern for low-income and poor people in Westchester. The following chart lists the average residential rent in 2004 in Westchester County, Mount Vernon and Yonkers; these two cities have the highest percentage of families living below the poverty level (see chart above). Following that is a scenario that illustrates that these rents are steep not only for low-wage workers but for median income families as well.

Location	Studio	1-bedroom	2-bedroom	3-bedroom
Westchester	\$ 930	\$1,310	\$1,785	\$1,885
Mount Vernon	\$ 775	\$ 908	\$1,415	\$1,650
Yonkers	\$ 830	\$ 940	\$1,437	\$1,850

(*Databook Westchester County*. Westchester County Department of Planning 2005:56-57).

Most families require at least a two-bedroom apartment. Many poor working families earning a minimum wage or slightly higher would have difficulty making these rental payments. In 2004 the New York hourly minimum wage was \$5.15. If two adults in the family each worked 40-hours per week earning a minimum wage, they would gross \$1,648 a month. If they lived or sought an apartment in Mount Vernon and Yonkers, approximately 86% of their combined gross income would go towards rent for a two-bedroom apartment. Without a rent subsidy, this is not economically feasible. Moreover, affordable housing is far more problematic for families headed by one person who would be solely responsible for the rent. In 2000, of the family households in Westchester,

23.1% were families with a single head of household (In Westchester County Department of Social Services and Westchester County Youth Bureau 2004:14).

According to the National Low Income Housing Coalition's (2004) "Housing Wage" calculation⁵, the following income was necessary to pay for a 2-bedroom apartment with a Fair Market Rent of \$1,259 in Westchester County in 2004: \$24.21 an hour or \$50,360 per year. Obviously, this exceeds that of the minimum wage worker and even median income households in Mount Vernon and Yonkers (see above chart).

The ethnography in my dissertation fills out this quantitative sketch of the research landscape. The stories of poor, as well as downwardly mobile middle income participants tell of the environment in which their families live. Their narratives give insight into their living arrangements, work environments and the bureaucratic institutions, agencies and personal support network that they rely on to help raise their families.

Research Methods

In my reasearch a primary method was participant observation in various locations. The activities of a participant observer can take different forms with various degrees of participation and observation (Spradley 1980; Jarvie 1982).

⁵ *Out of Reach*, a publication and Internet based tool of the National Low Income Housing Coalition, compares wages and rents in various counties, Metropolitan Areas, non-metropolitan areas and states. A web-based report generates a Housing Wage. The publication states: "For each jurisdiction, the report calculates the amount of money a household must earn in order to afford a rental unit at a range of sizes (0, 1, 2, 3, and 4 bedrooms) at the area's Fair Market Rent (FMR), based on the generally accepted affordability standard of paying no more than 30% income for housing costs. From these calculations the hourly wage a worker must earn to afford the FMR for a two-bedroom home is derived. This figure is the Housing Wage." For more information on the calculations see the Coalition's website.

Participant observation is a broad approach that enables the anthropologist not only to observe, but to apply other research techniques – collect statistical and census data, film or record rituals, conduct interviews and other procedures appropriate to the research (see Ellen 1984).

My research began in November 2003 with the first formal interview. I completed the recruitment and interviewing of new participants in November 2004, yet in a sense my research ended with the completion of this dissertation for I continued participant observation, conducted a few follow-up interviews, attended meetings and kept up with some welfare policy changes until then. Simply living in Westchester County afforded me the opportunity to observe people and events by “hanging out” in different communities. However, the most intensive research took place in 2004.

During that time I observed welfare system processes and devolution on multiple levels; I conducted participant observation throughout Westchester, as well as New York City and Albany. At the community level I spent much time observing, talking to people and participating in activities in public and private institutional settings. I visited agencies that provide services to recipients of welfare and other low-income families. I also attended meetings with advocates for low-income families and participated in welfare and community activism. I collected data on federal, state and county welfare processes and legislation through the Internet, print media and other sources. I also observed New York State Assembly legislative sessions. I conducted sixty-four formal interviews with people ranging from parents who received welfare sometime during their

lives to people who worked in agencies that provided services to poor people. Next I describe some of these research activities.

Public and Private Settings: Resources for Families

I spent much time observing and participating in activities in environments that are resources for poor families. For example, at the Department of Social Services (DSS) Service Centers (welfare offices) I observed people who were filling out an application for benefits, standing in line to see a DSS representative at a counter, or sitting for hours waiting to see a caseworker (see Chapter 7).

Since employment insecurity was common among poor working people, I often visited the state employment centers, some of which were located in or near a welfare office. These centers were a resource for registered job seekers, including welfare recipients who were mandated to obtain employment. I registered and attended an orientation and two training classes. During periods of unemployment I used two centers for job searches and received assistance on minor inquiries from staff members. I also observed people searching for employment via computers, skimming newspaper employment sections, scanning posted job openings and attending training.

Food insecurity is a primary concern among impoverished people because food stamps generally do not last through the month. Consequently, many rely on emergency food outlets such as food pantries and soup kitchens. I conducted participant observation at soup kitchens in four cities that served regularly scheduled meals to community members. The soup kitchens were run by separate multi-service organizations and located on church grounds, though not necessarily

directly affiliated. I met with representatives from all four organizations. One kitchen served breakfast and dinner; two served lunch, and one served dinner. Although men were a majority of the diners, women also appeared there. In late March 2004, I observed a breakfast at one kitchen. The breakfast commenced at about 6:30 a.m. with a line of mostly Black men who filed past the kitchen window to receive pancakes, hash browns, sausage patties, milk, and coffee. Many appeared to be dressed for blue-collar jobs. Of the thirty people waiting in line, only four were women. By 7:15, sixty-one individuals had signed in and dined; some also helped themselves to rolls and bread at a side table. A kitchen volunteer approached me and said she wanted to do my “survey.” I conducted an interview with her after she finished her duties. I recruited another participant for an interview at a community lunch where she and her five children frequently dined.

For four consecutive years beginning in 2003, I was a volunteer server at an annual Thanksgiving community dinner for low-income families hosted by a church. The holiday dinner was attended by men, women and children. At the 2005 Thanksgiving dinner I saw a woman I interviewed the year before, one of the few who had steady low-wage employment through much of my fieldwork. Clearly, as she had told me, she had to rely on emergency food to supplement her low-wage work. In 2006 I packed up dinner leftovers for the woman who was the kitchen volunteer that I interviewed two years earlier. It is evident that food insecurity was a continuing problem for the participants in my research and other poor Westchester residents.

Legislative Processes

In 1996 when PRWORA was passed, TANF was only authorized and funded for five years with an expiration date set for September 30, 2002. The reauthorization process began in February 2002 but because of Congressional contestation and delays, TANF continued to operate through short-term extensions. It was finally authorized in February 2006. Because TANF reauthorization coincided with a part of my fieldwork, I kept abreast of the legislative processes through information from national and local advocates for the poor covering the legislative machinations, commentary on Congressional proposals and advocacy efforts (see Chapter 3). I also examined state legislative processes which enabled me to observe devolution and see that welfare “reform” at the federal and state level was an ongoing enterprise (see Chapter 4).

In 2005 the New York State Assembly Standing Committee on Social Services held two public hearings to gather testimonial evidence for an evaluation of the impact of federal and state welfare reform policies on low-income New York individual and families. I attended the hearing in Albany, New York. I received the written transcripts for the Albany and the New York City hearings, and the Committee’s 2006 Evaluation. I also attended another of the Committee’s hearings that gathered testimony related to the implementation of TANF-funded programs in the State Fiscal Year 2005-06 Budget. These hearings offered me the opportunity to hear disparate opinions from representatives of public and private agencies as well as recipients on New York State’s welfare “reform” plan.

In New York State welfare recipients may appeal welfare program decisions through the fair hearing process. Many study participants had grievances and fought decisions they believed to be unfair and/or erroneous. On seven occasions I volunteered at a fair hearing support table sponsored by a group of legal advocates located in New York City. People who needed assistance with fair hearings issues (most often immediately preceding their hearing) visited the table to receive support from volunteers lawyers, paralegals, law students and others interested in social justice. In this way, I became familiar with the appeals process from both clients' and lawyers' points of view.

Welfare and Community Activism

In my assessment of public policy, I traveled throughout Westchester and other parts of the state to learn about legislative initiatives, policy changes, and advocacy efforts. I became a member of several organizations that advocated for poor and low-income people on issues related to welfare, hunger, and housing and received timely updates on federal and state policies and information on state and local meetings and advocacy efforts.

It was at a conference on women fighting poverty in New York City that I met a representative from a coalition comprised of organizations and individuals that advocates for a humane and just social services system. She invited me to the coalition's monthly meetings which I have attended since June 2004. The coalition is comprised of committees that report on salient issues related to welfare, child care, education and abuse. The committees' reporting, litigation and policy updates, and the insights of myriad guest speakers, as well as the

coalition's distribution of copious literature and emails have alerted me to many timely issues relating to poverty and welfare.

One such alert was a notification of a New York State rule change to the state welfare program application process that would have resulted in hundreds of case closures monthly. The coalition encouraged members to engage in a letter writing campaign opposing the rule change. I took part in the advocacy effort, the outcome of which is described in an event analysis in Chapter 4.

Through the coalition, I met the coordinator of an alliance of agencies in Westchester who invited me to attend periodic meetings that she hosted. At these meetings representatives from Westchester service agencies were updated on issues, e.g., federal and New York State budgets and TANF reauthorization. The group also met with the Westchester Department of Social Services to exchange information and ideas.

In 2004 and 2005 I attended Legislative and Action Days in Albany, New York sponsored by two statewide coalitions campaigning on myriad issues associated with poverty. Prior to the 2004 event, I attended a training session that covered legislative lobbying techniques and background information on the key issues that groups would stress in meetings with legislators.

Housing emerged as an important concern among families in the research. In the spring of 2005 I attended several public hearings conducted by the Westchester County Rent Guidelines Board, the body that decides on the rent increases to apartments under the jurisdiction of the Emergency Tenant Protection Act in Westchester County. Both tenants and industry representatives, including

owners, presented testimony in opposition to or in favor of increases. That year the Board raised rents by 4.75% and 6.5% respectively on one-year and two-year lease renewals. Given the high “Housing Wage,” necessary to pay for fair market rents, undoubtedly, any rent increase is problematic for impoverished people. Low wage workers are generally employed in jobs where the risk of unemployment is high and where wage erosion, rather than a wage raise, is the norm.

Additionally I attended three meetings sponsored by a coalition of employment and training providers serving low-income individuals. Here I received information about welfare policy funding, jurisdictional changes in New York’s welfare- to-work program and the status of New York State’s labor market.

Anticipating that President Bush's FY2006 budget proposal would have severe implications for low-income families and TANF reauthorization, anti-poverty advocates and policy institutes began gearing up for the event. In 2005 I attended a number of informational sessions regarding the federal budget process. I also listened to speakers during two federal budget training telephone conference calls.

Interview Groups

In addition to participatory and observational activities, I conducted sixty-four formal interviews from November 2003 to November 2004 with people whom I grouped into two categories. The primary group consisted of forty-one women and one man who currently or previously received welfare aid (recipients

of welfare⁶). I interviewed them about their welfare and employment history and learned about myriad facets of their lives. The second group were people employed by service agencies who interacted with people who received welfare and other public assistance benefits (agency personnel). They included representatives from employment, day care, and neighborhood health centers; workfare programs; housing agencies; soup kitchens; legal services; and multi-service community and faith-based agencies.

Recruitment of Participants

My fieldwork began in November 2003 with conversations, meetings and interviews with agency personnel so that I could become familiar with the services used by impoverished people. I made contact with representatives and/or directors through the telephone or by walking into agencies. In all, I conducted fourteen formal interviews and I had over two dozen informal meetings and conversations with people. The interviews took place in the person's office; half of them were audio taped; for the others I took detailed notes. Frequently, these encounters led to snowball sampling; some people referred me to other agency personnel and/or helped me to recruit recipients of welfare for interviews.

⁶ Whenever possible, I use the term "recipients of welfare." However, at times it was more grammatically appropriate to use the term "welfare recipient." I realize the latter is an aggregate category that risks stereotyping. "Welfare" and the people who receive it have been stigmatized. In public discourse, negative images associated with gender and race such as "welfare mother" and "welfare queen" have been used to pejoratively portray all women who receive welfare. See discussion in Chapter 2. More recently, terms such as "client" and "customer" have been used by welfare bureaucrats and service providers. In my study, none of the people who received welfare used any of these terms to identify themselves. I use the term "women" in the ethnographic sections when my discussion applies only to several or all of the women who participated in my study.

I developed a flyer that I used to advertise for people to participate in a one hour interview to talk about their welfare experiences for which I would pay twenty dollars. Three service agencies sent over a hundred and twenty-five flyers to their clients. I also posted flyers in various places such as service agencies, community health and child care centers, libraries, and supermarkets. Initially my criteria for selection was women over 18 years old, who were the parent or caretaker of one or more children under 18 years old, and lived in Westchester County. My original thought was to limit the sample to women because statistically they represent the majority of people who receive welfare. But shortly after I began interviewing, a man contacted me who wanted to take part in my research and I decided to include his account as an interesting window on contrasting and similar experiences.

Recruitment was a slow process. I relied on people to read the flyer, telephone me, agree to schedule an interview, show up for the appointment, sign the written consent form and complete the interview. But I also interviewed three women whom I met at various venues who volunteered spontaneously. Because I had to travel some distance for an interview, I usually phoned to confirm an appointment and meeting place. During my confirmation phone call, people frequently cancelled or rescheduled our appointment for various reasons—something more pressing came up, the person had forgotten about the appointment, could not get a babysitter, or decided not to go through with the interview. I was stood up about two dozen times, sometimes twice by the same person. Many people were very late for their interviews. Although most people

had phones, some did not, thus making it harder for them to alert me to their time constraints or schedule conflicts. When I arrived for an interview and suspected that the person would not show, I generally waited about an hour. Sometimes it was worth waiting because the person eventually arrived. When a person did not show up, I called to reschedule. Often when I left a message, I never received a return phone call. When I was able to reach the person, sometimes she or he offered an explanation; reasons varied and included personal or family emergencies. I came to understand lateness, last minute cancellations, re-scheduling and no-shows after becoming more familiar with the stresses in poor peoples' lives. In retrospect, this recognition supported one of my central findings that peoples' lives are replete with pressures, constraints, and crises.

Study Sample of People who Received Welfare

Despite these scheduling problems, I conducted formal interviews with forty-two individuals who received AFDC and/or TANF at some time during their lives. The sample comprised forty-one women and one man all of whom had at least one child under 18 years old. In 2004 the participants' ages ranged from twenty-one to sixty-two. The participants self-identified as African American (n=5), African American/Black (1), Afro American (1), Black (17), Black American (3), Black/African American (2), Hispanic (2), Puerto Rican (3), Puerto Rican/Hispanic (1), Spanish and Black (1), White and Puerto Rican (1), Caucasian/White (1), White/Irish (1), White/Irish/Italian (1), Dominican (1) and Other (1).

The interviews were loosely organized around a person's welfare and employment history. Although some people remembered their wages for a particular job, I did not obtain an accounting of their annual income over the years. Yet, people's historical narratives revealed that many were undeniably destitute and had been so for a long period. Their employment was often cyclical due to labor market and personal constraints. Some were employed but were still impoverished. A few had professional jobs at some point but experienced long-term unemployment. Education levels ranged from completion of the sixth grade to graduate school. Forty percent had some college education and/or completed a degree. Others who were struggling financially described an upbringing, lifestyle and/or a present-day kin support system that could be described as middle class (See Chapter 2 for a discussion on class).

Eight women had one child (19%) and eleven had two children (26%). Twenty-three (54%) of the participants had more than two children. Of the twenty-three, fifteen people had three children (36%), two women had four children (5%), two had five children (5%), three had six children (7%) and one woman had nine children (2%). Three women were primary caretakers of a grandchild.

People who were homeless were over-represented in my sample. One of the organizations that helped me to recruit individuals was a homeless shelter operator whose personnel sent flyers to residents in family shelters. As a result of those mailings, I interviewed fifteen (35%) people who were then homeless and living at shelters for homeless families. Of the forty-two study participants, all

but one lived in the county at the time of the interview. That participant had lived in Westchester for two years but had very recently moved with her children to live with her mother in another New York county. All participants who received welfare had experience with the Westchester social service system and some received welfare in the past in other New York counties and other states.

Data Collection – Interviews with Recipients of Welfare

Most of the initial interviews with this group of people who had received welfare were conducted in public places such as a library (n=15); shelter (14); eating establishment, e.g, diner, coffee shop, cafe, fast food restaurant (5); the person's worksite (3) and a park (1). Four initial interviews were done in the person's home. Follow-up interviews with six people also took place in similar environments. One of the libraries in particular was suitable because I was able to secure a meeting room that was private for our confidential interview and large enough to accommodate accompanying children. The children occupied themselves with reading material that they chose in the library before the interview. Older children spent time among the stacks. At the shelters, I was assigned private meeting rooms. I used a flexible ethnographic interview guide that asked for basic demographic data including age, race, ethnicity, education, number and names of children. I asked for people's assessment of the welfare program, workfare programs, occupational training, and employment searches. I expressly asked about the effects of welfare "reform" in general and/or the consequences of any changes to their welfare benefits. I also asked participants to review their employment history and in the course inquired about job types,

duration, income and benefits, work environment, job stresses, child care arrangements and information related to their experiences. I asked participants to explain their need for welfare over time and describe their welfare experiences. I inquired about changes in various aspects of their lives including family nutrition, health, child care, and their social supports including kinship and friendship networks and survival strategies.

The average length of the initial interview was an hour and a half. All formal interviews with people who received welfare, except one, were audio taped. Upon completion, I paid twenty dollars for the interview. Most of the people agreed at the time to a follow-up interview but this proved difficult to accomplish (a much noted problem for longitudinal research among homeless people and other marginalized populations, see McKenzie et al. 1999). A few people in my study had cell phones; some purchased phone time on a phone card for small amounts, e.g., ten dollars. But cell phones and landlines were often disconnected. People who lived in shelters had moved when I tried to reach them. Although many people who were homeless said they would contact me when they found housing, none did.

I did conduct eight follow-up audio-taped interviews with six of the forty-two participants who received welfare aid. In follow-up interviews and chance encounters in the community, participants brought me up to date on some of their life events, especially those related to the welfare system. In addition I received updates from several people through phone conversations and emails.

Constructing Personal Narratives

When I asked people to describe their employment and welfare history, they reviewed past life events as well as described their current circumstances. They invariably disclosed particulars about significant people in their lives and important life events. They talked about their reproductive decisions, birth of children, breakup with a husband, filing for bankruptcy, fleeing from domestic violence, taking a life in self-defense, and illness or death of a family member. They also described their evictions, life on the streets, recovering from an addiction, post-incarceration transformation, graduation from college, and finding a dream apartment. Within the confines of an interview, each person told about her or his life generally against the backdrop of providing for her or his family in impoverished or trying circumstances. Although I attempted to ascertain information about peoples' lives in some chronological fashion, i.e., work and welfare experiences before and after PRWORA, by the end of the interview, their reconstruction of events was far from linear. And I discovered some inconsistencies within an oral narration and between that and supporting documents that people gave to me to substantiate their stories. This seemed quite understandable because many people dredged up memories going back decades. Regardless, what emerged was a personal narrative, crafted by the narrator who decided what to divulge, omit, emphasize, and editorialize. Yet, there is no doubt

it was my ethnographic authority (Clifford 1983) which led to the questioning, selection of narratives and representation of individuals in this text⁷.

These personal narratives contained what scholars (see Ochs and Capps 1996) have discerned as two basic dimensions—temporality and point of view. The participants followed what Ochs and Capps said that narrators do when they tell personal narratives.

[They] linguistically shape their tellings to accommodate circumstances such as the setting as well as the knowledge, stance, and status of those in their midst. . . . In this manner, the telling of past events is intricately linked to tellers' and listeners' concerns about their present and their future lives (25).

Ochs and Capps also observe that narratives have a plot and they remind us of Goffman's (1974) perception that every tale is told from a particular vantage point. Additionally, drawing on Bruner's orientation (1986) the authors note:

In contrast with paradigmatic thinking, which emphasizes formal categorization, narrative thinking emphasizes the structuring of events in terms of a human calculus of actions, thoughts, and feelings. In recounting their tales, narrators construct a dual landscape, one of action and one of consciousness (26).

This landscape is a combination of what the protagonist does and what she or he believes and feels; each plot illuminates an experience. And pieced together, the plots "attempt to illuminate a life" (26). As Bruner wrote, "narrative structures serve as interpretive guides; they tell us what constitute data. . ."

(1986:147). The depiction of people's lives is what I used as primary data.

Garnering life stories and chronicles of events enabled me to analyze and position

⁷ Rather than rehashing the post-modern critique of ethnography (see Behar 1995; Clifford and Marcus 1986; Harrison 1993; Marcus 1994; Marcus and Fischer 1986; Lee and Ackerman 1994), I briefly point out some issues related to the histories and narratives that arose in this research.

the narratives of “situated lives” (Lamphere, Ragoné and Zavella 1997) within a political-economic context and anthropological theory.

People occupying different social positions in the U.S. political economy view welfare differently (Churchill 1995). While the opinions of those living in poverty are generally mute in the social policy debate, the views of middle- and upper-class people are sometimes voiced and largely reflected in the election of officials whose policies affect wages, income, housing, and social welfare programs. Many participants explicitly said that they wanted to tell their personal story about their welfare experience⁸. Others sought to contrast an abstract public view with their own perspective as a recipient of welfare. Chandra Alexander, a young woman whom you will meet in Chapter 5 said,

I think a study like this is important. I really do. I'm glad that somebody's even interested in finding out how things really are. Because people read about it or they hear about things and they just don't really know what the reality is.

Others chose to participate in the hope that the research might lead to changes. One woman said, “Cause you might make it better one day.”

Blackman (1991) posits that subjects who tell their life histories are vested in the research and speak “directly as expert on his/her own culture to the outside world” (57). The participants shared some history and knowledge to convey their “expert” opinion and human or tacit knowledge (Polanyi 1974) about the welfare system, the shelter system, housing market, flexible labor market and workplace conditions, why people rely on welfare and a host of related subjects. It is for this

⁸ I advertised that I would pay people who received welfare \$20 at the conclusion of the interview. For some people, I sensed that the money was a motivating, not a coercive factor. Others clearly stated that money was not an issue; after some interviews people said they would have done the interview for free.

reason that personal narratives and voices excluded from public debates resonate throughout this dissertation.

Life Cycle Analysis

The significance of welfare time limits, the insecurity of the flexible labor market and other poverty-related issues becomes much clearer when they are understood over the life cycle. Pioneering feminist anthropologists have reworked various conceptions of the life cycle framework to include a focus on women. Feminist theories influenced anthropologists to (re)examine cultural groups and analyze women's experiences, often within the context of key life events and rituals such as childbirth, childhood, marriage, divorce, aging, death and funeral rites (e.g., Abu-Lughod 1986; Goodale 1971; Shostak 1983; Weiner 1976). Silverman's (1975) examination of life crises in the life cycle of women in Northern Italy in the late 1960s has been particularly useful in conceptualizing my research. Silverman perceived life crises to be ". . . those periods in the life span at which there is some interruption in continuity—a transition from one culturally defined stage of life to another, and at which there is regularly expected individual stress" (309). Life cycle crises such as birth, puberty, marriage, menopause, and death have often been found to be disruptive in various ways cross-culturally. Erchak (1992) points out that the life cycle is both biological and cultural and is culturally managed. Birth is disruptive; it transforms family routines. Puberty is threatening; sexuality transforms a child. Marriage transforms relationships; old age disrupts communities, especially if self-sufficiency is lost; and death endangers kin groups with dissolution and extinction.

In addition to, and in between transitional life cycle crises of these types, impoverished families experience economic and family pressures that have varying consequences. In this research a life cycle perspective of a person's family caretaking responsibilities, employment patterns, household provisioning and stresses aids in our understanding of families' changing economic needs. It allows for analysis before and after particular events and identifies the ramifications for family members. It helps to explain the creation of poverty, facilitating our shift from seeing people not merely as poor but unemployed and underemployed, and displaced rather than homeless (Susser 1996:416). My life cycle analysis provided the means to identify family pressures that arose throughout people's lives that warranted welfare aid. A life cycle analysis was useful for an examination of a person's welfare and work experience before and after PRWORA and helped me to recognize the persistent features carried over from AFDC and to compare how these and new TANF provisions might have affected people's lives. Furthermore it helped spot labor market and workplace trends. Overall it was an effective analytic tool to examine how the labor market, changing public policy and welfare bureaucracy might have accommodated families' needs or contributed to their poverty.

Situating Westchester Research among Studies on Welfare

My research draws on the some of the traditions of pioneering anthropologists who examined poverty in urban U.S. communities from different angles and theoretical frames. I will not review the oeuvre amassed in the mid to waning 20th century, for others have competently undertaken that task (Mullings

1987; Williams 1992). However, the Valentine's research comes to mind. In the 1960's they studied an urban enclave and examined extant ideas about cultural patterns, and investigated cultural changes among low-income minority populations. Among their goals was an aim to improve the quality of public information about poor minority urbanites and to "help establish bases for more rational and human public policies in our society as a whole" (1969:404). My research attempts to emulate their goals. Also of note are the classic ethnographies, *All Our Kin* (Stack 1974) and *Norman Street* (Susser 1983), which shed light on the lives of poor families and kinship support and revealed how paltry AFDC benefits and harsh regulations shaped family composition, necessitated discrete survival strategies and influenced recipients' tactics in the welfare system. *Norman Street* served as an indispensable model for examining the New York welfare program's bureaucracy and its static features and ongoing changes.

Notwithstanding these classic ethnographies, anthropology did not have a strong voice in the welfare dialogue until the late 20th century. Sociologists, historians, political scientists and others had largely undertaken theoretical research on the rise and nature of the welfare state in capitalist societies (Wilensky 1975; Esping-Anderson 1990) and gave historical accounts of the U.S. welfare state and programs (Bell 1965; Katz 1986; Noble 1997; Skocpol 1995; Trattner 1974). Particularly germane to this research is the class-centered analysis of Piven and Cloward ([1971] 1993) that fundamentally recognizes that a function of a state relief program is to regulate poor people's labor. Other analyses

included gender and race. We have come to see the regulatory power of family ethic and maternalist ideologies that defined women's maternal role, placed them in the home and out of the industrial workforce, and subordinated their economic dependence on men (Abramovitz 1996; Gordon 1994; Mink 1995; Fraser and Gordon 1996; see also Gordon 1990). It has become apparent that "welfare racism" theorized and defined by Neubeck and Cazenave as "the organization of racialized public assistance attitudes, policy making, and administrative practices" (2001:36) exists as a major force in shaping the welfare system. And racism persists because it provides social prestige to whites, political power to politicians and elites, and financial advantage to the wealthy by exploiting the low-wage labor pool (12). Analyses using a gender, race and class lens (independently and together) have helped to explain the stratification of the U.S. welfare program (Gordon 1994; Brown 1999), the stereotyping of recipients of welfare (Collins 1991; Sidel 1996; Williams 1995), and the shaping of legislation and welfare rolls (Bell 1965; Piven and Cloward 1993; Quadagno 1994). The intersection of gender, race and class and the inequality inherent in the U.S. welfare program will become more apparent in the historical and theoretical review in Chapter 2.

In 2000 when I was contemplating undertaking an investigation of welfare restructuring, there had been early quantitative evidence showing that PRWORA had caused increased hardship for poor families across the nation (Loprest, 1999; Primus 1999; Danziger, et al. 2000). The timing was perfect to practically and theoretically undertake a qualitative study of the lives of people who were affected by welfare policy changes and to ascertain the ways in which people may

or may not be experiencing increased hardship. Furthermore, an anthropological focus on welfare, public policy (see Edgar and Russell 1998; Okongwu and Mencher 2000; Stack 1997) and the “construction of poverty” (Susser 1996) had emerged in recent years due in part to the burgeoning field of U.S. and urban anthropology, the discipline's trend toward public policy research, and its continuing response to societal changes, particularly the processes of globalization. By the time I commenced my research in November 2003, anthropological research on welfare “reform” was well underway. In their review of scholarship on U.S. urban poverty in the post-welfare era, Morgen and Maskovsky (2003) indicate that research on welfare restructuring differs from most poverty research because it situates research on welfare reform “within an examination of the production of poverty and inequality at the center of the global system of advanced capitalism” and “in relation to the ascent of neoliberalism”⁹ (315). The narratives of people presented in this dissertation tell of the structural factors and personal circumstances that instigate or intensify emotional stress and financial strain (cf. Mullings and Wali 2001) thus creating their personal poverty.

If we are to evaluate TANF or to challenge the so-called “success” of welfare reform, we must understand the living situations and the circumstances that drove people to seek welfare in the first instance and whether there is a continuing need. My life cycle analysis of people’s narratives considers the production of poverty at macro and micro levels by examining their stories and the discrete issues common among them within the context of federal and state

⁹ As I discuss in Chapter 2, neoliberal policies foster economic growth through unregulated markets, privatization and minimal state intervention. Neoliberal philosophies are pro-business and pro-market.

welfare legislation, labor market conditions and government mandates and restrictions. In this way, I am able to identify the processes at work that creates inequity for people, mostly poor, minority women, in New York (cf. Susser 1998). My research, situated in an affluent county, is different from other poverty studies because it moves beyond the inner city to the suburbs and includes women whose middle class lifestyles were shattered by an economic blow. The high cost of living, especially for people of lesser means, is a constant challenge. This dissertation illuminates some of the factors that contribute to the decline of middle income families and the enduring position of those in lower income brackets (see Fiscal Policy Institute 2006a). It explores inequality as manifested in people's impoverished living conditions, asymmetrical working environment, state and national poverty rates, and increasing economic polarization.

My research is predominantly informed by scholars who theorized welfare restructuring within the context of the post-Fordist restructured economy and who view welfare "reform" as a facet of neoliberal practices (Clarke 2004; Davis 2006; Goode 2002; Goldstein 2001; Harvey 2005; Kingfisher 2001, 2002; Kingfisher and Goldsmith 2001; Morgen 2001; Peck 2001; Piven 1998, 2002, 2004; Susser 1997a; see also Goode and Maskovsky 2001) (see Chapter 2 for a discussion on neoliberalism). Harvey's (2005) "political-economic story" of the genesis and proliferation of neoliberalism globally indicates that neoliberalism has had an uneven geographic development. In the United States and elsewhere an aspect of neoliberalism is minimal state intervention which is partially accomplished by cuts in social service expenditures and dismantling social welfare programs.

Another means is to devolve fiscal and provisioning responsibility from the federal government to states (Cope 1997; Peck 2001; Schram 2000). My research contributes to scholarship of welfare restructuring (see also Albelda and Withorn 2001; Piven, Acker et al. 2002) by covering myriad aspects of devolution and its sharp ethnographic focus of welfare policy at the state and county levels. Like others scholars who theorize about welfare restructuring as a neoliberal practice, I too view devolution as an integral strategic “attack” (Piven and Cloward 1982; Block, et al. 1987; Abramovitz 2000) on the U.S. welfare state from the Reagan administration in the 1980s to the present. Although this dissertation broadly traces this phenomenon over time, it specifically studies the local variation of the TANF program (Davis 2006; DeParle 2004; Hays 2003; Morgen 2001; Steger 2002). It is by examining TANF locally within the context of U.S. and state political economies that we begin to comprehend the complexity and consequences of PRWORA and the nuances of welfare policy nationwide. Another merit of my research is that it demonstrates how devolution enables ongoing welfare “reform” by presenting some of the post-PRWORA welfare restructuring that New York State proposed and implemented in a changing political economy (Peck 2001). Yet another upshot of devolution is the diffusion of political activism (Abramovitz 2000; Peck 2001). Anthropologists have long studied working class women’s political activism in disparate arenas (see Bookman and Morgen 1988), including the welfare system (Davis 2001). Although this dissertation limits its analysis to two events that involved advocacy at the national and state levels, they shed light on the networking aspects of

advocacy when national policy is at stake *and* the dispersed activities of state-specific challenges.

My dissertation also explores ideologies that influence and underpin welfare legislation over time. It is informed by Hall's meaning of ideology: "the mental frameworks – the languages, the concepts, categories, imagery of thought, and the systems of representation – which different classes and social groups deploy in order to make sense of, define, figure out and render intelligible the way society works" (1996:26). Today the ideology of personal responsibility and related variants around self-sufficiency and individualism are embedded in the goals of PRWORA, institutional discourse, space, welfare processes and regulations (Davis 2006; Hays 2003; Kingfisher and Goldsmith 2001; Morgen 2001; Susser 1996). Kingfisher and Goldsmith (2001) rightly assess the tenor of the PRWORA era when they point out that neoliberal culture is dependent on a theory of economic individualism. Women are perceived as separate, autonomous individuals whose individuality provides them with the means to achieve self-sufficiency. When poor mothers do not fulfill requirements of individuality, autonomy and citizenship, their "failure" is not perceived as a result of the political and economic system or a "gender regime" that produces male citizens and dependent women. Instead, failure is attributed to the failings of women themselves, thus policies and the rhetoric of empowerment and self-sufficiency is directed at reforming individuals who have been pathologized (716-719). This is reminiscent of the culture of poverty ideology of the pre-PRWORA era. In the 1960s, Lewis (1966) promulgated a conceptual model that ascribed the

conditions of an intergenerational perpetuation of poverty to about seventy “essential traits” such as aversion to marriage, attitudes of fatalism, helplessness and dependency. At about the same time Moynihan traced the roots of the “deterioration of the Negro family” (1965:5) to problems emerging from slavery though urbanization contributing to the creation of a “tangle of pathology.” These concepts have been fiercely criticized and shown to be flawed by ethnographic case studies that point to structural factors to explain persistent poverty rather than personal traits (Hannerz 1969; Jones 1993; Leacock 1971; Liebow 1967; Stack 1974; Susser 1982, 1993; Valentine 1968). Nonetheless the line of thinking that blames poor people for their situation persists today and is influenced by ideologies that insist poor people ought to assume full responsibility for themselves and family regardless of the structural forces that create social inequality. This research looks at the waning responsibilities of the federal government and shows how poor people are expected to take on added responsibilities to obtain cash aid that was once an entitlement. The participants’ tenacious efforts to secure income maintenance and other aid for families are anything but pathological.

Women relying on aid from the state have traditionally engaged in the labor market to help maintain their households. As far back as the early 20th century, women who received government relief had to supplement the meager aid with wages (Bell 1965; Mink 1995). It has been documented in the AFDC period that many people cycled in and out of work (Susser 1982; Edin and Lein 1997). Yet, pre-PRWORA regulations were less severe and poor women could

still rely on a federal safety net. In my research I explore how ideologies of personal responsibility, self-sufficiency, work ethic and “work-first” bolstered the shift of the U.S. welfare state to that of a “workfare state” (Peck 2001). This research explores how states endorse the value of work and enforce workfare at the local level (see also Davis 2006; Morgen 2001; Peck 2001), and examines how, despite the “success” of moving massive numbers of people into the workforce, workfare state initiatives continue to do so in a changing political economy. I pay particular attention to how policies mandating work to a specific marginalized population of citizens contribute to social and economic inequity.

As Susser (1996) pointed out, opposing conceptualizations of the labor power of the poor have been identified in the global economy. One view holds that poor people in core countries are invisible and irrelevant and deems their unskilled, manual labor as unnecessary in the aftermath of deindustrialization; thus, poor people are a drain on the economy (see Castells 1989). The opposing view recognizes that industrial production is vital worldwide and the labor of the poor is requisite as a reserve that can be integrated or made redundant in response to the needs of the global economy (Vincent 1993). I follow those who situate PRWORA within the context of the late 20th century global restructuring of the market and labor processes and who posit that poor women have been targeted as sources of cheap labor for the growing service sector (Piven 1998; Susser 1997a; Peck 2001). As I examined people's employment in Westchester, I considered their “fit” with the restructuring, the sudden shifts, and the “flexible” work patterns characteristic of post-Fordism (Harvey 1994; Jessop 1994; Sennett 1998;

Susser 1997a). My research demonstrates how public policy, work-first principles and workfare target poor women for their labor power in occupations that have “very favorable” employment prospects (New York State Department of Labor 2007) for a decade but pay low wages in flexible local workplaces. Furthermore, when people receive welfare aid, they become part of the workfare system where they must engage in work or program-approved work activities that are expected to lead to employment, regardless of whether or not it will pay a family-sustaining wage. Typical of flexible labor practices, the employers hire for part-time, temporary and sub-contracted work. The narratives in my research will illuminate the workplace conditions for low-wage workers (Ehrenreich 2001; Newman 1999, 2006; Shipler 2004; Shulman 2003; see also Munger 2002) as well as for middle income workers whose employment proved to be insecure and thus a factor in their downward fall (Newman 1988; Pappas 1989). It distinguishes itself from other research because of its exclusive focus on suburban living and working conditions in an affluent county where poverty is invisible in many communities.

This dissertation explores the interrelationship between the labor and workfare systems and how suburban impoverished families survive and whether adults can secure steady work that mitigates poverty.

My research asks whether processes associated with welfare provisioning have worsened since PRWORA. I draw on the work of scholars who studied the welfare system processes in the pre-PRWORA era for comparison (Bell 1965; Piven and Cloward 1993; Susser 1982; Kingfisher 1996). These works,

especially Susser's (1982; Susser and Kreniske 1987) examination of the New York City welfare system in the 1970s, enable me to compare application and eligibility procedures, individual's interactions with welfare bureaucrats, and the effects of and people's responses to governance tactics. Governance and social control has been a mainstay of the U.S. welfare system (Bell 1965; Abramovitz 1996; Piven and Cloward 1993; see also Trattner 1983). My ethnography examines how governance is accomplished and enforced in the workfare state of the PRWORA era (cf. Davis 2006). Since states are federally mandated to achieve work participation rates, I explore how states in turn impose their federal employment directives onto recipients of TANF and examine the consequences.

In my research approximately 70% of the participants who received welfare did so in the years before and after the enactment of PRWORA, receiving benefits from both AFDC and TANF. Of those, some participants cogently compared one or more aspect of the transformation, offering insight into program changes and the impact those changes had on their families. Some women who never received AFDC made an assessment based on their observations and experience growing up in household that received AFDC. I rely on their assessments so as to provide an understanding of TANF and its consequences on them and their families.

Organization of Dissertation

Many of the concepts and themes introduced in the previous section will be expanded upon in Chapter 2 which covers the historical and theoretical framework that informed this dissertation. Chapter 2 places PRWORA legislation

within an historical context of the U.S. social service system. It traces the evolution of the welfare program highlighting the legislative maneuvers, ideology and social trends that aided in stigmatizing the welfare program and women recipients along gender, race and class lines. PRWORA is situated in the context of late 20th century global restructuring of technologies, markets and labor processes. The chapter also reviews the forces involved that facilitated the movement of the Fordist-era welfare state towards that of a post-Fordist era workfare state. A final discussion locates participants in my research in terms of class.

Chapter 3 highlights the events that precipitated the enactment of PRWORA and summarizes its key provisions. An aim of the chapter is to show that despite the “success” of PRWORA, that is, the reduction of welfare rolls and increased employment participation, legislators seek even further welfare cuts and punitive measures. This is illustrated in a synopsis of the TANF reauthorization process, the federal approval required to continue TANF funding after it expired in 2002. This legislative process illustrates the battle ground on which Republican and Democratic lawmakers negotiated proposals to control women’s reproductive behavior and to accommodate the market by legislating more poor people into the workforce.

Chapter 4 begins with a discussion of devolution in U.S. welfare programs. This is followed by a brief overview of New York State’s TANF program and a comparison of the program’s features with those in other state programs. We see the authority of states to design their TANF program and the wide variability in

the programs. An overview of some of New York State's recent TANF program changes demonstrates how devolution enables continuous welfare "reform." Anti-poverty advocates have opposed welfare reform since its inception. Today, because of devolution, much activism is concentrated at the local level. The final section of Chapter 4 provides ethnographic accounts of political opposition to two New York state proposals.

Chapter 5 presents the stories of twelve people, revealing the structural factors and family circumstances that created family pressures and the need for welfare. The stories are about poor people as well as those who were accustomed to a middle-class life style but experienced financial hardship. Their stories expose some of the factors that contribute to economic polarization. Additionally through a life cycle analysis, I explore why for some people the need for welfare arises throughout their lives and whether the TANF five year lifetime cap is unreasonable. The ethnography is also meant to show that the TANF time limit is a mechanism to devolve federal welfare provisioning to the state and individuals.

Chapter 6 presents a snapshot of the study participants' labor force participation; a life cycle analysis will show that most of them had a work history. Many worked in the secondary labor market where they experienced low wages, wage erosion, exploitation and insecurity. The chapter highlights the stories of four women that describe their struggle to make a living, sometimes in inhospitable workplaces with inadequate workforce supports for family care giving. Their stories tell of the inadequacies and the inequitable labor practices of the U.S. labor market that push workers economically downward. Their

narratives expose discrete issues that are common among low wage workers that hinder workers' labor force participation and economic stability—health problems, care giving responsibilities, child care support and post incarceration issues.

Chapter 7 provides a perspective on the persistent and new features of the welfare program. It covers the regulatory aspects of the welfare system and illustrates micro-level forms of governance in the public assistance application, eligibility assessment and fair hearing processes. People describe TANF procedures, governance and punishment techniques by the state and non-state actors. Here we see instances of devolution and the varying consequences that governance has on families.

Chapter 8 covers the work-first principle, that is, governments' priority to mandate recipients of TANF into the workforce. Because an overwhelming number of participants were mandated to attend workfare (commonly called welfare-to-work) programs, the assessments by some women shed light on their effectiveness. Additionally, I contrast the experiences of two women who attended a university workfare program over a decade apart to show how the workfare offensive in the PRWORA era now limits academic choices. This chapter will unequivocally illustrate the diminished educational options available to recipients of TANF.

My research has built on extant theory that neoliberal political and economic practices create class inequity. In Chapter 9 I summarize the research findings that support my argument that federal and state welfare policy, the flexible labor market, and a dispersed welfare bureaucracy converge and conspire

to unequivocally intensify the insecurity in people's lives. The data also suggest that this interrelationship contributes to U.S. inequality and poverty. As the U.S. welfare state moves increasingly towards a bona fide workfare state model, the TANF program appears to be evolving into one designed for downwardly mobile middle-income and working class workers who need temporary cash aid in an economic crisis. It leaves people who need continuous welfare aid further marginalized in a shrinking welfare state.

CHAPTER 2: HISTORICAL AND THEORETICAL FRAMEWORK

This chapter provides a historical background of the U.S. welfare program. It explain the shifts in ideologies and public opinion about welfare and covers the key events and legislation that facilitated the dwindling of the U.S welfare state and accommodated its restructuring towards a “workfare” state.

This chapter begins by positioning the U.S. welfare program among other programs established by the Social Security Act of 1935 in order to comparatively show that from the start the welfare program was stratified, stigmatized and inferior. I present the legislative maneuvers, ideology and social trends that aided in stigmatizing women and the welfare program in the context of gender, race and class.

The second section describes a transforming welfare program within a radically changing social, political and economic context owing in part to the civil rights era activism and backlash, a 1970s worldwide economic crisis, subsequent global economic restructuring, and a fomenting conservative climate that resulted in policies that are referred to as neoliberal. Here we see some of the factors that led to the enactment of PRWORA and the shifts towards a “workfare” state. The regulatory nature of the welfare program will become evident throughout this chapter and in a separate discussion.

Westchester County is one of the wealthier U.S. counties, ranking twentieth in median household income measurements in 2004 (U.S. Census 2004). Some of the participants in my study had been accustomed to a middle class lifestyle in Westchester, but had experienced a downward financial slide. Many

others had long been poor. In the third section I aim to convey that class is not static, but people can theoretically occupy multiple class positions simultaneously or change positions throughout the life cycle. I draw on scholarship that helps to explain the class position of the participants who receive welfare and those who enforce the welfare rules.

The Shaping of a Stratified Welfare Program

The U.S. welfare state was formed in the Fordist¹⁰ era by New Deal politics and the Social Security Act of 1935 programs. Social programs and the labor market in the industrial era were influenced by a maternalist ideology that relegated men to the workforce and women to the home (Abramovitz 1996; Gordon 1994; Mink 1995). The programs were administered within a political-economic model of direct government intervention and labor union representation in the Fordist labor processes. The U.S. welfare state expanded during the post-war boom until the early 1970s economic crisis triggered global restructuring of financial systems, technologies, markets, labor processes and the welfare state. The post-Fordist era emerged, characterized by deindustrialization, growth in the service economy, and flexible production and labor processes (Harvey 1990; Jessop 1994; Susser 1997; Freeman 1998). In this period policies and practices

¹⁰ Fordism is marked by an assembly-line labor process for the production of durable goods by semi-skilled and skilled laborers. Its growth cycle was based on mass production, rising incomes linked to increased productivity, increased demand based on rising wages, and increased profits based on full utilization of capacity and re-investment production facilities. The state played a key role in managing wage relations and labor market policies. For example, it invested in infrastructure projects to support Fordist mass consumption through housing and transportation policies. It managed conflicts between capital and labor, supported trade unions and collective bargaining, and encouraged programs for full employment and social welfare. It attempted to solve “social problems” through state solutions (Jessop 1994:252-257).

that have been defined as neoliberalism have resulted in the shrinking of the welfare state and creating a workfare state that supplies cheap labor to a flexible labor force. The enactment of PRWORA is one such measure, in that it intensified earlier legislation that mandated recipients of welfare, mostly women, into the low-paid service sector economy. This section details the shifts in the context of the welfare state of the Fordist era and its movement towards a “workfare” state in the post-Fordist era.

The Crafting of a Stratified and Stigmatized “Welfare” Program

This section positions the U.S. welfare program among other programs established by the Social Security Act of 1935 in order to show that since their inception, the program benefits were stratified. The welfare program is an inferior and stigmatized program compared to some of the social insurance programs. Gordon aptly summed up the general disdain for the program prior to welfare “reform” of 1996:

‘Welfare’ is hated by the prosperous and the poor, by the women who receive it and by those who feel they are paying for it. It stigmatizes its recipients, not least because they are so often suspected of cheating, claiming ‘welfare’ when they could be working or paying their own way. It humiliates its recipients by subjecting them to demeaning supervision and invasions of privacy. Yet it does nothing to move poor women and their children out of poverty and often places obstacles in the paths of women’s own attempts to do so. (1994:2)

Scholars of welfare have provided insight on the stigma long associated with the U.S. welfare program. Public welfare began in colonial America. Throughout most of U.S. history, the term “relief” was used in reference to the public and private provisions for poor people. The term “welfare” had a positive

connotation when it first came into use in the early 20th century because it differentiated old relief practices (e.g., poor house) from the newly instituted social programs (Katz 1986). Katz notes that it is not clear when the term acquired its contemporary stigma (1986). In the early years from 1911 to 1935, women who received relief from mothers' aid programs (relief programs that predated the Social Security Act) were held in esteem because the programs selected "fit" and "deserving" women. Moreover the programs were considered prestigious because they set recipients apart from the pauper class (Bell 1965:13). The contemporary meaning of welfare¹¹ may have been created by the Social Security Act of 1935 which set up a stratified system of provisions (Gordon 1994).

As part of the New Deal, The Social Security Act of 1935 established the U.S. welfare state by federalizing state relief programs and creating two types of benefit programs--social insurance and public assistance programs. From their inception the benefit programs were exclusionary and stratified along lines of gender, race, class, and marital and labor status. The social insurance programs were Unemployment Insurance and Old Age Insurance (precursor to the contemporary Social Security Program). The benefits were funded through taxation on employment; because of this the beneficiaries were mostly white males during the first half of the 20th century. These programs insured some financial security to those beneficiaries when old age and unemployment resulted

¹¹ The people who participated in my study rarely used the formal program names or their acronyms but referred to the welfare program simply as "welfare," or being "on welfare." Most participants who gave their opinions about welfare valued the program as a vital financial resource. But their disparate critiques were influenced by their personal experiences, treatment by welfare office staff, program rules, and the negative stereotypes and stigma associated with the program and its recipients.

in income loss. The public assistance programs were Old Age Assistance (for indigent elderly outside the wage labor market who could not obtain Old Age Insurance), Aid to the Blind, and Aid to Dependent Children (ADC). ADC, which came to be known as “welfare,” provided financial support for needy, dependent children¹² of families headed by widows, and divorced, abandoned and/or separated mothers.

Overall, the social insurance programs were federally administered, more generous than public assistance programs, rights and earnings-based, served adult men, and respected recipients’ privacy. These federally administered programs had a larger tax¹³ base that supported the programs. In contrast, the lower-tier public assistance programs were less supportive because they were state or locally-administered, needs-based, and means-tested¹⁴. They served women and children, were highly supervised and provided inferior payments. Locally administered programs were more susceptible to political attacks and a declining tax base (Gordon 1994:5, 11, 294).

¹² The Social Security Act defined a dependent child as one “who has been deprived of parental support or care by reasons of the death, continued absence from the home, or physical or mental incapacity of a parent” (cited in Bell 1965:27). ADC cash aid was for the needs of the child, not the mother.

¹³ This stratification has endured. Commenting on the contemporary programs, Abramovitz (2000) explains that the Social Security Program is financed as an entitlement by a payroll tax on the employer and employee, while Unemployment Insurance is funded by a tax on the employer. The programs cover 95% of all wage earners today, and are well accepted and viewed by Americans as a right and not as assistance. Conversely, they negatively view public assistance programs in terms of “charity, handouts or the dole” (16).

¹⁴ The *Oxford English Dictionary* (2006) defines means test as: “Means test, (n) An official inquiry into an applicant’s private financial resources, determining or limiting a grant or allowance from public funds. Means-test (v), 1. *trans.* To assess (a grant, etc.) by a means test. 2. *trans.* To subject (a person) to a means test.”

The New Deal Social Programs were influenced by a domestic code, an ideology that flourished in the industrial era when urbanization and the growth and competition of industrialization created a division of labor in which men became the designated wage earner in the public/political sphere and women were restricted to the home. Women became further subordinated to men, being dependant on their sole wage. In the mid-19th century, motherhood and domesticity were idealized and glorified. Prosperous and middle class women “came to serve as the repository of the higher moral and ethical values lost in the cold business community” (Kessler-Harris 1982:50). Moreover, the ideology “exalted” the role of the homemaker and “condemned” the women who worked beyond their teen years; poorer Blacks and immigrants, and migrants to the cities were without sympathetic support (53). The domestic code, and the fact that it was less costly to maintain poor children in homes rather than institutions, led to the establishment of public aid programs that provided assistance to children in their homes (Bell 1965:4). However, women’s morality was linked to their eligibility for assistance and the New Deal policies selected “deserving” and “fit” mothers to receive financial support to stay home and raise a family, thus dissuading their participation in the labor market (see Abramovitz 1996; Gordon 1994). Central to the welfare policies of the early 20th century was the notion that women's responsibility for children overrode their political and economic rights of citizenship (Mink 1995). By subordinating women's rights to children's welfare in policies affecting mothers, gender roles and gender inequality were inherent in the New Deal welfare state.

Exclusionary Rules: Constructing ADC's Racial Composition and Regulating Labor

The ADC program was shaped and influenced by the prevailing ideologies of morality and racial biases and thus were manifest in the exclusionary rules and state policies. States had latitude in developing and administering ADC policies; they determined the standard of need on which ADC payments were based, and defined initial and ongoing eligibility criteria. Numerous states instituted a "suitable home" requirement, subjectively defining criteria that created a proper home environment for children¹⁵. ADC aid was denied to children living in a home headed by an unmarried mother, or a mother who gave birth to an "illegitimate" child after receiving welfare. Some rules excluded families who could not exhibit the ability to manage cash. These rules disproportionately excluded African Americans and other non-white children. Until the 1960s the composition of ADC (re-named Aid to Families with Dependent Children [AFDC] in 1962)¹⁶ was comprised mostly of white women. Statistics show that between 1937 and 1940 "Negroes" only represented from 14% to 17% of the ADC recipients nationwide. In Georgia, for example, during those years Negroes were

¹⁵ A 1941 review of ADC programs in 18 communities in 6 states revealed that "these policies were subject to a wide range of interpretation and despite years of agency experience in dealing with families, 'suitability of home' and 'fitness' of parent were still indefinable" (cited in Bell 1965:41). Bell (1965) posited, "In the absence of objective guidelines hard-pressed local workers had to infuse meaning into the range of phrases: 'suitable for health and care,' 'safe and proper,' 'satisfactory place,' or 'of benefit to the child to continue living therein'" (41). Moreover, because the local workers infused the terms with meanings, "they tended to restrict the programs to nice Anglo-Saxon widows and to move separately but in concert to protect their young programs from Negro and unmarried mothers who might well attract criticism" (18-19).

¹⁶ In 1962 Aid to Dependent Children was amended to include eligible women and renamed Aid to Families with Dependent Children (AFDC).

less than 12% of the ADC caseload, although 38% of the children in Georgia who were under fifteen years old were Negroes (Bell 1965:34-35).

A notorious incident occurred in Louisiana in 1960 after it instituted a suitable homes law whereby approximately 23,000 children were terminated from the state's ADC rolls on the basis of living in unsuitable homes. Although Black children constituted 66% of the state caseload, 95% were affected by the law (Bell 1965:138)..

"Man in-the-house" or "substitute father" rules also denied ADC benefits to the children of women who lived with "able-bodied" men. States justified ADC denial or termination on the assumption that the man would provide for the family instead of the state. Also, an "employable mother" rule permitted the termination of ADC to women whose employment was required for seasonal agricultural and domestic work. Black women performed an unequal share of this labor. From the inception of ADC, racially motivated exclusions were endorsed by legislators determined to block aid to agricultural and domestic workers (Gordon 1994:5). Southern conservatives in the Democratic Party opposed the federalization and expansion of the U.S. welfare program insisting on local control over benefits and program administration in order to maintain "regressive labor market norms" (Peck 2001:66). Variations of these rules were enforced in many states until the late 1960s when they were challenged in court. (For a comprehensive examination of ADC legislative restrictions, see Bell 1965:57-151 and Piven and Cloward 1993:124-146.)

A 1939 amendment to the Social Security Act had significant racial and gender implications. The amendment now extended benefits to the widows and dependents of retired workers under the Old Age Insurance Program (i.e., social security), but it excluded divorced and deserted women. Since widows were now entitled to social security benefits, they sought ADC as a last resort. Moreover, the widows were white because the occupations covered by the program generally employed white men. Thus, white women's participation in the ADC program began to decline (Neubeck and Cazenave, 2001:58). By 1961 only 7.7 percent of the women who received ADC were widows (Mink 1998:47).

Post-War Rise and Shifting Composition of Welfare Rolls

The ADC population remained small between 1935 and 1950, probably as a result of states' slow-paced implementation of the ADC program, racially biased eligibility criteria, lack of information about available programs, intimidation by welfare staff, and women's high labor force participation during the war years. However, post-World War II social, political and economic changes altered the welfare rolls in terms of overall population¹⁷, racial composition, and family structure. For instance, mechanized farming, decline of agricultural markets after World War I, exclusion of Blacks from southern industries and northern industrial

¹⁷ By December 1940, 360,000 families were enrolled in ADC. Between 1940 and 1945, the rolls dropped by 25%. After World War II the rolls increased 132% between December 1945 and December 1950. In 1950 635,000 families obtained ADC. Between 1950 and 1960 the rolls rose only 17% in spite of the growing urban and agricultural unemployment (Piven and Cloward 1993:116-117). Until 1948, Black women's proportion of ADC enrollment was not significant. Between 1948 and 1960 the proportion of Blacks increased from 31% to 40%. While Piven and Cloward attribute this change in racial composition to the relaxation of Southern discriminatory practices and migrating women's enrollment in ADC programs in more liberal Northern cities, they remark that these and other factors did not appreciably increase the rolls during that time (1993:194).

expansion, precipitated the migration¹⁸ of Blacks to northern and western cities in search of work. More Black women enrolled in ADC for various reasons.

Migrating Black women were less likely to be disqualified from ADC in the more liberal Northern cities. Moreover, the federal government pressured Southern states to relax discriminatory practices. The high unemployment rates for Black men in the South and northern urban¹⁹ areas undermined their ability to support a household or marry. This, plus the increase in fertility rates and changes in marriage, divorce and childbearing patterns, contributed to a trend in single mother status among women and the increase in the number of Black women applying for ADC (Bell 1965:54-55; Neubeck and Cazenave 2001:62-63; Piven and Cloward 1979:194; Valentine 1983). From 1948 to 1953 the number of widows on ADC declined by 25%; conversely unmarried mothers rose by nearly 58%. Women's low pay and unemployment²⁰ also contributed to their need for ADC (Abramovitz 1996:320-321).

In the 1960s, following the civil rights era, a national welfare rights movement formed. Promoting the concept of welfare rights through activism and litigation, the movement encouraged poor people and minorities to apply for

¹⁸ At the beginning of the 19th century more than 90% of Blacks lived in the South. By 1960 about 50% lived in the North (Piven and Cloward 1979:189).

¹⁹ In 1900, 87% of "Negroes" were engaged in agriculture and domestic services. By 1960, the percentage diminished to 10% in agriculture and 15% in domestic service. "Northern ghettos" had depression level unemployment rates. In a Detroit census tract wholly populated by Negroes, 41% of the Negro men were jobless. Likewise in census tracts in Chicago, Los Angeles and Baltimore in which 90% or more residents were Negroes, the unemployment rates ranged from 24 to 35% (Piven and Cloward 1979:189, 267).

²⁰ According to the U.S. Women's Bureau, the unemployment rate for women was 3.7% in 1947. In 1949 it rose to 6% and fluctuated between 4.8% and 7.2% during the next 15 years. Black women's unemployment ranged from 7.3% to 11.8% from 1955 to 1968 (in Abramovitz 1996:320-321).

welfare and challenged states' laws restricting welfare eligibility (Abramovitz 2000; Mink 1998; for histories of the welfare rights movement see Piven and Cloward 1979 and West 1981). For example, the Supreme Court decided eighteen cases regarding AFDC between 1969 and 1975, these decisions limited state's discretionary authority. Specifically, in *King v. Smith* (1968) Alabama's "substitute father" regulation was unanimously struck down by the Supreme Court (Rogers-Dillon 2005:57).

As a result of a confluence of these and other factors and events, beginning in the 1960s national welfare rolls increased substantially (for comprehensive explanations of the "welfare explosion" (see Piven and Cloward 1993:183-199). Between 1965 and 1970 AFDC rolls rose from 3.3 million to 7 million. In the 1960s, for the first time, the combination of African American and Latinos receiving AFDC constituted a majority. By 1970 the proportion of African American families was approximately 45% (Neubeck and Cazenave 2001:121). Thus, the demographic composition of the welfare program had shifted from white to non-white, and from widowed or abandoned to separated, divorced or unwed women (Abramovitz 1996:321).

The rise in the welfare rolls had multiple consequences for AFDC recipients. In the next section I show how the construction of pejorative images of AFDC recipients might have influenced welfare "reform" legislation that aided in moving vast numbers of poor women into a changing workforce that required their low-wage labor power. This will be explained in the context of interrelated social, political and economic phenomena, i.e. a white backlash to the civil rights

movement and a worldwide economic crisis that resulted in the global restructuring of financial systems, technologies, markets and labor processes.

Towards A Workfare State

Representation of Welfare Recipients

The mid 1960s saw the start of a political backlash to the civil rights movement. Neubeck and Cazenave argue that “the white backlash” was not merely a single historical event that was a reaction to the violence and the militant “black power” phase of the civil rights movement. Rather it was an historical process that restored the status quo of white supremacy. And, it “left a *legacy* of racialized politics . . . kept in motion by an organized base of racial state actors and other political elites” (2001:118); (see also Quadagno 1994). As welfare rolls increased, “culture of poverty” (Lewis 1966) rhetoric influenced public opinion and legislators. Moynihan (1965) provided figures on Black female headed households and traced what he saw as welfare dependency to the lack of fathers, passed down through the generations from slavery in a “tangle of pathology”²¹. Conservatives began to blame AFDC “incentives” (Murray 1984) for the rise in female headed households and the explosion of the welfare rolls. Negative images of women on welfare were incorporated in the Republican Party platform;

²¹ Many scholars challenged Moynihan and the cultural explanations of poverty demonstrating that adverse circumstances, structural conditions, discriminatory practices and other factors define and make poverty; poverty is not the consequence of a distinct culture (Hannerz 1969; Jones 1993; Leacock 1971; Liebow 1967; Stack, 1974; Susser 1982, 1993; Valentine 1968). Nevertheless explanations that link poverty to “culture” have a long history (Mink 1995), and cultural myths, misinterpretation and conservative ideology have proved to be tenacious.

Ronald Reagan made pejorative comments about a woman he referred to as a “welfare queen” in his presidential primary speech in 1976²².

Williams (1995) argues that mainstream print and television media²³ persistently portray women on welfare as African-American and Latina mothers who have many children. They are seen as irresponsible, not “productive” labor force participants who do not share mainstream American ideals. Variants on the theme include unmarried teen pregnancy, drug use, child abuse and neglect (1163). These negative images were also extended to employed African American mothers who were perceived by employers as a liability compared to their white counterparts (Jarrett 1996).

The image of “welfare mother” (Sheehan 1976) and “welfare queen” are subsets of the negative, “controlling images” (Collins 1991) of African American women that justify their overall oppression in society, and their degrading treatment in the U.S. welfare system. Negative images of Black women have roots in slave era ideologies of domination and sexuality. African American women have been stereotyped as the mammy who is a subservient domestic; the matriarch who is blamed for the success or failure of the Black culture; the welfare mother, a breeder and bad mother; and the Jezebel, a sexually

²² A *New York Times* article reported that in his speech, Reagan said, “She has 80 names, 30 addresses, 12 Social Security cards and is collecting veterans’ benefits on four nonexistent deceased husbands. . . . She’s collecting Social Security on her cards. She’s got Medicaid, getting food stamps and she is collecting welfare under each of her names. Her tax-free cash alone is over \$150,000” (‘Welfare Queen’ Becomes Issue in Reagan Campaign, *New York Times*, February 15, 1976, p. 51. Cited in Neubeck and Cazenave, 2001:127).

²³ See William’s (1995) article for numerous examples of media stories. Also, commenting more generally on the devaluation of black womanhood, bell hooks writes, “One has only to look at American television twenty-four hours a day for an entire week to learn the way in which black women are perceived in American society—the predominant image is that of the ‘fallen’ woman, the whore, the slut, the prostitute” (hooks 1981:52).

promiscuous woman. Collins persuasively argues that controlling images objectify Black women as “the other,” who become objects to be manipulated and controlled by the dominant group (67-90)²⁴.

The media seldom presented a counter-image, contributing to the pervasive and resilient stereotypes that shaped public consciousness. Middle class whites thought that welfare recipients preferred to remain on AFDC long-term, live well on taxpayer dollars, and defraud the system (Williams 1995). Williams further contends “that media imaging engenders a legal framework that defines the deviance of poor women through a white woman’s lens, and that this imaging contributes to legislative decision-making” (1174). Similarly, Sidel writes, "Systematic stereotyping and stigmatizing of 'welfare mothers' was necessary in order to dehumanize them in the eyes of other Americans before the harsh and tenuous lifeline of Aid to Families with Dependent Children (AFDC) and other bare-bones social programs could be shredded" (1996:490).

Changes in the AFDC Program

Indeed, towards the end of the 1960s the AFDC program began to shred. In response to a number of pressures that included the white backlash and claims of entitlement by recipients, Congress enacted the Work Incentive Program (WIN) in 1967. States were required to establish employment and job training programs. At the start WIN was a voluntary program, but in 1971 the federal government

²⁴ Collins (1991) argues that Black women’s oppression is structured along three independent dimensions—the exploitation of their labor, the denial of rights and privileges extended to white male citizens, and controlling images. Also see Mullings (1997:109-130) for her review of stereotypes and ideologies that stigmatize Black women and maintain class, race and gender inequality.

mandated AFDC recipients who were without special responsibility at home and whose children were beyond school age to register in WIN employment and training programs, engage in structured job searches and report on job search efforts. The WIN program was grossly under-funded, lacked the resources to carry out the mandate and was ineffectively managed. It cost welfare agencies more than the issuing of monthly grants and became merely a registration process (Blank and Blum 1997; Bane and Elwood 1994). Nevertheless it was a nascent workfare program.

In 1965 Medicaid and Medicare were included in the social security program. In 1974 Old Age Assistance, Aid to the Blind and Aid to the Permanently and Totally Disabled (created in 1956) were consolidated into the Supplemental Security Income program (SSI), a federal income-support program categorized as social insurance. The only program that remained in the inferior public assistance category was AFDC. Unsurprisingly, the stigma of the public assistance category worsened (Gordon 1994).

Crisis in Capitalism, Post-Fordism and Neoliberalism

Thus far, this historical account described the shaping of the U.S. welfare program and the welfare rolls in a welfare state of the Fordist era. In the late 1960s through the 1980s an economic crisis occurred in developed countries that triggered a post-Fordist era. The starting point of the crisis may have been the oil crisis of 1973, the U.S. recession at the end of the 1960s, the European recession of 1974-75 or a confluence of historical events (Duménil and Lévy 2004). Harvey (1994) points to 1972 as a date “symbolizing” a myriad of political-

economic transitions in advanced capitalism. “It is roughly since then that the capitalist world, shaken out of the suffocating torpor of the stagflation that brought the long post-war boom to a whimpering end, has begun to evolve a seemingly new and quite different regime of capital accumulation”²⁵ (362). In the U.S., the crisis of capital accumulation in the 1970s manifested in narrow profit margins, rising inflation and interest rates, high unemployment rates, falling wages, and a weakened labor force.

A resolution to the worldwide economic crises in capital accumulation entailed a number of global measures that have come to be defined as neoliberalism. As a philosophy and set of economic policies, neoliberalism emphasizes economic growth through unregulated markets and international competition. It is marked by the mobility of capital, privatization, and minimal state intervention. The latter is facilitated by the slashing of social service expenditures and dismantling national welfare programs. Neoliberalism also devolves responsibilities to states, private agencies and individuals (Treanor n.d.; Goode and Maskovsky 2001:8. For comprehensive discussions, see Brenner and Theodore 2002; Gledhill 2004; Harvey 2005.) It has been theorized that in the face of the economic crisis, neoliberalism created class inequality and oppression; opportunities have expanded for upper classes and their financial and social interests have been protected, while poorer people lost many economic and social protections (Duménil and Lévy 2004; Gill 2000; Harvey 2005);. Indeed in the

²⁵ Harvey (1994) adds that this new regime of capital accumulation was set in motion during the 1973-1975 recession and consolidated during the 1981-1982 recession. It is “marked by a startling flexibility with respect to labour processes, labour markets, products, and patterns of consumption” (362).

U.S. there has been much downward mobility and a widening of the income distribution²⁶.

The economic crisis gave way to global restructuring of financial systems, technologies, markets and labor processes. Nations began to institute practices that dismantled post-war accommodations between labor and capital. Operations and jobs shifted from advanced capitalist countries to newly industrialized regions around the globe, and from manufacturing to service industries (Harvey 1994). The post-Fordist²⁷ economic period that emerged is marked by deindustrialization and a growth in the service economy and changes in labor processes based on flexible machines, micro-electronic and information technology, and a flexible labor force (Jessop 1994). According to Harvey (1990), the organizational structure of the flexible labor force consists of a “core” group of full-time, permanent, highly educated, skilled workers. They have secure jobs, high salaries and perquisites such as pensions, insurance, fringe benefits and opportunities for training, promotion and increased wages. The “periphery” consists of two groups. The first are full time employees with the skills to meet the demands of the marketplace, but with less access to employee perquisites. The second consists of part-time, fixed-term, contract, sub-contract and public-subsidy workers. A post-Fordist labor strategy is the substitution of core workers

²⁶ Data from the Internal Revenue Service indicates a substantial increase in income disparities from 2002 to 2003. In 2003 the after-tax income of the top one percent of households with the highest incomes increased by approximately \$49,000 (8.5%), whereas the after-tax incomes of the bottom seventy-five percent fell slightly (in Shapiro 2005).

²⁷ Harvey (1990) notes that Post-Fordism is marked by “flexible accumulation” and the emergence of new sectors of production, markets, technological innovation, relationships with time and space and radical labor market restructuring. It is also characterized by flexible production and marketing processes, geographic mobility, shifts in consumer practices, revival of entrepreneurship, neo-conservatism and withdrawal of support from the welfare state (141-172).

with periphery workers who can be readily terminated and replaced. Women have been recruited into the periphery replacing men whose jobs once functioned in the core, and into the new and burgeoning service sector (150-153). Moreover, women worldwide have been massively incorporated into the international labor force, working in multinational factories (see Fernández-Kelly 1983; Rothstein and Blim 1992; Nash and Fernández-Kelly 1983; Ward 1990), or they migrate from poor regions to the United States and other industrialized regions seeking employment (Hondagneu-Sotelo 1994; Mills 1999).

Susser has argued that this expansion of female labor necessitated a shift in gender expectations as women in poor countries, who were previously restricted to work in agriculture and raw materials extraction, were “recategorized as candidates for industrial employment” (1997a:396). She views welfare “reform” (specifically PRWORA) in the United States as integral to the post-Fordist restructured economy marked by an insecure, informal labor force, weakened unions and a shrinking welfare state.

Ideological Shifts

An ideological shift towards neoliberalism resulted in more punitive AFDC program changes. President Ronald Reagan crusaded against big government by deregulating myriad industries, cutting budgets for social service programs, and making changes to AFDC. During his administration (1981-1989), states were allowed to waive AFDC provisions and experiment with program changes; this was an early move towards devolution, the shifting of responsibility

from the federal government to the state. Measures were taken to strengthen the federal welfare work requirements previously legislated in 1967.

With the passage of The Omnibus Budget Reconciliation Act of 1981, states acquired the authority to design their individual WIN programs and attained the flexibility to implement and reshape job search or work requirements. Some states experimented with welfare-to-work programs. Selected programs became targets for research (Gueron and Pauly with Lougy 1991), the results of which promoted bipartisan support for moving recipients into work and expanding welfare-to-work programs. The Family Support Act of 1988 created the Job Opportunities and Basic Skills Training (JOBS) program. The programs were successors to WINS programs, but unlike WINS, which became largely a registration requirement, JOBS obliged participation by women whose youngest child was three years old (or earlier, a state option). However, JOBS was not fully funded. The Family Support Act commenced operation in the late 1980s and coincided with a national recession when increasing welfare caseloads, the rising cost of Medicaid, and the demand for prison expansion resulted in declining state revenues. This impeded states from matching federal funds, allocating resources for employment training and other resources, and achieving job participation rate goals (Bane and Ellwood 1994; Blank and Blum 1999).

Despite these efforts to mandate work, the programs were relatively ineffective in moving massive numbers of women from AFDC into the labor force. And the public's disdain for the AFDC program continued. By 1994, 79% of Americans perceived it as not working well and less than 20% believed that

most recipients deserved AFDC benefits (Rogers-Dillon 2004:60). That same year the national AFDC rolls peaked at 14.2 million recipients (United States Department of Health and Human Services, Administration for Children and Families 2000b). By this time, Bill Clinton, whose 1992 presidential campaign included welfare “reform,” had been in office. As a result of the 1994 landslide election, the Republicans gained control of Congress and their “Contract with America” set a policy agenda that included punitive welfare reform measures (see Chapter 3). This preceded the full-fledged welfare restructuring that occurred in 1996 when President Clinton signed the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA). The law abolished AFDC and replaced it with Temporary Assistance for Needy Families (TANF) (see Chapter 3 for an overview of PRWORA). Ultimately devolution became a principle feature of PRWORA legislation when the TANF block grant gave states the flexibility to design their state welfare programs (see Chapter 4 for a discussion on PRWORA devolution). The PRWORA mandatory work requirements intensified those that were federally enacted in earlier legislation. TANF recipients must engage in work activities and states providing the TANF grant must achieve a minimum work participation rate²⁸. Failure to comply results in the loss or reduction of a TANF grant for the recipient and a state is liable to incur financial penalties. PRWORA now allowed states to impose a sanction on the entire family, in contrast to a partial sanction under AFDC which withheld the adult’s portion of the grant. PRWORA’s mandatory work requirements for welfare recipients created opportunities for new state and private

²⁸ See Chapter 2, footnote 37 for explanation of participation rates.

workfare programs. All this had serious consequences for people like those who participated in my research, as my ethnography will bear out in later chapters.

Theorizing the “Workfare” State

In the neoliberal era, the *state* has been theorized as being transformed in the aftermath of the economic crisis. Harvey (2005) posits that the “neoliberal state” is difficult to describe because of the divergent paths that neoliberalism has taken globally. But, he writes, states generally create a “‘good business and investment climate’ for capitalistic endeavors” (2005:70). Indeed the ideologies of *personal responsibility*, *self-sufficiency*, *work* and *work-first* as they are inscribed in PRWORA and enforced via state workfare programs, facilitate an optimal business climate and support local labor demands. Workfare serves a dual purpose by not only reducing welfare rolls and thus, state expenditures, but providing mostly female labor to the flexible labor force.

Recipients of AFDC have historically provided inexpensive labor when they were systematically excluded from the welfare system, or when they augmented wage-labor with welfare payments (Bell 1965; Piven and Cloward 1993). But PRWORA fundamentally accommodates the flexible labor force because it legislates and regulates welfare recipients’ labor and imposes strict sanctions for noncompliance. To be sure, PRWORA propelled millions of women into the “periphery” group of flexible, service sector employees. Having educational deficits and little opportunity to enhance or acquire skills for jobs that pay a wage to support a family, they now compete in large numbers with other

candidates for lower-tiered jobs in the insecure labor market, thus driving down wages (Piven 1998).

Peck sees “workfare” as a “moving target” noting that, “as a provocative regulatory signifier, workfare has come to acquire a broad and quite elastic meaning, both as a pithy, generic label for work-enforcing welfare reform and as a rather vague umbrella term for a wide range of welfare-to-work policies, job training and employability programs, and active-benefits systems” (2001:1). Initially workfare was colloquial terminology for welfare recipients to “work off” or “work for” welfare benefits in lieu of wages. But as the neoliberal politics of welfare restructuring intensified, workfare “has developed into a bipartisan onslaught against traditional, rights-and-eligibilities-based welfare systems, particularly in neoliberal countries” (9-10). Both Republicans and Democrats had introduced legislation that strengthened workfare measures. (This will become apparent in the description of the TANF reauthorization process in Chapter 3). In the PRWORA era, work has become fundamentally integral to welfare programs such that legislators and policy makers commonly use key catch phrases like “welfare-to-work,” “labor-force attachment,” “active-benefits systems,” and “work-first welfare reform” (9). Peck rightly argued that in all its variegated forms, “workfarism” imposes mandatory requirements and programs on recipients of welfare “with a view to *enforcing work while residualizing welfare*” (10). That is, welfare still exists but the model has changed. As this dissertation demonstrates, residual features of AFDC remain. However, many aspects of the welfare system have been transformed—its structure, hierarchy,

ideological principals, discourse, program purpose and duration, as well as social relations between welfare bureaucracy and recipients.

Peck draws a sharp distinction between the welfare model and the workfare model along several dimensions, for example—mandatory programs, systemic orientation and active labor market inclusion. The welfare model was entitlement-based and viewed in terms of charity with eligibility-based claims processing. As a passive income support system, it allowed limited non-participation in wage labor. Conversely workfare involves mandatory program participation, behavior modification, inculcation of work values, and work enforcement. It entails a systemic orientation to work and deterrence of benefits. Workfare demands active labor market inclusion and pushes poor people into the bottom of the labor market or into an unstable economic state close to the edge of the labor market (12-13). Peck's "generic" comparative model is somewhat static, but nonetheless pinpoints the salient differences between the two models that have been adopted globally (for anthropological accounts of welfare reform internationally see Kingfisher and Goldsmith 2001 for New Zealand; Haney 2000 for Hungary). Peck cogently sums up the transformation of welfare to workfare:

Some variant of workfare is the policy of choice for most neoliberal states at the present time, . . . While it may not yet be truly hegemonic, workfare certainly represents a dominating strand in international policy discourse, one of the key coordinates around which reform strategies are plotted. In more concrete terms, workfare has become the institutional codification of work-oriented welfare reform—and as such must be understood as *both* a reactive reform strategy *and* as a would-be successor to the welfare state. (342)

The AFDC program under the welfare state model was far from flawless, always parsimonious, and from the start never had a goal to eliminate poverty.

Many of the TANF provisions and rules and regulations in place today in the workfare system are vestiges of those under AFDC in the welfare system. Many have intensified, especially the micro-level forms of governance mechanisms. The next section discusses some regulatory aspects of the welfare/workfare models.

Governance and Regulatory Aspects of Welfare and Workfare

Much of the scholarship on welfare has been concerned with the welfare system's enduring social control and the regulatory aspects (Bell 1965; Abramovitz 1996; Piven and Cloward 1993; see also Trattner 1983). As described earlier, exclusionary rules selected for the deserving recipient. Additionally proposed and enacted legislation by states attempted to control women's reproduction, especially poor and Black women receiving welfare aid. Within two years of the 1990 approval of Norplant, a birth control implant, thirteen states proposed measures to implant poor women. Some of the bills were intended to pressure AFDC recipients use the device. Proposals included cash incentives, mandatory implants for all women on welfare, and the denial of AFDC benefit increases to mothers who refused the device (Roberts 1997:109-110). Furthermore, many states impose a family cap²⁹, a provision that denies or restricts cash aid to a newborn child of a woman currently receiving TANF.

The 1996 PRWORA legislation itself has reproduction control as its third and fourth purposes: to "(3) prevent and reduce the incidence of out-of-wedlock

²⁹ Prior to PRWORA, many states received approval to impose family caps through the waiver program. In the PRWORA era, approximately 20 states had some variation of a family cap in 2003 (Rowe with Versteeg 2005).

pregnancies. . .” and to “(4) encourage the formation and maintenance of two-parent families” (United States Congress, Public Law 104-193, Aug. 22, 1996). Taken together, these are an attempt to control “immoral” reproductive behavior of women and to preserve the nuclear family. Collins (1991) theorizes that the “controlling image” of “welfare mother,” an updated version of the image of a Black woman breeder during the slavery era, provides ideological justifications “for interlocking systems of race, gender, and class oppression” and “for the dominant group’s interest in limiting the fertility of Black mothers who are seen as producing too many economically unproductive children” (77). And, Abramovitz’s longstanding argument is still relevant today vis-à-vis PRWORA’s fourth purpose, maintaining two-parent families:

. . . the origins and functions of the welfare state represent not only the need to reproduce and maintain the labor force as observed by the Marxists, but also to uphold patriarchal relations and to regulate the lives of women. From this perspective, the welfare state operates to uphold patriarchy and to enforce female subordination in both the spheres of production and reproduction, to mediate the contradictory demands for women’s home and market labor, and to support the nuclear family structure at the expense of all others. (1996:31-32)

In practice, my research indicates that in Westchester County, the PRWORA reproduction and family control initiative was not a priority, as it was overshadowed by workfare. Thus, what is particularly germane to my research is the theoretical framework of the regulation of labor in the welfare system. As a regulator of civil disorder and labor, Piven and Cloward (1993) argue that relief arrangements are initiated or expanded during the outbreaks of civil disorder produced by mass unemployment. When political stability is restored, relief

programs are abolished or contracted, thus forcing people back into the labor market (3).

Social feminists theorize that social welfare policies have historically regulated women's labor. Under industrial capitalism, policies such as the welfare exclusionary rules, (described above), determined who were "deserving" to remain in the home, reproduce, and raise the next generation of workers. Those "undeserving" of aid were channeled to the labor force (Abramovitz 1996). In the post-industrial era, PRWORA abetted labor's need for flexible workers during an economic growth period of the 1990s. But exactly what mechanisms do states use to regulate a steady flow of workers into the flexible labor market? My ethnographic data implicates TANF eligibility criteria, delay tactics, workfare, sanctions, bureaucratic blunders, and restrictions on education as key factors that regulate and relegate poor people into the bottom tier of the labor market. These will be illustrated in later chapters

Class and the Workfare State

Although the subject of class has been somewhat shadowy thus far, it is as significant as gender and race in the welfare program. Recall that class figured prominently in the stratification of the programs of the Social Security Act of 1935, i.e., Fordist workers received benefits from the social insurance programs and indigent people received relief from the public assistance programs. Today, the post-Fordist working class in the U.S. is comprised of people who cannot make a living, many of whom must augment their insufficient wages with TANF

aid. This section will draw on the works of scholars whose analysis of class is relevant in my research.

Some social scientists and journalists have conceptualized impoverished individuals as constituting an “underclass” in the U.S. (Myrdal 1964; Auletta, 1982; Wilson 1987). For example, in contradistinction to cultural explanations of poverty (Lewis 1966; Moynihan 1965), Wilson (1987) explained that the formation of an “underclass” and its “social dislocations” (e.g., violent crime, female headed households, family dissolution, welfare dependence) were a result of structural factors. These included discrimination, population increases, job loss due to deindustrialization, the flow of migrants into central cities, and most notably, the exodus of middle class and professional Blacks from the inner city. Among those who analyzed underclass formation and the ensuing debates (Di Leonardo 1998; Jones 1993; Katz 1993; Maxwell 1993; Susser 1993, 1996; Vincent 1993; Williams 1992), it was Gans who deconstructed the term “underclass.” His analysis is relevant for this research, for he warns of the term’s linguistic dangers. Here again, we see that language related to poverty is loaded. Gans (1990) points out that “while it [the term] seems inoffensively technical on the surface, it hides within it all the moral opprobrium Americans have long felt towards those poor people who have been judged to be undeserving. . . . it carries with it this judgmental baggage” (3). He writes that the term, as a racial codeword, “subtly hides anti-black and anti-Hispanic feelings” and “may further repress racial—and class—antagonisms that continue to exist, yet are sometimes not expressed until socio-political boiling points are reached” (3). Gans notes

that because the term has a “flexible character,” more people risk being included in the class. And its synthesizing aspect makes it ripe for stereotyping. All of this has serious implications for public policy. Gans’ analysis serves as an instructive guide when considering how to think about the class of the people who took part in my research.

More recently impoverished workers have been identified as constituting the “working poor,” consisting of low-wage employees “dangerously close to the edge of destitution” (Shieler 2004:4). As a descriptive term, it reminds us that employment does not ensure “making a living,” as my research can attest. I would concede that as a research category, it is quantitatively informative for it reveals economic and labor trends. For example, in 2002 approximately 9.2 million families living in the United States were considered low-income by federal standards, earning 200% of the federal poverty threshold³⁰. Twenty-five percent of U.S. working families is low-income and more than fifty percent of low-income families pay in excess of a third of their income for housing (Waldron et al. 2004). In my research I show that most of the forty-two participants who received welfare had a work history, yet during their life cycle, many experienced episodic or persistent economic hardship; many were presently “poor.”³¹

³⁰ In 2002 a family of four was considered living in poverty when the annual income was less than the poverty threshold of \$18,392. A family of four was considered low-income when annual income was less than \$36,784, that is, 200% of the poverty threshold (in Waldron et al. 2004).

³¹ In my research my conception of “poor” corresponds to the United States Department of Health and Human Services Poverty Guideline. Initial interviews with participants who received welfare were conducted in 2004. In 2004 the poverty guideline for a family of four was \$18,850 (U.S. Department of Health and Human Services 2004a).

I did not ask the participants of my research to identify their class status. Rather than assign individuals to any category that has the potential for stereotyping and stigmatizing, it is more useful to situate them as members of the more inclusive, larger working class³². My rationale is that most of the study participants who received welfare had a work history. Some had held middle-tier jobs in the public and private sectors such as postal carrier and respiratory therapists. Many more had work experience in lower-tier jobs in factories and the service sector. For a variety of reasons some worked in the informal economy, including the illegal drug market. But, those who are poor and receive TANF are differentiated because they are legislated to work. They are integral to the *new* working class in the U.S. economy, comprised of flexible workers (See Chapter 6).

It is useful to employ E.P. Thompson's (1966) diachronic approach to understanding class, and more specifically the working class, because he understands class to be in the "making." He sees it ". . . as a social and cultural formation, arising from processes which can only be studied as they work themselves out over a considerable historical period" (11). For him "class is a cultural as much as an economic formation" (13); it is an historical phenomenon and an historic relationship "embodied in real people and in a real context" (9). Yet unlike some of his contemporaries who postulate that a person belongs to a class because of social position or role, Thompson is interested in class as an outcome of history and experience, that is, how individuals "got to be there" (11).

³² Wright notes that in the post-industrial era, despite the shift from manufacturing to services, the working class was over 40% of the workforce in 1990 and extended to 54% with the inclusion of skilled workers (Wright 1997a:103).

It should become evident in this dissertation that the historical structural stratification and exclusionary rules of the U.S. welfare system, as well as the more recent neoliberal welfare state restructuring, disadvantaged certain groups of people by “making” their insecurity and poverty and keeping them “there” in an impoverished state.

Individuals who receive welfare invariably interact with other workers in the labor force who exert social control. For this reason it is informative to draw on the analysis of class by Barbara and John Ehrenreich (1979) who concur with Thompson, seeing class in terms of an historical relationship. But first I must take issues with their basic premise about class. They argued that class has two major characteristics during any moment of its historic development. First, “. . . a class is characterized by a common relation to the economic foundations of society—the means of production and the socially organized patterns of distribution and consumption.” It is also “. . . characterized by a coherent social and cultural existence; members of a class share a common life style, educational background, kinship networks, consumption patterns, work habits, beliefs” (11). It would be difficult to imagine the working class being a homogeneous group. And, even the narratives of the participants in my research who received welfare did not share all of these attributes. However, their model of the Professional Managerial Class is a useful starting point for discussion.

In contrast to a traditional Marxist analysis centering on the polarization of two classes, the Ehrenreichs proposed a three-way relationship among the capitalist class, the working class and a third class they call The Professional

Managerial Class (PMC) which emerged with modern monopoly capitalism. By their definition, PMC consists of “salaried mental workers who do not own the means of production” but are “directly concerned with social control or with the production and propagation of ideology (e.g., teachers, social workers, psychologists, entertainers, writers of advertising copy and TV scripts, etc.)” (12). These are “people with a wide range of occupations, skills, income levels, power and prestige” (13). They argue that the PMC “cannot be considered a stratum of a broader ‘class’ of ‘workers’ because it exists in an objectively antagonistic relationship to another class of wage earners (. . . the ‘working class’). Nor can it be considered a ‘residual’ class like the petty bourgeoisie; it is a formation specific to the monopoly stage of capitalism” (9-10). The antagonism arises from the nature of their relationship to the capitalist class and each other. Both are forced to sell their labor power to and share an antagonistic relationship with the capitalist class, however the PMC manages, controls, and has authority over the working class, although it does not directly employ it.

As this dissertation shows, individuals who receive welfare are controlled by members of the professional managerial class in state social service agencies and private enterprises where they receive public benefits and related services respectively. As a result of the devolution of the welfare state, control by the latter has increased. Yet, since the inception of the U.S. welfare program, recipients have been subject to means- and moral-testing; welfare caseworkers have been the ones that determine eligibility and ongoing compliance of rules. Welfare recipients meet with one or more caseworkers who have the ability to

impose sanctions and to reduce cash benefits or close cases. This power relationship is contrary to a view put forth by Piven (1990) in the pre-PRWORA period suggesting that the infrastructure of the welfare state, i.e. the poor women who receive benefits and the educated, middle-class women who dominate the infrastructure, is conducive for “cross-class alliances among women” (261). Kingfisher (2001) challenged this assumption through an examination of welfare workers’ and recipients’ relationships. She found that the constraints of street-level bureaucracy created an environment where workers prioritized their time, thus provisioning, to those they categorized as “deserving” over those constructed as “undeserving.” In her ethnographic setting she found that “the possibility of alliance was not only unrealized but also unreasonable” (273).

While the Ehrenreichs’ model is useful for class positioning, it fails to consider the temporal and contradictory aspect of class. For this I draw on Wright (1997b) who considers temporal trajectories of class structure by breaking away from the one-to-one mapping of class locations, recognizing the contradictory nature of class structure. For example, an individual might be in two or more classes simultaneously, because she or he has more than one job, or has dual locations as a capitalist and a worker. Wright asserts, “Class locations are partially indeterminate or ambiguous because they depend not simply upon observable properties of current jobs but also upon future states linked to those jobs, and these future states depend in part upon contingent choices and events” (65). As the ethnographic sections of this dissertation reveals, a few women who received TANF were attending college and expected to hold occupational

positions someday that would afford them middle-class status. Conversely, some held professional jobs but experienced a crisis that necessitated obtaining TANF.

Middle class professionals and post-industrial workers have experienced downward mobility in the past thirty years. Among the case studies that illustrate this (Nash 1989; Pappas, 1989), Newman's (1988) is particularly valuable. She offers insight into the financial decline of four sectors of the American middle class in the 1980s —managerial elite, air traffic controllers fired by President Reagan, blue collar factory workers, and divorced women. She shows that since the 1970s downward mobility has been widespread, serious, and far-reaching in diverse industry sectors. Since the 1970s the middle-class has become distressed due to the combination of factors that include falling wages, layoffs in professional and working class jobs, and the decline in higher-paying industrial jobs and concomitant growth of lower-paying service jobs.

Compared to the early 1970s, an average middle class dual-income family in the early 2000s had less discretionary spending due to wage stagnation, and the increase in fixed costs that include mortgages, child care, health insurance, automobiles and taxes (Warren and Tyagi 2003:50-54). Bankruptcy among the middle class is on the rise. The financial climate has been particularly bleak for women; 2001 data indicates that in twenty years the number of women filing bankruptcy petitions increased by 662% (5). Longitudinal studies show that divorce and widowhood have a negative prolonged financial impact on women, whereas marital dissolution has improved the economic well being of men (Holden and Smock 1991). Some of the cases that I present in Chapter 5

illustrate the decline of women's financial positions. Divorce or the loss of financial support from a partner had often triggered a financial crisis and the need for welfare and other public assistance benefits.

Conclusion

In summary, the U.S. social welfare system was established along the lines of class, race, gender and marital status resulting in a two-tiered benefit structure. In the early part of the 20th century the prevailing domestic code and racial bias created further stratification selecting for "deserving" mothers and influenced the proliferation of exclusionary rules nationwide. The mid-century change in the demographic and racial composition of AFDC and the backlash began to have serious consequences for recipients of welfare. The recipients and program became increasingly stigmatized and workfare was legislated. The commencement of the worldwide economic crisis in the 1970s led to global economic restructuring of financial systems, technologies, markets and labor processes and the implementation of economic policies defined as neoliberalism. The rise of the service sector economy and the global marketplace with its off shore plants and multinational factories incorporated vast numbers of women into the international labor force. This is the context in which welfare "reform" emerged. Millions of poor people, mostly women with children, were mandated to work through PRWORA to accommodate the burgeoning need for cheap, low-skill labor. The next two chapters detail the specifics of PRWORA and illustrate how workfare is a persistent driving strategy that keeps welfare restructuring in motion.

CHAPTER 3: FEDERAL POLICIES AND POLITICS OF WELFARE “REFORM”

This chapter explores the politics of federal welfare “reform.” In the interest of a more fine-tuned political analysis, I highlight some of the events that precipitated the enactment of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA). I then summarize the key provisions of PRWORA in order to present the policy backdrop for the ethnographic data that follows.

A few years into the PRWORA era, legislators and policy makers began to publicize the “success” of PRWORA. Despite its reputed “success,” welfare program restructuring continues at the federal and state levels. One such example is the TANF reauthorization process.

In 1996 TANF was only authorized and funded for five years with September 30, 2002 as the expiration date. In February 2002 President Bush's reauthorization proposal initiated the process of TANF reauthorization. His proposal and similar Republican bills called for harsh provisions that intensified work requirements without increasing the TANF block grant, child care funding and other supports for low-income families. Although some proposals introduced by Democrats lessened some of the strict workfare provisions, throughout there was bipartisan support for workfare. For several years members of Congress contested proposed bills and stalled the process. TANF operated through a series of short-term extensions that allowed states to receive TANF funding. In February 2006 the passage of the Deficit Reduction Act of 2005 authorized a

revised TANF program and related funding through September 30, 2010. This chapter broadly sketches the recommendations and contestations of the four-year reauthorization process to illustrate the persistent stance of lawmakers to control the reproduction and employment activity of poor people, and to show the myriad ideas lawmakers devise that would further reduce TANF benefits to recipients.

The Personal Responsibility and Work Opportunity Reconciliation Act of 1996

The 1990s marked an era of aggressive welfare program restructuring. In his acceptance speech to the Democratic National Convention on July 16, 1992, then presidential candidate, Bill Clinton, proclaimed that a new approach to government was needed, calling the approach the “New Covenant.” This was to be an agreement between the government and the American people that entailed a number of “visions” in which the people were asked to “do your part,” “pay it back,” “pay their fare share” and “be responsible.” The visions ranged from the creation of “millions of new jobs and dozens of new industries,” and “more incentives and more opportunity” for entrepreneurs and businesspeople to develop workers’ skills and create jobs and wealth. It promised the opportunity for people to “borrow money to go to college,” and to “make health care affordable for every family.” Clinton’s New Covenant was about closing the gap between the middle class and the wealthy. It was also about welfare reform in America:

An America where we end welfare as we know it. We will say to those on welfare: You will have, and you deserve, the opportunity, through training and education, through child care and medical coverage, to liberate yourself. But then, when you can, you must work, because welfare should

be a second chance, not a way of life (Clinton 1992 cited in 4president.org).

Clinton's vision was more sanguine than the Republicans. Shortly before the 1994 mid-term elections in which they would gain control of Congress, they introduced their "Contract with America" which framed ten legislative acts. The action pertaining to welfare reform read:

THE PERSONAL RESPONSIBILITY ACT: Discourage illegitimacy and teen pregnancy by prohibiting welfare to minor mothers and denying increased AFDC for additional children while on welfare, cut spending for welfare programs, and enact a tough two-years-and-out provision with work requirements to promote individual responsibility.
(Republican Members of the House of Representatives 1994)

Initially President Clinton's changes to the Aid to Families with Dependent Children (AFDC) program involved an expansion of the waiver program. Since 1962, the Social Security Act authorized the Department of Health and Human Services to grant states a waiver to federal welfare program provisions. During the Reagan administration the waiver policy was liberalized for the purpose of experimenting with AFDC. Between 1987 and 1991 a few states sought approval to test minor program changes. Between 1992 and 1996 President Clinton persuaded states to apply for waivers, thus the requests vastly increased. In the era of welfare "reform," requests were now radical; states requested approval to restructure AFDC programs through provisions such as work requirements, sanctions, time limits, family caps, and children's school attendance. By 1996 forty states and the District of Columbia had federal approval to waive specific AFDC provisions, although not all were fully implemented. Thirty-one states had stricter work requirements than specified in

the AFDC program (Rogers-Dillon 2004:19; Schram 2000:104; Haskins 2001:108). Rogers-Dillon (2004) indicates that by 1996 it was estimated that seventy-five percent of AFDC recipients took part in waiver-authorized pilot programs. She views the explosion of the waiver program between 1992 and 1996 as a “revolution in welfare” even before PRWORA, and posits that it was the waiver program that defined welfare reform and ultimately resulted in the demise of AFDC (19).

During the first few years of the Clinton administration, although states were implementing welfare reform, federal movement was sluggish. President Clinton proposed a plan in 1994 that would provide recipients with state subsidized work after a set time limit and it allowed for liberal exemptions. Conversely, the 1995 House Republican plan terminated benefits after a set time limit, and denied benefits to women who had children out of wedlock. Clinton vetoed the plan twice prompting Republicans to shift the goal from discouraging aid to single-headed families to enforcing work requirements (Rogers-Dillon 2004:68-69). Ultimately President Clinton’s vision of welfare reform never materialized as he foresaw it. Instead he compromised and enacted the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA) on August 22, 1996.³³

³³ This is a brief outline of the politics and content of the welfare bills. For a full account see DeParle 2004 Chapters 6-8; Rogers-Dillon 2004; and Klinkner 1999.

PRWORA Provisions

In this section I briefly describe some of the key TANF provisions; a comparison of how states chose to implement some of them is covered in Chapter 4. I also provide a brief historical overview and describe the broad mechanics of the block grant, a new federal funding model that shifted responsibility for welfare provisioning from the federal government to the states.

PRWORA repealed AFDC, JOBS, and Emergency Assistance for Needy Families Programs, and replaced them with Temporary Assistance for Needy Families (TANF). Federal funding for TANF was a block grant of \$16.5 billion annually through fiscal year 2002. PRWORA covered eight major programs containing many major and minor provisions³⁴. PRWORA unequivocally altered the nature and scope of the U.S. welfare program from an entitlement program (AFDC) to a block grant program (TANF). Entitlement came about in the late 1960s when some of Supreme Court decisions provided a restraint on state eligibility standards that terminated, reduced or withheld benefits based on moral issues and cultural conformity (Mink 1998:51). However, entitlement is not synonymous with a *right* to receive AFDC, because the Social Security Act did not require states to participate in the AFDC program or to provide a specific level of aid. Nevertheless AFDC was viewed as an entitlement because AFDC legislation defined eligible classes of families and required states to provide aid to

³⁴ The eight major programs or policy provisions are: TANF, Supplemental Security Income (SSI) for children, child support enforcement, restricting welfare and public benefits for non-citizens, child protection, child care, child nutrition and food stamps. An analysis of the PRWORA policy is beyond the scope of this research. For a brief synopsis of these major provisions see Haskins and Blank 2001:6-15.

families in the classes if their income was below the limits set by the state (U.S. House of Representatives, Committee on Ways and Means 1998).

The purpose of the TANF Block Grant and language signifying the abolishment of the entitlement aspect of AFDC is written in PRWORA Public Law 104-193—August 22, 1996. Section 401 in Part A—Block Grants to States for Temporary Assistance for Needy Families reads:

- (a) IN GENERAL.—The purpose of this part is to increase the flexibility of States in operating a program designed to—
- (1) provide assistance to needy families so that children may be cared for in their own homes or in the homes of relatives;
 - (2) end the dependence of needy parents on government benefits by promoting job preparation, work, and marriage;
 - (3) prevent and reduce the incidence of out-of-wedlock pregnancies and establish annual numerical goals for preventing and reducing the incidence of these pregnancies; and
 - (4) encourage the formation and maintenance of two-parent families.
- (b) NO INDIVIDUAL ENTITLEMENT.—This part shall not be interpreted to entitle any individual or family to assistance under any State program funded under this part.
(United States Congress, Public Law 104-193—Aug. 22, 1996)

The TANF block grant constitutes a welfare program overhaul. Federal funding for TANF combined prior federal funding levels for AFDC, JOBS and Emergency Assistance for Needy Families into a single, capped³⁵ block grant. PRWORA set the basic TANF grant for states at \$16.5 billion annually through fiscal year 2002. Other funding to states could include bonuses for reduction of out-of-marriage birth rates and achievement of TANF goals, supplemental funding to correct population growth and caseload growth, contingency funds, and loans (Haskins and Blank 2001). TANF funding is allocated to states

³⁵ PRWORA also provides capped supplemental funding to states to correct for population and caseload growth, subject to certain guidelines.

primarily to meet TANF program goals which are ostensibly to provide basic assistance payments to needy families, and to promote work and marriage. TANF funds may also be allocated for other related uses such as child care. But beyond this, receipt of federal TANF funds is conditional. The block grant enables states and federally recognized Indian tribes³⁶ to design and administer TANF programs and services, determine eligibility and establish regulations. However, although seemingly more autonomous, the program is constrained by federal guidelines and disciplines. Under PRWORA states must ensure that a parent or caretaker receiving TANF is engaged in work when the state determines that the person is ready or within twenty-four months of TANF receipt, whichever is earlier. States must achieve a minimum work participation rate³⁷. States may determine exemptions and they have discretion to enforce partial or a full-family sanction for noncompliance of requirements. PRWORA imposes a federal lifetime limit of sixty months for receipt of TANF, however states may opt to decrease the months. States may also elect to provide assistance to families beyond sixty months using state funds or Social Services Block Grants. States cannot use TANF funds to assist unwed mothers under 18 unless they reside in an adult-supervised setting. (U.S. House of Representatives, Committee on Ways and Means 1998; United

³⁶PRWORA provided a \$7.6 million annual grant from FY1997 to 2002 to Indian Tribes and Alaskan Native organizations that operated pre-TANF work programs (Blank and Haskins 2001:8).

³⁷ Section 407 of PRWORA set the states' minimum participation rate, that is, a specific percentage of TANF families who must engage in a work activity. It was set at 25% in 1997, to be increased by 5% each year until it reached 50% for fiscal year 2002 and thereafter. For a 2-parent family it was set at 75% for 1997 and 1998, and 90% for 1999 and thereafter (U.S. Congress, Public Law 104-194-Aug. 22, 1996).

States Department of Health and Human Services, Administration for Children and Families 2006b).

PRWORA created a “qualified alien” category that narrowly defines the group of non-citizens eligible for TANF and limits access to TANF based on their date of entry into the United States. Qualified aliens who entered the country before the enactment of PRWORA on August 22, 1996 are potentially eligible; certain qualified aliens who entered the U.S after that date are subject to a five year waiting period. Moreover states have flexibility and may provide or deny assistance to certain qualified aliens who meet the federal criteria (Rowe with Versteeg 2005). (For a discussion of pre-PRWORA racial and immigration politics and an overview of welfare “reform” legislation with respect to immigration see Fujiwara 1999.)

This is a merely a snapshot of the complex PRWORA legislation. Because states have tremendous latitude in designing their own TANF program, the U.S welfare program no longer exists as an entity. Because of devolution, we have instead a complex pattern of state regulations. AFDC was by no means streamlined and without regulatory aspects. While AFDC did require a certain percentage of families to be in the JOBS program, TANF mandates stricter workforce participation enforcement for states and individuals. My research indicates that the non-entitlement aspect and states’ discretion to design programs created a harsher environment in which eligibility is more restrictive and governance has become more intense and decentralized. Consequently recipients

nationwide are at greater risk of being denied or losing TANF benefits (See Chapter 7).

Brief History of the Block Grant

It is instructive here to situate the block grant in an historical context to illustrate how the funding for social programs might fit within neoliberal strategies of federal cost cutting of social programs thus aiding the restructuring and contracting of the U.S. welfare state.

An analysis of U.S. block grants by Finegold, Wherry and Schardin (2004a) enumerates the periods in which block grants expanded. They were first enacted in 1968 by a Democratic Congress during the Johnson administration. Then they accounted for less than 1% of federal aid to state and local governments. In the 1970s Nixon proposed the consolidation of 129 programs into six block grants; that proposal was rejected by a Democratic Congress. However, three new large block grants were enacted in the Ford Administration—the Community Development Block Grant, the Social Services Block Grant and the Comprehensive Employment and Training Act. The two former grants still exist while the latter has been terminated but superseded by other training block grants. The 1970s block grants provided more funding than the programs they replaced.

In 1981 Congress rejected President Reagan's proposal to consolidate eighty-five programs into seven block grants, instead consolidated seventy-seven categorical grants into nine block grants. Compared to the past, block grants had come to comprise almost 17% of federal aid. In contrast to the Nixon grants that

provided more money, the Reagan block grants allocated roughly 25% less than the programs they replaced (Finegold, et al. 2004a).

In 1996 the Republican controlled Congress under the Clinton administration enacted PRWORA replacing AFDC and related programs with the TANF block grant. Since the 1990s, block grants represent a shift in fiscal policy, and they have certain legal and budgetary implications. The block grants of previous decades allocated federal money in new programs. TANF and subsequent Bush administration block grant proposals eliminated entitlement programs. Entitlement grants are generally open-ended and responsive to economic conditions. Under AFDC when the need for welfare increased at the state level, the federal funding rose accordingly. Additionally because of the funding assurance, federal rules were narrowly defined and highly regulated. In contrast, block grants are financed by fixed appropriations and allocated for a specific amount of money and time. Therefore, Congress has greater control over future spending. However, because the TANF block grant is capped, states must fiscally manage it regardless of need. Block grants convey broad goals and allow states to make decisions to meet those goals. Thus, when a state exhausts its funds, it is no longer obligated to grant TANF to all families even though they meet eligibility requirements (DeParle 2004:124; Finegold, et al. 2004a; Mink 1998:63). Moreover, in the PRWORA economy, the TANF block grant, without formula adjustment, has lost 15% of its 1996 value (Finegold, et al. 2004b). Because states have discretion to manage their TANF block grant allocation, factors such as inflation, recession, and state deficits can influence states' decision

to restructure welfare to ameliorate fiscal constraints. In fact, in a weakened economy New York State used TANF funding to help balance the state budget by shifting money into other services. The state also implemented changes that reduced the TANF benefits of needy families with a disabled family member and proposed harsher sanctions which would have eliminated welfare benefits for an entire family (see Chapter 4).

Continuation of Welfare Restructuring Despite “Success”

The “Success” of Welfare Reform

This dissertation began with Bill Clinton’s opinion of PRWORA on its tenth anniversary. On the surface there appears to be a contradiction between policy makers’ assessment of welfare “reform” as an unmitigated success and their proposals for the continuation of welfare cuts and punitive changes. If PRWORA is so “successful,” why make more changes to it?

Rogers-Dillon points out that, “The success of the welfare program could be measured in any number of ways: decreased poverty, fewer families on assistance, more mothers at home, more mothers working, freedom for poor women to raise their children alone, fewer single-parent families, and so forth” (2004:70). Yet, as illustrated in the words and actions by legislators and policy makers, welfare roll reduction and workforce attachment are the primary criteria.

In August 1996, the month in which PRWORA was enacted, there were 12.2 million recipients and 4.4 million families receiving welfare nationwide. When I commenced my interviews with welfare recipients in January 2004, 4.8

million recipients and 1.9 million U.S. families received TANF (U.S. Department of Health and Human Services, Administration for Children and Families 2000a; 2004). Legislators and lawmakers began proclaiming the success of welfare reform based on the decline in welfare rolls and by extension, former recipients' work participation. An October 7, 2004 U.S. Department of Health and Human Services News Release reported that since the enactment of PRWORA, the federal welfare rolls dropped in the first quarter of 2004 by 60.7% for individuals and 54.7% for families, reducing the rolls to a 1970 level of less than 2 million families. Secretary Tommy G. Thompson³⁸ concluded, "Welfare reform is working because former welfare recipients are working." Wade Horn, Assistant Secretary, similarly claimed, "This is an extraordinary milestone in the Bush Administration's effort to help families leave public assistance and escape poverty. . . . As our economy continues to grow, more Americans are leaving welfare, entering the workforce and becoming part of the economic mainstream" (U.S. Department of Health and Human Services 2004b).³⁹ On the same day Sharon Parrot, director of welfare reform policy at the Center on Budget and Policy Priorities countered with this assertion citing statistics publicly available.

³⁸ All titles refer to an individual's position during the time period discussed.

³⁹ Yet, Lerman's study of single mother employment during the 2001 recession shows mixed results for the workers. PRWORA legislation coincided with a strong economy and robust labor market; unemployment rates were at their lowest level in three decades. Consequently, 830,000 single mothers entered the workforce from 1996 through 2000; 1.1 million single parents held jobs. This period of high employment absorbed new single mothers entering the labor force as well as the 300,000 single mothers who had been in the job market but were unemployed. The real hourly wages for this group increased by 10% at the median level (to \$11.22) and 14% at the 25th percentile (to \$8.00). In the subsequent weakened economy, between November/December 2000 and March/April 2003 single mother employment share fell 5% to 70%. While this was still higher than single mother labor force participation in August 1996 (64%) and their participation was constant during the 2001-2002 recession, a depressed labor market resulted in a sharp increase in their unemployment rate from a low of 6.5% in mid 2000 to 10% in mid 2003. Since then single-parent employment has only risen to 71% as of the fall of 2004 (Lerman 2005).

Contrary to HHS's assertions, falling TANF caseloads in recent years have not meant that more families are working or out of poverty. . . . Earlier this year, shortly before the Census Bureau released data *showing a marked rise in child poverty in the United States in 2003* [italics added], HHS issued a similar press release that trumpeted TANF caseload declines in 2003. . . . HHS is once again touting declining caseloads absent any research or data showing that this decline is the result of improving economic prospect for poor families. (Center on Budget and Policy Priorities 2004)

When PRWORA was legislated in 1996, the percentage of people below the poverty level was 13.7%. In 2000 when the poverty rate dropped to 11.3% the U.S. Census Bureau indicated that the rate was not statistically different from the 1973 record low of 11.1 %. TANF reauthorization began in 2002; that year the poverty rate rose to 12.1%. It reached 12.7% in 2004 and dropped slightly to 12.6% in 2005 (U.S. Census Bureau 2006; 2000b).

What accounts for policymakers selecting certain criteria and ignoring others? The answer is informed by the shifts in ideologies and changing assumptions of “legitimate dependency” and patterns of child rearing (Susser 1997a). As we have seen in Chapter 2, maternalist ideology subordinated women to a man’s wage and domestic responsibilities; AFDC was the substitute for a man’s wage. PRWORA’s ideology of personal responsibility and provisions of employment mandates, reproduction controls, non-entitlement and time limits legitimizes states’ attempts to control women’s choices, for example eradicating poor women’s preference to rear children at home. The labor market is valorized and recipients’ market participation has become the benchmark for success. Following Piven and Cloward, Peck and Theodore’s notion of the “principle of work compulsion” is very important here.

Here, the principle of work compulsion is important both at an ideological and a practical level: ideologically, it signals the effective *withdrawal of rights to non-participation in the labour market for selected groups*, those individuals failing to find jobs being *subject to the requirement that they ‘work for the dole’* in various forms of simulated work environment; practically, compulsion serves as a deterrent both to current and potential welfare recipients, *propelling the ‘job-ready’ directly into employment and subjecting the residuum to continual pressure to make the transition from welfare into work.* [all emphasis added] (2000:121)

Moreover, since the enactment of PRWORA, despite its reputed success, it appears that policy makers are not satisfied, because they continue to press for additional workfare provisions. Peck (2001) offers this explanation, especially for those instances in workfare states where delivering workfare has been difficult: “. . . constant reaffirmation that this is the one-best-way in social policy, and that workfare is working . . . , is needed to keep the reform process in motion” (6). Throughout this research, at the federal and state level, we see lawmakers and policymakers propose or mandate more welfare recipients into the workforce. The following account of TANF reauthorization is an archetype of “workfarist” measures in motion.

TANF Reauthorization Process

In August 1996 when PRWORA was enacted, TANF was only authorized and funded for five years with September 30, 2002 as the expiration date. In February 2002 President Bush's reauthorization proposal initiated the process of TANF reauthorization. This was followed by hearings and the introduction of bills in Congress. This section broadly traces the contestations and machinations of the four-year reauthorization process from 2002 to 2006.

PRWORA was implemented during a strong economy and a period of job growth through 2000. In August 1996 the U.S. unemployment rate for those 16 years and older was 5.1%, declining to 3.9% by December 2000 (United States Department of Labor 2007). However when President George W. Bush announced his proposal for the reauthorization of TANF on February 26, 2002 it was in the wake of the 2001 recession. The unemployment rate was 5.7% and during a jobless recovery, it rose to 6.3% in June 2003 (it had not reached that level since early 1994) and remained fairly steady in the 5% range until TANF was reauthorized in February 2006 (U.S. Department of Labor 2007).

In a weakened economy President Bush's TANF reauthorization proposal of 2002 did not increase the \$16.5 million TANF block grant and child care funding. It was estimated that without an inflationary adjustment, the real value of the TANF block grant in 2007 would be 22% lower than in 1997. Under conditions of this funding constraint, weak economy, and rising unemployment President Bush proposal stiffened TANF work requirements. TANF required states to enforce work participation rates; at that time 50% of all TANF families with an adult were required to be engaged in a work activity for thirty hours per week. The president's proposal called for an increase to 70% by 2007. His proposal also abolished the caseload reduction credit which had reduced or eliminated the work participation rates for many states in the past several years based on their welfare roll reduction accomplishments. Eliminating the credit was predicted to make it more difficult for states to meet the participation rate. Additionally the proposal increased recipients' mandated work hours from thirty

to forty hours per week. At least twenty-four of those hours would be required in narrowly defined work-related criteria such as subsidized and unsubsidized employment, on-the-job training, and a community work experience program. In addition, job search and vocational education would cease being counted towards the first twenty-four hours. The counting of some support services towards work activities (e.g., substance abuse treatment and specific rehabilitative services and work-related training) would be curtailed. It was predicted that the measures would increase the number of people required to work, but that states would have difficulty achieving the new participation rates because of the employment obstacles confronting recipients, the lack of additional funding to support the additional work mandates and high unemployment during a sluggish economy (Coalition on Human Needs⁴⁰ [CHN] 2/28/02).

Yet, President Bush's proposal included funding for out-of-wedlock pregnancy prevention and funds to encourage two-parent families. A \$300 million allocation was proposed to subsidize state and local pre-marital education programs and research. Additionally, a \$33 million funding increase for abstinence education programs from \$40 to \$73 million was proposed. President Bush's proposal steadfastly maintained the PRWORA five-year ban of TANF benefits for legal immigrants entering the United States after 1996 (CHN 2/28/02). And, a "super waiver" provision granted secretaries of certain federal cabinets the authority to waive statutory and regulatory requirements in programs under their

⁴⁰ Unless otherwise indicated, this synopsis of the TANF reauthorization process in this section relies exclusively on articles in Coalition on Human Needs [CHN] reports. It highlights some of the actions and proposed legislation. For details, refer to individual articles in CHN reports on the CHN website.

jurisdiction upon request by a state (CHN 4/15/02 (a) and (b)). This measure would clearly provide more power to states.

Following President Bush's TANF proposal, legislators took action. They introduced bills and amendments, held hearings and debates, rewrote bills, and voted on legislation. Much of this activity took place in the subcommittees and committees having jurisdiction over welfare.

In March 2002 some Democratic Senators introduced separate legislation that attempted to ameliorate some of President Bush's harshest provisions. For example, legislation was proposed that encouraged states to make poverty reduction a TANF goal (CHN 3/29/02). Bear in mind that none of the TANF purposes are aimed at reducing poverty. Other bills proposed increased funding to several block grants including TANF, Social Services and Child Care; increased work supports for recipients; improved state accountability; assistance to domestic violence survivors beyond the 20% caseload exemption; and coverage to immigrants regardless of their entry date into the United States (CHN 3/29/02).

In April the respective Republican Chairmen of the House Ways and Means Human Resources Subcommittee and the House Education and Workforce Subcommittee on the 21st Century Competitiveness introduced separate legislation, both similar to President Bush's proposal. While most Republicans supported the Bush proposal, some lawmakers expressed concerns about some of the provisions, for example, the lack of job advancement opportunities in the Bush plan. A Republican representative introduced a bill with a few provisions that benefited recipients, i.e. poverty reduction goals for states, an inflation-

adjusted block grant, expand access to education and softer time limits (CHN, 4/15/02(a) and (b)). Both subcommittees adopted Republican-backed amendments that imposed tougher sanctions for non-compliant welfare recipients. Democratic amendments were defeated in both subcommittees. Some of those amendments proposed counting education and job skills training as work activities, adding \$11.5 billion to child care funding over five years, replacing caseload reduction credit with employment credits to the states that placed recipients into jobs, rescinding the forty-hour work week, giving states the ability to transfer funds slotted for marriage programs to poverty reduction and child care programs, and eliminating super waivers. The two Republican bills introduced by the Chairmen, along with some amendments, were approved in their respective subcommittees; they were combined into one bill. On May 16 the House passed its TANF reauthorization bill entitled the Personal Responsibility, Work, and Family Promotion Act of 2002 (HR4737). It was criticized by anti-poverty advocates for the same reasons as the Bush proposal—more stringent work mandates for recipients and states, inadequate funding for work supports, marriage initiate funding and super waivers (CHN 4/26/02; 5/10/02; 5/24/02; 8/2/02).

The Senate lagged behind the House. A number of proposals were introduced by Democrats and Republicans. A centrist bill was subsequently modified after criticism that it was too closely aligned with the Bush plan, but it ultimately retained the punitive work measures outlined by Bush. It competed with a "tripartisan" proposal introduced by members of the Senate Finance

Committee which anti-poverty advocates viewed as a "good starting point" for Senatorial debate because it mitigated some of the stricter Republican-proposed provisions; however it did not provide for economic stability for families. Two Republican Senators introduced their bill that was similar to the president's plan and the House's reauthorization bill which passed a month earlier (HR4737); this was to the right of the "tripartisan" plan. The Committee voted for the tripartisan plan. On June 26, the Senate Finance Committee passed its reauthorization bill entitled the Work, Opportunity and Responsibility for Kids (WORK) Act of 2002 by a vote of 13 to 8. It was favored by some anti-poverty advocates because it was less punitive than the House bill (CHN 5/10/02; 5/24/02; 6/21/02; 8/2/02).

A Senate TANF reauthorization bill was never brought before the full Senate for debate and vote. Senate inaction was attributed to a busy floor agenda, preoccupation with the November elections, a lack of agreement for setting a debate schedule and lack of consensus on the content of a bill. Instead, prior to TANF expiration, Congress passed a three-month extension extending the \$16.5 billion block grant and TANF program to December 31, 2002; states would continue to receive federal funding through that date (CHN 9/13/02; 9/27/02; 10/11/02). In the November 2002 elections, Republicans gained control of the Senate and held their majority in the House. And, before the end of December TANF was extended again, this time for six months through June 30, 2003.

On January 14, 2003 President Bush reintroduced his TANF reauthorization proposal, which was almost identical to his proposal a year earlier. Unlike the first year of the reauthorization process when the Democrats held the

Senate majority, reauthorization commenced in 2003 in the Republican controlled 108th Congress. With the start of a new session, the House introduced and swiftly passed its bill--Personal Responsibility, Work, and Family Promotion Act of 2003 (HR 4) on February 13. It was similar to its 2002 bill which simulated the Bush plan. A Democratic alternative introduced in the House proposed \$11 billion over five years in child care funding, additional funding for education and job training, and the granting of welfare benefits for legal immigrants. It was rejected (CHN 1/17/03; 2/14/03).

On September 10, 2003 the Senate Finance Committee approved its reauthorization bill⁴¹, The Personal Responsibility and Individual Development for Everyone Act (PRIDE). While not as harsh as the Republican plan, both were worse for recipients than the TANF program. Like the Republican plan, PRIDE increased state caseload work participation rates without additional funding to support activities and increased recipient weekly work hours. It proposed a disappointing \$1 billion over five years in child care funding, \$4.5 billion less than what was in its 2002 proposal. And, TANF block grant funding would remain at the 1996 level for another five years. Because the PRIDE bill did not make it to the Senate floor for action, Congress extended TANF for six months until March 31, 2004. That same month the Census Bureau disclosed that poverty rates had increased for a second consecutive year (CHN 9/12/03; 9/26/03(a) 9/26/03(b)).

⁴¹ For comparison of the TANF law, and the bills passed by the Senate Finance Committee and the House, see Center for Law and Social Policy and Center on Budget and Policy Priorities (2003).

Similar activities continued through each subsequent deadline period after which TANF funding and provisions were extended unmodified. However, beginning in 2004 prior to the TANF deadlines, Republicans began to introduce extension bills that increased work participation rates for states and recipients and marriage promotion funds. However, these provisions were not included in the extensions (CHN 3/4/04; 7/2/04).

During the last days of August 2005, Hurricane Katrina destroyed the U.S. Gulf Coast. Events following the hurricane revealed the federal government's ineffective response and recovery efforts, especially in areas populated by poor minorities. Media coverage exposed the stark realities of poverty and inequality in America. Ostensibly, poverty was placed on the national agenda. In a nationally televised speech President Bush enumerated the government's commitments and said, "As all of us saw on television, there's also some deep, persistent poverty in this region, as well. That poverty has roots in a history of racial discrimination, which cut off generations from the opportunity of America. We have a duty to confront this poverty with bold action" (White House September 15, 2005). On September 21, 2005 President Bush signed the TANF Emergency Response and Recovery Act of 2005, Public Law 109-68. Effective upon enactment, the Act also extended TANF through December 31, 2005 and included additional provisions that allow states to provide immediate services to families affected by the hurricane. This discussion will not analyze the post-Katrina emergence of poverty as a political issue or the government's commitment to poverty reduction, which must necessarily address the lack of

housing, health care, employment and living wages. Nor will it enumerate how federal decisions profited industry at the expense of the low wage workers during the recovery, and the cronyism associated with federal contracts in the continuing “reconstruction.” It will, however, point to one way that President Bush confronted poverty—the reauthorization of TANF that would result in more recipients being mandated into the workforce.

The Deficit Reduction Act of 2005 and TANF Reauthorization

After a lengthy reauthorization process, TANF was reauthorized through September 30, 2010 by President Bush on February 8, 2006 as part of the Deficit Reduction Act of 2005 (DRA). The law contained a number of provisions; a brief discussion is provided here⁴². While advocates for the poor were fearful of any new TANF reauthorization that would harm recipients, the outcome was not as severe as expected. Nevertheless, they were quick to point to the pitfalls. States retained the current work participation rates requiring 50% of all one-parent families and 90% of all two-parent families to be engaged in work activities. Although the participation rate remains unchanged, a change in the caseload reduction credit will make it difficult for states to achieve this work participation rate. Because of the caseload reduction credit, states could reduce the work participation rate by one percentage point for each one percentage point reduction in their TANF caseload since fiscal year 1995. The DRA change is significant

⁴² For details, see Department of Health and Human Service, Administration for Children and Families, *Federal Register* (2006a) for Rules and Regulations. For a synopsis of the Act see U.S. Department of Health and Human Service, Administration for Children and Families *Fact Sheet* n.d. For analyses of the provisions and their implications see Parrott, et al. (2007) and Renwick (2006).

because since 1995, states experienced dramatic caseload declines and as a result, some states' participation rates were reduced substantially. Under the DRA, states will receive credits based on declines *after* 2005. Because caseloads are at an historic low, it is anticipated that states will not experience drastic declines. Consequently states are likely to initiate policies to deter TANF receipt and decrease the rolls in order to avoid financial penalties for not meeting the participation rate. Failure to meet the participation rate could result in a reduction of the TANF block grant up to 5%. Congressional Budget Office estimates indicate that beginning in 2007 some states might fail to meet the rates, thus incurring nationwide penalties amounting to \$23 million over 2009 and 2010 (in Renwick 2006). Renwick (2006) indicated that absent further caseload declines, New York State's rate would go from a 0% rate to meeting the true participation rate of 50% and 90%; \$122 million is the maximum penalty for the state's failure to meet this rate, though unlikely if waivers were granted. Also DRA directed the U.S. Department of Health and Human Services to establish definitions, rescinding some of the flexibility that states had in defining what counted toward work participation (Frank 2007; Renwick 2006; Parrott et al. 2007). These provisions are very complex and will require states to devise myriad strategies to meet the challenge. For individuals receiving TANF, the simple interpretation is that they will have even less opportunity for education and training to count toward work activities. To make matters worse for working parents, the DRA only added \$1 billion of child care funding to the present allocation. Additionally,

DRA funded \$150 million annually for five years for initiatives to promote “healthy marriages” and fatherhood.

Conclusion

This support for harsher TANF provisions for recipients can be viewed in the context of triumphal success rhetoric, the maintenance of personal responsibility ideology, neoliberal social policy, particularly supplying labor to the flexible market (Piven 1998; Susser 1997a) and similar principles of “work compulsion” (Peck and Theodore 2000) and the workfare offensive (Peck 2001).

The TANF reauthorization process shows Republican legislators’ persistent attempt to legislate attacks on poor people, mostly women. Consistent with the key planks in the Republican “Contract With America” of 1994, as well as similar themes in PRWORA, the various Republican TANF proposals continued to press for the regulation of poor women’s sexual reproduction, such as the promotion of abstinence and two-parent family formation and the reduction of teen pregnancy and “illegitimate” children. Significantly, bipartisan support for personal responsibility and workfare was prominent in their proposals to increase work activities as well as funding support for “healthy” families and child support. Although the Democrats proposed less onerous provisions, in terms of poverty reduction recommendations and support for child care, domestic violence victims and immigrants, the process demonstrates Democrats’ powerlessness to legislate measures that would benefit recipients or reduce poverty. Moreover it revealed their collaboration on the workfare offensive.

What was particularly problematic about the TANF reauthorization process in 2005 was that it coincided with President Bush's FY2006 federal budget which was proposed and passed in the fiduciary context of a soaring federal deficit. A 2004 analysis reveals that in January 2001 the projected U.S. surplus was \$5 trillion; by September 2004 the deficit was \$3.7 trillion. The cost of U.S. legislation enacted from 2001 to 2004 that contributed to the deficit was largely in tax cuts and defense—tax cuts being 58%; defense, homeland security and international 29%, domestic discretionary (except homeland security) 3%, and entitlements 9% (in Center on Budget and Policy Priorities 2005). Considering the very small percentage that entitlements factor into the deficit, poor people pay enormously in terms of cuts or stagnant funding to social programs and regulations that will undoubtedly result in welfare roll reduction and the supply of cheap labor to accommodate industry.

Even in the aftermath of Hurricane Katrina, there was little political motivation to massively increase social programs and funding for poor people nationwide. Nor was there any impetus to expand TANF. The self-congratulatory “success” rhetoric, sizeable welfare roll reduction, and the temporary nature of assistance all serve to maintain the status quo and quell any discontent the public may have about welfare. Since welfare “reform” is depicted as a success, lawmakers were free to address other issues and satisfy their constituents; TANF recipients do not fit the profile of U.S. voters who by comparison are more prosperous and educated (Piven and Cloward 1988). I have no sense that ordinary voters were attempting to sway their Congressional

representatives on TANF issues or to pressure them to accelerate movement towards authorization; undoubtedly the general public was hardly cognizant of TANF reauthorization in the first place. While public awareness of post-PRWORA policy changes was not an area of investigation in my research, based on my interactions with participants, it is safe to surmise that even this population was not familiar with the issues of reauthorization. Knowledge and concern about TANF reauthorization was confined to a comparatively small cadre of discrete interest groups and other interested parties, such as the panel members mentioned below.

During TANF reauthorization there were legislative processes that accommodated the public's opinions—contestation as well as support for proposed TANF reauthorization legislation. One such meeting on welfare reform reauthorization proposals was held in February 2005 by The House Ways and Means Subcommittee on Human Resources (United States House of Representatives, Committee on Ways and Means 2005). Among the panel members were representatives from a medical center that treated impoverished children, a faith-based organization, a city agency that administers TANF, a left-leaning research organization and a conservative think tank. Witnesses' testimony included a range of recommendations that spanned the ideological spectrum. Progressives made cases for not increasing work requirements, eliminating full family sanctions, adjusting benefits based on the community cost of living, support for education and training, affordable child care, and improving accessibility to jobs. Conservative moralist recommendations called for policies

that affirmed marriage, especially “healthy” marriage and “fatherhood” initiatives, personal responsibility and self-discipline. Others favored increasing the states’ flexibility and promoting workfare initiatives. Harsher recommendations included tougher sanction and surveillance policies. Because views spanned the ideological spectrum and there was no consensus to promote progressive provisions, there was no incentive for Congress to enact legislation to reduce poverty. Moreover, absent social unrest, the state had no impetus to expand welfare and was free to respond to the needs of low-wage market demand by increasing work requirements for poor people (see Piven and Cloward 1993).

This is not to imply that pressure was not invoked. The authorization process was an active time for advocates for the poor, especially when TANF expiration deadlines approached. National groups advocating for issues related to poverty networked with state and local groups (see Chapter 4 for a discussion on advocacy). Through a variety of channels, advocates for the poor attempted to persuade legislators to increase TANF spending, expand education and training options, broaden the meaning of work activities and allow disparate educational options to count toward work requirements, extend benefits to immigrants, lessen or maintain work requirements, increase support for child care and other measures that would help poor families.

Despite the efforts by various interest groups advocating for the poor, the post-Katrina awareness of abject poverty and blatant racism, and the commitment by President Bush to “confront this poverty with bold action,” the workfare measures intensified for states and recipients. The TANF reauthorization is yet

another key event in welfare history, consistent with the tenor of PRWORA welfare debates where reproduction, marriage and workfare were central to the debate and outcome. Even in the wake of a recession and high unemployment the workfare offensive was fortified with more severe work requirements. Under DRA states will undoubtedly feel the pressure to enforce more work demands on families so as not to incur financial penalties. As you will see in the ethnography, the work mandates and attendant governance create additional stresses and even financial hardship for recipients.

CHAPTER 4: DEVOLUTION—STATE WELFARE PROGRAMS

A defining feature of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA) is devolution, the shifting of social welfare responsibilities from the federal government to states. The aim of this chapter is to illustrate how such devolution strategies play out at the state level. The chapter begins with a discussion of the devolution of the U.S. welfare program. It then briefly describes New York State's TANF program and compares some of the program features with those in other state programs. The chapter ends with an event analysis of a local level campaign challenging a state proposal to a welfare program rule change.

Since the Reagan administration, the U.S. has adopted a policy of deregulation. In contrast to deregulation measures that consequently accommodate industry, welfare policy regulations have intensified for impoverished people. I provide an overview of some of New York State's recent TANF program proposals and changes to illustrate how PRWORA flexibility allows a state to accommodate the local labor market.

Historically welfare activists have challenged onerous welfare policy. The final section of this chapter provides ethnographic accounts of political opposition to two New York state proposals which I observed. In 2005 I participated in a Legislative Education and Action Day in Albany, New York, lobbying for a number of issues, one of which was opposition to a state block grant that would result in restructuring social service funding. I also participated in a letter writing campaign to a state agency challenging a welfare program rule change.

Devolving Power to the States

In this section's theoretical discussion of devolution we see that scholars have debated the merits of devolving welfare provisioning to the states. Their arguments include positive assessments, reasoning that states can tailor policies to the needs of the population. My research is supportive of those who suggest that aspects of PRWORA provides states the leeway to adjust welfare provisioning, that is, cut services or restructure programs, according to fiscal and political conditions. This section also provides a synopsis of the New York State TANF program and an overview of some of the rules and regulations in other state programs. The aim is to show the devolutionary aspect of the TANF program—the program complexity, nationwide variation and conversely the conformity of states to impose punitive regulations on TANF recipients.

In the aftermath of the court rulings that challenged eligibility rules and other discriminatory practices beginning in the civil rights era, there was a movement towards federal government centralization of authority and consistency in the administration of the AFDC program. But this began to reverse during the Reagan administration. President Reagan drew on federalist traditions and his “New Federalism” policies began to restore power, autonomy and funding to the states (Piven and Cloward 1987). Block grant funding filtered money to states to manage local social programs with federal oversight, and the expansion of the AFDC waiver program gave states more autonomy to administer welfare programs. New Federalism harks back to the definition of freedom in the antebellum era. Then freedom “centered on local self-government, opportunities

for economic self-sufficiency, security of property—including property in slaves—and resistance to northern efforts to ‘enslave’ their region” (Foner 1998:95). For those who espoused a states’ right view, a weak federal government was essential to private and public freedom (54). This ideological underpinning allows for racists and parochial attitudes and actions. Moreover, Quadagno (1984:845) wrote that “a ‘states-rights’ agenda served to maintain the confidence of the . . . business community” (quoted in Piven and Cloward 1987:18). Piven and Cloward (1993; 1987) have long recognized the interrelationship between states, labor market and cyclical relief systems that contract in response to the restoration of social order and new market conditions. In the welfare system of the early 20th century when states had much latitude, southern states denied benefits to Black agricultural workers, thus benefiting the cotton industry. Likewise, in the late 20th century as states regained more autonomy, the welfare system supported the demands of local service sector markets.

In the 1990s, the principle of “new federalism” was championed in the 1994 “Contract with America” whereby Congress would take action to hand power down to the states (Schram 2000:89). Following that, in 1996 PRWORA legislation granted states the flexibility to design and administer TANF policy in exchange for federal funding⁴³ and accountability of program goals. Although

⁴³ Mink’s (1998) synopsis of P.L. 104-193 Title I, section 402 is useful. She writes, “To be eligible for funds, a state must submit a plan indicating, among other things, how it intends to conduct its program; how it intends to require adult recipients to work outside the home not later than twenty-four cumulative months after first receiving assistance; how it intends to establish goals and take action to reduce non-marital births; how it intends to provide education and training about statutory rape; that it will run a child support enforcement program; that it will run a foster care and adoption assistance program; and that it will prevent fraud” (170-171).

states could set a cash grant amount under AFDC, PRWORA gave states greater latitude in deciding who could receive TANF cash and other non-cash supports, and they can determine the requirements for eligibility and continuation of aid. States can decide on the extent of its support for moving welfare recipients into the labor force and whether they will provide post-employment services. They can establish the criteria and benefit level of child care, and the strategies to encourage marriage and discourage childbirth outside of marriage. States can also choose how much of the TANF block grant they will spend, save, or transfer to other programs (Weil and Finegold 2002:xviii).

Scholars have varying insights about devolution of the welfare program. Weil and Finegold posit that devolution had some benefits—states can experiment with welfare policies to determine what works best and tailor policies for specific populations, local values and preferences. Yet, it is also problematic because two children in an identical situation would be handled differently in different states (2002:xviii-xix). Peck notes that decentralization occurs on several levels and points to more negative consequences of decentralization. For example, federal defunding, and more specifically unfunded work mandates. Also, the TANF block grant is a fixed annual amount. As such, states must operate on fixed spending, so when caseloads increase and other federal funding to support disparate social services is inadequate or cut, states must pass on cuts or raise state revenues to support needy families. Additionally, the competition for dwindling resources not only bias states towards low-cost strategies that yield short-term, politically visible results, but it can also create conditions for ongoing

restructuring processes and program changes (2001:70-73). The examples in this research of New York State's ongoing initiative to restructure its welfare program support Peck's thesis.

Schram (2000) indicates that PRWORA had been touted as producing a "devolution revolution" (Soss et al. 2001), but he is not convinced that the legislation had been as dramatic as some posited, since some states had already implemented similar reforms before PRWORA through waivers (91-92). Moreover, the federal government still holds authority to impose funding limitations and numerous policy provisions, for example, limiting legal immigrants' access to TANF, enforcing a TANF time limit, and imposing strict quotas on the percentage of adults required to participate in narrowly defined work-related activities. Nevertheless Schram concedes that states do have some discretion, but it is for the purpose of "promoting family values through the enforcement of the work ethic," which ultimately translates into moving people from welfare into work (95). This is not a hidden agenda since explicit purposes of TANF are to promote work and regulate family formation and reproduction.

Schram astutely recognizes a less obvious consequence of devolution. When states tighten restrictions, other states may be forced to follow suit, fearing that more liberal benefits might attract a migration of welfare recipients. "Reform sets a downward spiral in motion, whereby state discretion to restrict access to welfare exerts pressure on other states to do the same, each use of discretion making welfare reform less discretionary as states feel they cannot act in ways contrary to what the others are doing without the risk of becoming a welfare

magnet” (106). Although Schram notes that research findings indicate that welfare migration is rare or even largely nonexistent, nevertheless many states may fear it. This leads him to suggest that this fear not only prevents states from offering more generous assistance, but it is an impetus for states to drift toward lower benefits and more restrictions. Schram points out the irony of devolution. Instead of fifty states experimenting innovatively to devise programs to meet the needs of public assistance recipients, he argues that “devolution may have sown the seeds of conformism” (108). Many states “follow the pack” (108), similarly imposing stricter restrictions than the federal standard and sanctions. The upcoming review of states welfare programs shows not only the diversity of the programs but the conformity as Schram has pointed out.

I have no evidence that fear of migration compelled New York or any other state to continue reform measures, as this was not the focus of my research. But it seems plausible that competitive pressure hinders progressive measures and motivates ongoing punitive reforms. Residential movement among poor and low-income families is frequent for a variety of reasons. My research indicates that moves are generally local, yet a few families made interstate moves during their lives. However, none of the women moved because they thought that welfare benefits would be more generous or less restrictive in New York or another state. What did surface was that many women found the cost of living too high in New York, specifically in Westchester County. Consequently one woman moved from Westchester and doubled-up with her mother who lived in the Bronx. Many women contemplated or desired moving South where they perceived they could

lower their expenses. One woman was in the process of moving to a southern state to live in her mother's investment condominium where her rent to her mother would be considerably cheaper than her New York subsidized apartment. Conversely, three women and their children moved from southern states to New York. Of these, one woman moved back with her mother when she left a southern college. Another college educated woman doubled-up with a cousin and was looking for work in New York. A third left an abusive husband and returned home, but could not find affordable housing or live with family, and so became homeless. Welfare state provisioning was not a primary motivator in these moves, although many women did apply for TANF when they settled. The woman who was moving South wrongly assumed that the five-year TANF clock would start again if she applied for TANF in the southern state.

By comparison, New York State is more progressive in some areas than other states. For example, individuals and families who are not eligible for TANF might be eligible to receive benefits from the state's Safety Net Assistance program. Families who leave New York and reside in a state that has a more restrictive program might be surprised by the differences in TANF programs caused by devolution. The forthcoming comparison of state programs and the ethnographic data in later chapters will show that a state welfare system is complex and confusing. The rules are subject to interpretation. Enforcement is often uneven and contradictory. For many recipients, abiding by the rules, or being accused of not complying, adds undue stress on families' lives. And for

those who make interstate moves and must apply for TANF in the new state, they must become familiar with a new set of rules and regulations.

New York State's Temporary Assistance Program

The following is a synopsis of the New York State TANF program and a comparative review of some of states' rules. It is not my intention to analyze New York State TANF policies in depth or to compare state policies for efficacy. I provide a cursory comparison of nationwide implementation of some welfare provisions in order to reveal state flexibility and choices states made in designing their TANF program. What follows will provide a glimpse of the rules that are the foundation for governance in the workfare state. And it sets the stage for the ethnography in which I demonstrate the disciplinary and contradictory nature of the New York State welfare program in the context of recipients' lives.

In response to PRWORA, in 1996 New York State abolished its AFDC program and created "Temporary Assistance," consisting of two main programs that provide temporary general living expenses—the Family Assistance Program and the Safety Net Assistance Program. Additionally, a few other programs cover emergency needs. The Family Assistance program is the TANF-funded program. Families receiving Family Assistance may also be eligible for other federally-funded programs such as Medicaid and Food Stamps. Adopting TANF time limits, families are limited to sixty months of Family Assistance. The Family Assistance Program commenced on December 2, 1996; families who had received continual cash assistance since that date became ineligible for TANF on December 1, 2001.

Safety Nets Assistance (SNA) provides benefits to individuals and families who do not qualify for the Family Assistance or other federal temporary assistance programs⁴⁴. It has a cash and non-cash component. Families who reached the TANF time limit may be eligible for SNA benefits in a non-cash form, e.g., a two-party check, voucher or another form of restricted payment for shelter and utilities payments. If there is money left over, the remainder would be provided in cash to the recipient. A time limit is not imposed on the non-cash component⁴⁵.

Those who apply for TANF must meet eligibility requirements that include drug and alcohol screening and assessment, periodic re-certification requirements, and work requirements⁴⁶. Recipients of TANF must engage in

⁴⁴ According to Safety Net Assistance eligibility requirements, “The following needy individuals and families may qualify for SNA: single adults; childless couples; children living apart from any adult relative; families of persons abusing drugs or alcohol; families of persons refusing drug/alcohol screening, assessment or treatment; *persons who have exceeded the 60-month time limit on Family Assistance* [TANF; italics added]; aliens who are eligible for public assistance but who are not entitled to federal reimbursement” (Westchester County Department of Social Services n.d.(c)).

⁴⁵ According to the *Temporary Assistance Source Book*, “Safety Net Assistance is comprised of a cash and non-cash component. An individual or family may only receive cash SNA assistance for a lifetime limit of 24 months. After an individual has received cash SNA for 24 months they may be categorized as non-cash SNA, if otherwise eligible. There is no time limit on how long an individual may receive non-cash SNA. Persons who are exempt from work requirements or are HIV positive, and are not determined unable to work due to the abuse of drugs/alcohol, are exempt from the twenty-four month lifetime limit on cash Safety Net Assistance. Under the non-cash Safety Net Assistance component, the shelter allowance and utilities (including heat) must be restricted. The recipient may receive the remaining grant as cash” (New York State Office of Temporary and Disability Assistance 2005c:9).

⁴⁶ In New York State, according to the *Welfare Reform Community Organization Resource Guide*, “In order to determine eligibility for all (Temporary Assistance, Food Stamps, Medicaid and HEAP [Home Energy Assistance Program]) assistance programs, the person/ household must: Complete the State prescribed application form, Submit the form to the local social services district or outstation location for Medicaid, Appear for the scheduled interview, Provide verification of the statements made on the application/recertification form to the best of their ability, Comply with other eligibility requirements, as appropriate, for the program. Such requirements may include Finger imaging, Cooperating with child support requirements, Looking for work and accepting a job when offered, and Complying with other employment requirements.

defined work activities when the state determines that the person is ready to work, or after the person has been receiving TANF assistance for twenty-four months, whichever is sooner. Two exceptions of the work requirements are domestic violence victims whose work activities would endanger the family, and disabled recipients whose disability prevents them from working and who are applying for Supplemental Security Income (New York State Office of Temporary and Disability Assistance, 2002a; 2000).

New York's welfare reform legislation further devolved policy and decision-making, administration and funding responsibilities to its fifty-seven counties and New York City. The state establishes state-wide regulations and benefit amounts, and it oversees and monitors program operations. But with welfare reform, the counties and New York City gained the flexibility to formulate their own local welfare programs, e.g., to determine allowable work activities and design welfare-to-work programs. Consequently, the state's welfare program is varied. Counties administer their programs under the auspices of the Department of Social Services and have far more independence from state oversight than other states. New York is one of several states requiring counties to make a financial contribution (Fender, et al. 2002). The federal government funds 50% of the Family Assistance program (TANF); the State and county local social service districts share 50%. New York State funds 50% of its Safety Net Assistance Program and county local social service districts fund 50%. New

When appropriate, apply for other benefits that may be available to the household, including: Social Security benefits, Supplemental Security Income (SSI) benefits, Veteran's benefits, Unemployment Insurance (UIB), Other benefits for which the person or household may be entitled" (New York State Office of Temporary and Disability Assistance 2000:20).

York State's Safety Net Assistance Program is an archetype of New Federalism policies; the state and municipalities provide welfare provisions to those that the federal government abandoned.

Disparate State TANF Policies

PRWORA produced dissimilarities in the welfare policy nationwide, as well as some minor variations within states. Yet, as Schram pointed out, many states adopted the same punitive provisions. This section will illustrate the devolutionary and complex nature of the TANF program.

In my research, during interviews participants talked about their welfare office visits, caseworker conversations, workfare experiences, incidents that led to the reduction or termination of benefits, and welfare regulations. Details emerge in participants' narratives in the ethnographic section. Some were confounded by the complexity of rules and regulations while others were quite astute interpreters. Some who were accustomed to the old rules learned about the new regulations when they were in the midst of solving an issue that threatened their benefits. I found myself in the confounded category and referred to documentation on the website of the New York State Office of Temporary and Disability Assistance⁴⁷. For example, the approximately 600 page *Temporary Assistance Source Book* (2005c) and *Policy Directives*, which include administrative directives, informational letters and local commissioner memorandums from 1990 to the

⁴⁷ The Office of Temporary and Disability Assistance is the principal state agency that oversees New York State's welfare program. Its mission is: "To promote greater self-sufficiency of the State's residents through the efficient delivery of temporary and transitional assistance, disability assistance, and the collection of child support" (New York State Office of Temporary and Disability Assistance 2007a).

present that periodically updated information on policy and procedures (2007b). I spent hours reading through these documents attempting to familiarize myself with New York's welfare program. Seemingly written for state and local district staff, I found the documentation far too technical and thorny. It was not a research aim to analyze discrete rules and point out contradictions in participants' stories and I have not done so. My aim was to relate what happened to people and depict the welfare system from their perspectives. Nonetheless on occasion when I tried, it was fruitless to resolve inconsistencies because of the complexity of the rules, changes over time and the dense documentation. It is doubtful that recipients of welfare refer to these specialized documents. But even their notifications from the State can be confusing. A college-educated recipient and I had trouble interpreting exactly what was required of him when we read the decision notice denying public assistance. For individuals with educational deficits and learning disabilities, this can be problematic. Thus, it became apparent how recipients became mired in convoluted problem solving situations and were caught in system traps owing to multifaceted rules, exceptions, exemptions, and the interpretation by layers of bureaucrats and themselves. The complexity of the system hinders recipients' ability to know their rights and negotiate or contest deleterious actions that jeopardize their benefits and thus their livelihood.

Keeping track of variations within the state and among states is an enormous feat and also not an aim of this research. For the purpose of illustrating the devolutionary makeup of TANF, I drew primarily on the Urban Institute's *Welfare Rules Databook: State TANF Policies as of July 2003* (Rowe with

Versteeg 2005), unless otherwise indicated⁴⁸. The publication compares and summarizes TANF policies across fifty states and the District of Columbia, covering an array of rules that were in place in 2003. The rules are related to initial eligibility assessment procedures, welfare benefits, recipient requirements, and ongoing eligibility. The Databook also charts some changes to state policies at set time intervals between 1996 and 2003. Periodic changes add to the complexity of state programs as illustrated in the ethnography in this dissertation. Below is a selection of some states' rules as of July 2003 to show how states used discretion in setting welfare policies. This review will provide an insight into the regulatory and formidable nature of the welfare programs.

Eligibility Rules

All states set procedures to determine an applicant's initial eligibility for TANF cash assistance. Over half the states have formal diversion programs⁴⁹

⁴⁸ For consistency in the comparison, the data was drawn from *Welfare Rule Databook*. Rules and policies change over time. For specificity and up-to-date information on New York refer to the above-mentioned *Temporary Assistance Source Book* and *Policy Directives* on the website of the New York State Office of Temporary and Disability Assistance.

⁴⁹ According to the *Temporary Assistance Source Book* in New York State, "Diversion is the actions that a SSD [Social Service District] takes to assist an applicant in finding ways to meet their needs without receiving ongoing TA benefits. SSDs screen applicants to see if they can be diverted from receiving ongoing cash assistance by helping them identify other services and resources that might be available." (553). The services include a number of government programs as well as food pantries, charitable organizations and personal support networks.

The Temporary Assistance Source Book also indicates that "If necessary, non-recurring payments may be authorized to divert a household from needing ongoing TA if the applicant is eligible for Emergency Assistance to Needy Families (EAF) or Emergency Safety Net Assistance (ESNA), and the payment will resolve a crisis and enable the applicant to obtain or maintain self sufficiency. . . . payments made to divert a household from needing ongoing TA must not be used to circumvent normal ongoing TA eligibility requirements such as work rules" (553).

Applicants eligible for TA are not obliged to accept a diversion payment. If the applicant agrees, the application for ongoing assistance must be withdrawn in writing. If an applicant who is

whereby families may choose to receive a one-time cash payment for a financial emergency, but this typically will disqualify them from receiving ongoing TANF cash benefits. Diversion payments are determined by need and on an individual case basis. Payments and payment periods vary widely across states (Rowe with Versteeg 2005:15).

States have a vast array of eligibility requirements. In almost all states, when a family applies for both diversion payments and TANF benefits, it must pass non-financial tests (based on demographic and family composition characteristics) and financial tests (based on income and assets available to the family). For example, if a family's total assets exceed the state-determined amount, a family is deemed ineligible. The asset limit for a New York applicant is \$3,000 for a household unit that includes an elderly person and \$2,000 for all other units. Some states are as low as \$1,000, Hawaii is \$5,000 and Ohio has no limit. States also impose income tests and have the flexibility to set the portion of income (e.g. gross or net), the type of earned and unearned income that is counted and whose income will count. Nationwide, for a family of three the maximum income allowed ranged from around \$200 to close to \$1,300 per month (17, 22, 52, 58).

All states require that a family must include a child, or in some states a pregnant woman, to be eligible for TANF⁵⁰. In nineteen states a pregnant woman with no other children is ineligible for cash benefits. States that do

eligible for ongoing TA refuses to accept the diversion payment instead of ongoing assistance, the SSD must issue ongoing TA benefits (553) (New York State Office of Temporary and Disability Assistance, *Temporary Assistance Source Book*. 2005c).

⁵⁰ In New York single adults and childless couples may qualify for Safety Net Assistance.

provide benefits have established the month of pregnancy when benefits begin, ranging from the first to the ninth month. In New York the pregnant woman and the child's father are eligible for benefits in the first month. Eligibility rules for minor parents vary among states. For example, states have living arrangement restrictions; in all states but Hawaii a minor is ineligible to receive TANF unless the person lives with a parent or in an approved setting (17, 42-43).

The enactment of PRWORA created a "qualified aliens" category that narrowly defined distinct groups of immigrants as TANF eligible, and it established disparate rules and exemptions for specific groups based on date of entry into the U.S. Qualified aliens who entered the U.S. before the PRWORA enactment date are potentially eligible to receive aid without a waiting period; those who entered after PRWORA are ineligible for the first five years from their entry date and are restricted even after the five year ban. States have flexibility in providing TANF benefits to non-citizens; moreover they can bar those who are federally eligible. State rules vary widely in eligibility requirements for post-PRWORA entrants; nearly two dozen states, including New York, use state funds to provide TANF benefits to certain qualified aliens who entered after PRWORA was signed into law (20-22, 48).

Requirement Rules

States set many behavioral requirements for individual family members as a TANF eligibility condition and for continued receipt. These requirements attempt to influence or alter behavior; some relate to activities in the areas of school, immunization, health screening, and health diagnosis, drug testing and

treatment programs. Most states require TANF applicants to enter into a contractual agreement of terms detailing the requirements. Thirty-four states impose school requirements on dependent children; these could include requirements associated with school attendance, minimum grade point average achievement and/or involvement of parent in child's education. Twenty-seven states impose an immunization requirement on dependent children (Rowe with Versteeg 2005:85-86, 90-91).

States also impose work related activities for adult recipients. States can regulate who must work and when work requirements commence, the type and amount of work activities allowed, and minimum hours required. Policies state the type, amount and duration of education allowed that may be counted as a work activity. States also determine what groups of people are exempt from such obligations. One group for whom work exemptions vary is the single-parent head of a household who is over age twenty-one. About a dozen states do not exempt people from this group from work requirements even if she or he is ill or incapacitated and/or caring for an incapacitated person. New York State does exempt people for these reasons. Some states do not exempt a pregnant woman from working (88-89, 92-93).

States may impose sanctions for non-compliance with work rules and other program requirements. Sanctions can result in suspension or discontinuance of the adult portion or the entire family's benefits. The section below on Full Family Sanctions describes that nature of sanctions in the context of New York State's continuing effort in welfare system restructuring.

Ongoing Receipt - Eligibility Rules

Sanctions and other requirements make the ongoing eligibility and receipt of TANF a challenge. Throughout the duration of a benefit period, states continue to impose non-financial and asset and income tests. Twenty-two states impose some type of family cap, that is, they prevent or limit an increase in TANF cash when another child is born during the period in which they receive benefits. New York does not have a family cap. In following the guidelines of the federal TANF lifetime limit, states have the authority to set the type and duration of limits. Some states have imposed shorter limits than the federal sixty month limit, for example, twenty-four. Other states have extended benefits beyond the federal sixty month time limit using state funds. In New York, after sixty months of TANF benefits, eligible families may receive non-cash assistance through the Safety Net Assistance Program. Some states set a maximum limit but suspend benefits for a limited time within that period. Some states have exemption policies for lifetime and other limits (Rowe with Versteeg 2005:107-115, 128, 130-131).

Cash Benefits

As will be shown in this research, impoverished people apply for welfare for various reasons throughout their lives because it is vital to their survival. A popular misconception is that welfare benefits are generous. In July 2003 the maximum monthly benefit level for a family of three with no income ranged from

\$164 in Alabama to \$923 in Alaska; in New York \$577⁵¹. However, the national mean was \$418, and the median was \$396. These levels were calculated for an adult and two children who are not subject to a family cap, have no special needs, who pay for shelter and live in the state's most populated area (Rowe with Versteeg 2005:80-81, 167). As will be illustrated later, in New York State the grant amount is less than the self-sufficiency standards developed for different regions in the state based on varied cost of living. During my fieldwork research did I not discover legislative proposals to increase the basic welfare grant level⁵². Instead, as described in the next section, the state continued flexible policy-making and proposed and implemented welfare policy changes, much of which was predicted to have harmful consequences for poor families.

New York State's Political Economy and the Workfare Regime

This section provides a broad overview of the political-economic context within which New York State operated its TANF and Safety Net Programs. We will see that devolution enables the state to continue welfare restructuring.

⁵¹ New York State's TANF grant is comprised of two main components, a basic grant allowance (for personal, household and other necessities), and a shelter allowance, each of which has a maximum depending on family size. The shelter allowance increased in November 2003. However the basic grant has not increased since 1990. According to Renwick, the basic grant has eroded by more than 50% in its purchasing power (Renwick 2005b).

⁵² I conducted my field research during the Pataki Administration. George E. Pataki served as Governor of New York from 1995 through 2006. While writing this dissertation Eliot Spitzer, a Democrat, was inaugurated as Governor of New York on January 1, 2007. Aggressive advocacy commenced to raise the welfare grant reflecting the cost of living and inflation; the basic grant had not been increased since 1990. Some initiatives included telephoning and letter-writing to legislators. The State Assembly included a 10% grant increase in their budget resolution in March and later in the year Senate Democrats proposed a larger increase. The advocacy push was on for Governor Spitzer to include in his 2008-2009 budget proposal an increase in the non-shelter portion of the welfare grant from \$291 to at least \$450 a month for a family of three. The State Assembly Committee on Social Services planned to hold public hearings in late summer 2007 to address the issue.

Commencing his first gubernatorial term in 1995, Governor George Pataki initially headed New York during a national economic boom. Beginning in fiscal year (FY) 1999-2000 personal income tax receipts for three consecutive years produced a budget surplus despite the implementation of the multi-year tax reduction plan in the late 1990s. But by 2001 a number of factors coalesced to create a New York State budget gap. These included the dot com bubble burst, the fiscal consequence of the September 11th attacks, a national recession, and a multi-year tax reduction. At the start of FY 2002-03 New York estimated that the state faced a budget deficit of \$6.8 billion. Although the state initiated a number of spending and revenue actions to reduce the deficit, by FY 2003-04 the estimated budget gap rose to \$11.5 billion. Governor Pataki proposed spending cuts to close the gap, but the New York Legislature reduced those cuts and adopted measures to increase revenue, one of which was a temporary income tax rate increase on higher incomes (the top rate was still half of what it was in the mid 1970s). By FY2004-05 the projected budget deficit was \$5.1 billion, and by FY2005-06 it was reduced to \$4.2 million (Coughlin 2004; Fiscal Policy Institute 2005).

Due to PRWORA and the restructuring of New York State's welfare program, New York State witnessed a dramatic decline of more than one million welfare recipients in the welfare rolls from January 1995 to November 2004. Despite the decline, New York continued to receive the fixed allocations from the TANF block grant, creating a "TANF surplus," that is, the difference between the annual TANF block grant allocation of \$2.44 billion and the approximately \$1

billion that New York needed to pay the federal portion of cash to TANF recipients. States can use the TANF surplus in a variety of ways, one of which is to create a "rainy day" fund for use during economic downturns when TANF caseload and expenditures might increase. New York earmarked its TANF surplus in three categorical spending areas—a broad array of programs and services for needy families, fiscal relief to state and local governments, and a reserve fund or contingency fund. New York accumulated large reserves during the first five years of the TANF block grant allocation. Then, during the time of the growing state budget deficit, the state used the TANF surplus to help balance the state budget by providing fiscal relief to existing programs for needy families (e.g. Tuition Assistance Program, pre-K programs). Reaching a high of \$1.6 billion in 2001, the reserve diminished to \$434 million at the end of fiscal year 2004 (Renwick 2004; 2005a). That states can shift money into different programs is yet another example of states' discretionary power proscribed by PRWORA (Weil 2001:65).

In this fiscally weak environment in FY 2004-05 and 2005-06, New York State planned or moved ahead with further welfare program changes that would reduce funds to low-income families. The 2004-05 New York State budget proposed cuts to public assistance that would drive poor families further into poverty while saving less than 1.7% of the state budget gap. Some of the proposals included grant reductions for families with disabled members, a reduction in the amount of money that is disregarded as income in eligibility testing, benefit cuts to long-term recipients, and full family sanctions (Fiscal

Policy Institute 2004a). Effective July 7, 2004 the New York State Office of Temporary and Disability Assistance adopted a regulation that changed budget calculations for a TANF household that includes a member who receives Supplemental Security Income, a disability benefit (see New York State Office of Temporary and Disability Assistance Administrative Directive 04-ADM-05, 2004). The new budgeting method was projected to result in a 39% grant reduction to small families (Friedman n.d.). (A year later the regulation was overruled in a statewide class action suit⁵³.)

In fiscal year 2004-05 Governor Pataki proposed full family sanctions. As mentioned in the section above, states impose sanctions on recipients who are judged non-compliant with work rules and other program requirements. States vary in determining conditions of non-compliance and the severity and duration of the sanctions. A sanction can range from the non-compliant individual's benefit portion being suspended, reduced by a percentage or cut completely. Or the entire family's benefits may be terminated. Nearly four-fifths of the states impose severe sanctions, such as entire benefit reduction and case closure, for multiple instances of an adult's noncompliance with work requirements (Rowe with Versteeg 2005).

⁵³ Approximately 26,700 households with children were affected by the budget change. A lawsuit, *Doe v. Doar*, ensued. It was certified as a statewide class action and the regulation was struck down in mid 2005 holding that it violated the State Social Services Law (Antos Fall 2005). Subsequent legal proceedings occurred during which there was a stay in place favoring the State; details of proceedings and decisions are beyond the scope of this research. The status, as of August 2007, is that the State and plaintiffs each agreed not to appeal certain elements of the most recent appellate decision, which, in its most important ruling, favored the plaintiffs. It is therefore expected that soon TANF budgeting will return to the previous method in which SSI receipt is invisible. It is also anticipated that retroactive cash relief will be provided to TANF recipients whose cases remained open during the litigation, and possibly to those closed cases known to class counsel. (This summary of current status is based on fuller details provided in an August 18, 2007 email to me from Don Friedman, Empire Justice Center.)

In New York State a sanction results in benefits being withheld on a pro-rata basis, that is, the cash is reduced or cut from the non-compliant adult's portion of the benefit grant⁵⁴. Governor Pataki's proposal for full family sanctions was not enacted in fiscal year 2004-05, but it was proposed again in his FY 2005-06 budget proposal. A rationale behind the full family sanction was that it would alter the behavior of those adults who would rather accept a pro-rata benefit reduction than comply with work mandates. Advocates for poor people object to punishing an entire family for the recipient's infraction or a welfare system error. My research supports the common belief among welfare advocates that an inordinate number of sanctions are caused by bureaucratic errors or caseworker demands that are either impossible or illogical for a recipient to meet (e.g. a mandated meeting that conflicts with another agency meeting). Full family sanctions posed a major threat for many families. Approximately 10% of families in New York State are in sanction status at a given time (Doar in Assembly Standing Committee on Social Services, Public Hearing #2 9/21/2005). Fortunately for recipients, full family sanctions were not enacted; one view is that advocacy pressure blocked passage. Yet, the continuing attempts by the state to reduce or terminate benefit grants, trim the welfare rolls and push people into the workforce is relentless.

The persistency of a continuing *workfare* initiative is evident in the public testimony of the then commissioner of the New York State Office of Temporary

⁵⁴ Some of reasons for work-related sanctions include: the failure to participate in work activities, failure to accept a job offer, voluntarily quitting a job or reducing work hours. Failure to take part in a drug or alcohol rehabilitation program if treatment was prescribed is also an offense. (New York State office of Temporary and Disability Assistance 2000; 2002a)

and Disability Assistance, the principal agency responsible for the state's temporary assistance program. In 2005, testifying before a hearing on "The Effect of Welfare Reform Policy in New York State," held by the Assembly Standing Committee on Social Services, Commissioner Doar said that his Office was proud of what had been accomplished in New York's welfare system since 1995. He said,

In the history of major government attempts to fight poverty the welfare reforms initiated in 1995 are a success. The success of these reforms has benefited hundreds of thousands of children and families in our state. In addition, the results of these reforms have restored to some degree the public's confidence and trust in government's ability to successfully tackle social problems, a confidence and trust that the old welfare system had eroded. (Doar in Assembly Standing Committee on Social Services, Public Hearing #2 9/21/2005:0024-0025)

Despite this "success," he cautioned:

It would be a mistake, however, to think that our task has been completed. We are not yet satisfied with where we are and we will work very hard to complete the unfinished agenda which we believe needs to include greater emphasis on strengthening families through helping both parents work and contribute to their children's well being. (9/21/2005:0010)

The commissioner indicated that from 1994 to 2004 the number of welfare recipients in families with children declined by 61%. He posited that even though the economic expansion of the 1990s might have accounted for some of the caseload reduction, it was the significant policy changes emphasizing work and work supports that caused the "vast majority of the decline" (0013). Doar's testimony focused on "what good was accomplished by such changes" (0012). Among them, was the "extraordinary change" in labor force participation rates, "particularly single mothers with a very high likelihood of receiving welfare" (0013). In contrast to married women who experienced "virtually no change" in

work rates after 1995 in a strong economy, the work rates for single mothers rose from 54.6% in 1994 to 73.2% in 2005 (0013). The Commissioner presented “evidence” in other areas that support his position that “the work focused welfare system of today is a major improvement over the system of past [that] focused mainly on maintaining eligibility for aid” (0024). Nevertheless, Doar expected increased demands from the federal government with the then impending TANF reauthorization. He reiterated that, “we are not satisfied with the progress we have made” (0025). Thus, Doar presented three goals that pertain to families receiving welfare—increase work, reduce the number of children living with a single parent and increase non-custodial fathers’ involvement in the economic well being of their children. About the first goal he said. “First, further strengthen the current work focused system by involving more of the current caseload in work activities particularly those currently sanctioned or work exempt” (0026). Here we glimpse sentiments similar to those backing conservative ideals and proposals put forth in the TANF reauthorization process. And we see not only how devolution plays out at the state level, but how restructuring of the welfare system facilitates the state’s regulation of labor, the pushing of low-wage women into the flexible labor market, as well as the governance of poor families who receive welfare (See Chapters 6 and 7). This ongoing restructuring presents new challenges for families and for those who advocate on their behalf.

Advocacy and Political Opposition in the Workfare State

Another consequence of state flexibility and the fragmentation of welfare policy-making in the PRWORA era is that welfare rights organizations and

associated advocacy groups must disperse much of their political activism in disparate venues within fifty states rather than to direct it towards one federal agency (Abramovitz 2000:142). Peck argues that the fragmentation of policy-making caused by decentralization of welfare has resulted in the dissipation of federal-level advocacy and lobbying. This has undermined political opposition to welfare policy changes because challenges are now dependent on the uneven functionary and fiscal capacities of state and local advocacy groups (2001:71).

As welfare policy devolved to the states, the nature of advocacy for welfare rights had changed. In the 1960s the National Welfare Rights Organization (NWRO) formed and local welfare rights organizations flourished. These groups protested against restrictive eligibility requirements, sparse benefit levels, welfare cuts, and hegemonic regulations. Their efforts contributed to the “welfare explosion” of the late 1960s and created a sense of entitlement to welfare benefits. Unlike now, the political and economic conditions fostered organization and political activists. It was a liberal era of social movements, political uprisings, civil rights activism and the War on Poverty. Although NWRO declared bankruptcy and closed in 1975, welfare activism continued but in a different form. The activists of the 1960s were mostly Black women. By the mid-1970s activists were white women who began to view welfare rights as a woman’s issue. Advocates ranged from women who experienced a reduced standard of living due to divorce and low wages to middle-class feminists. During the 1980s the Reagan administration’s cut back to social programs and the waiver programs incited former and new groups to form around the country to protest punitive

welfare reforms. The National Welfare Rights Union formed in 1987. This group along with many welfare rights groups nationwide opposed President Clinton's 1994 welfare bill and PRWORA. In the 1990s welfare rights groups began to network. They created alliances with national women's groups, feminist organizations, immigrant rights groups, trade unions and faith-based organizations (Abramovitz 2000:131-146)⁵⁵.

It was not a goal of my research to examine the diffusion of advocacy in the aftermath of PRWORA. As discussed in Chapter 3, TANF reauthorization was on the Congressional legislative agenda and thus became a prime national welfare initiative that concerned both national and state advocacy groups. During my fieldwork I took part in several educational events sponsored by national organizations held for the purpose of preparing state and local groups for TANF reauthorization. I also attended many educational forums sponsored by local groups and participated in a few local advocacy campaigns. While I do not have direct knowledge of the discrete lobbying efforts of some national groups whose overall interests were poverty and welfare-related issues, my observation was that the TANF reauthorization process presented a significant opportunity for networking among various groups, illustrating a national and local connection. Yet, at the same time local groups waged their own independent battles within the state because of the state initiatives calling for more punitive measures. In New York for example, some of the measures were in anticipation of the federal government's stricter work requirements proposed in TANF reauthorization bills.

⁵⁵ This is a very brief rendering of Abramovitz's (2000) review of welfare rights activism; see pages 113-152 for greater detail.

I observed that some national organizations made a concerted effort to educate a far reaching group of local advocacy organizations, thus demonstrating the national/local connection through networking. Information was disseminated through emails that were further filtered down to other groups, and so on. During the TANF reauthorization process, communiqués from national organizations passed through the Internet via countless list servers. I received many status updates or announcements of TANF extensions after each expiration date. Additionally, national anti-poverty advocates and economic and policy institutes initiated educational campaigns anticipating that President Bush's FY2006 budget would have severe implications for low-income families and TANF reauthorization.

One networking campaign that I participated in via the Internet was launched by a national policy and community organizing center. On February 2, 2005 Wally Herger, Chairman of the Subcommittee on Human Resources of the Committee on Ways and Means, published advisory No. HR-1 announcing that the subcommittee would hold hearings on TANF reauthorization proposals. The committee requested oral testimony and written statements for consideration in the public record. Advocates swung into action. The center wrote and circulated a statement of record for the hearing. I joined about 250 organizations and individuals from around the country who signed the letter petitioning for poverty reduction and requesting a thorough examination of the rising poverty rates in relation to the declining TANF caseload. The statement is part of the 109th

congressional record posted on Committee on Ways and Means website (United States House of Representatives, Committee on Ways and Means 2005).

An important tactic for political activism is for citizens to express their views on particular issues to federal legislators. Throughout the TANF reauthorization and budget processes, advocacy organizations initiated “call-to-action” campaigns requesting people to telephone and/or write Congress to oppose or support specific legislation. Often they provided scripts and talking points for a caller to use when contacting lawmakers. My research in 2004 and to a lesser extent in 2005 coincided with the 108th and 109th Congressional Sessions. By mid 2004 my name was on the distribution list of several umbrella anti-poverty advocacy organizations, and I responded to many "call to action" directives.

In addition to national issues that directly affect states, state advocates have the added burden of tackling local issues owing to the flexibility granted in PRWORA. When the state proposes a change that might have harmful consequences on poor families, advocates and legal groups take the necessary action to thwart proposals or overturn legislation. I took part in the following two campaigns that challenged the Flexible Fund for Family Services block grant and the New York State’s proposal to change the rules for application of its Safety Net Program, the state welfare program, that among its recipients are eligible families who exceeded the TANF time limit. These two campaigns are described next.

Flexible Fund for Family Services (FFFS).

In the New York 2005-06 State Budget, Governor Pataki proposed a block grant entitled Flexible Fund for Family Services (FFFS) that proposed a new funding formula for Social Service Districts. The state justified the block grant by reasoning that it would give social service districts more flexibility in funding decisions on child care, other services and various state contracts (New York State Office of Children and Family Services n.d.). An explanation of the funding scheme is far too complex and not germane to this discussion. Here the point is that proposals of this nature engendered political action by state advocates. In early 2005, anticipating passage, state antipoverty advocates began gearing up for its opposition to FFFS. The new funding formula was expected to have an impact on county Social Service districts and service providers. The FY2005-06 Budget Proposal consolidated numerous New York State TANF funded programs and services into a \$1 billion block grant to the counties. The state would continue to pay for cash assistance and the Earned Income Tax Credit⁵⁶. But out of the block

⁵⁶ In New York State qualifying low-income working families may receive federal and state earned income tax credits (EITC). Greenstein notes that a key goal of the EITC is to reward low-wage work by reducing workers' taxes. He explains:

“The EITC reduces tax burdens and supplements wages for low-income working families. Working families with children that have annual incomes below about \$31,000 to \$37,000 (depending on marital status and the number of children in the family) generally are eligible for the credit. Poor workers without children that have incomes below about \$12,000 can receive a very small EITC. In the 2003 tax year, some 22.1 million working families and individuals received the EITC. Among families with children, the average EITC was \$2,100.

“The EITC is a ‘refundable’ tax credit, which means that if a worker’s income tax liability is less than the amount of the credit for which he or she qualifies, the worker receives the remaining amount of the credit as a refund. The EITC was fashioned in part to offset the regressive payroll tax burdens that low-income workers face, as well as income taxes that they may owe.” (Greenstein 2005:1-2)

grant counties would be required to pay for most of the services for low-income families such as child care, domestic violence services, child welfare, and certain employment and substance abuse services. It was reported by advocates that New York City officials projected a reduction of \$150 million to local programs. The block grant would impose spending limits on previously open-ended programs. Furthermore, it was anticipated that many localities would lose funding because the funding allocations would be based on prior fiscal year funding levels when the Governor made severe cuts to TANF spending. And, foreseeing a reduction of available funds due to budget crises, counties would have the fiscal responsibility to either cut existing programs or finance them with additional funding, without state assistance. FFFS removed State Legislature's oversight responsibilities for an array of social service programs leaving counties to make program decisions (Empire State Economic Security Campaign 2005; Partnership for the Homeless 2005).

Two statewide coalitions campaigning on myriad issues associated with poverty scheduled a Legislative Education and Action Day in Albany on the last Tuesday of March 2005. The event was designed to cover myriad issues related to New Yorkers' economic security and was scheduled during the same week that legislators were in final budget negotiations. In preparation for the Action Day, a week earlier I attended an educational meeting to review the Action Day agenda and learn lobbying techniques and tips. We learned some of the talking points in opposition to FFFS and other issues and role-played our conversation with a mock legislator.

On the morning of the Albany Action Day I joined a large group of antipoverty advocates from around the state. We met in a church where we broke into small legislative-visit teams. I and four others from Westchester County rehearsed the discrete points we would make to our state legislators on FFFS and other pressing poverty-related issues. Before our march on the Capitol and visits to our assigned legislators, a New York State senator addressed the group. We had been informed that the full family sanctions and detrimental changes to the income disregard formula that were in the Governor's budget were not in the House and Senate's budget proposal. The senator attributed the victory to advocacy pressure; later we were instructed by the organizers to thank our legislators for these decisions. The senator shared some details on the legislators' counter proposals to the FFFS formula. She stated that the FFFS block grant was a dangerous precedent at a time when the federal government was reauthorizing TANF. She anticipated New York counties would have internal fights over the allocation of FFFS funds. The senator cautioned us not to accept the Legislature's argument that 'we don't have any money,' informing us that New York has the money but it is spent in "atrocious ways" and that it does not prioritize for people in need. She advised us to pose the question to the legislators as to why New York is giving \$130 million in tax cuts to corporations like IBM.

Although many of us had lively discussions on specific issues with legislators or their aids, our opposition to FFFS was unsuccessful. FFFS was enacted in the FY 2005-06 State Budget (See Administrative Directive 05-ADM-11, New York State Office of Temporary and Disability Assistance 2005a).

Future research can assess the consequences of this block grant on Social Service Districts, service providers and recipients. The next case of advocacy illustrates a very different outcome.

New Application Process

As noted earlier, families receiving benefits through Family Assistance, New York's TANF program, may be eligible for continuation of assistance through New York State's Safety Net Assistance program when they reach the TANF sixty-month time limit. In mid-October 2005 The Office of Temporary Disability Assistance (OTDA) proposed a rule change that would have had injurious effects on families who had reached the sixty month TANF lifetime limit. If implemented, their TANF case would be closed and they would have to apply for Safety Net Assistance and wait forty-five days for approval and the resumption of benefits.

I was informed about the change through an email sent by the director of a coalition of organizations and individuals that advocates for a humane and just welfare system. The director attached a sample letter and encouraged members of the coalition to write a personalized letter. Also attached was a copy of *NYS Register* dated October 19, 2005 that announced and explained the proposed rule change.⁵⁷ It allowed forty-five days for public comment.

When I analyzed the details of the proposal I learned that New York State Codes, Rules and Regulations required individuals who reached the Family

⁵⁷ The proposed rule text included the purpose, text of the rule change, a regulatory impact statement, a regulatory flexibility analysis, rural area flexibility analysis, and job impact statement.

Assistance TANF sixty month time limit to apply for Safety Net Assistance by using an abbreviated application form. A form, albeit short, was implemented because the state wanted recipients to “acknowledge their need to achieve self-sufficiency and affirm their need for continuing assistance” (New York State Office of Temporary and Disability Assistance in *NYS Register* 2005b:29). The state did not want to overburden local social service districts with the thousands of recipients who would reach the time limit after December 2001. Therefore, an automatic conversion process was instituted to ensure that the state would not incur federal penalties for providing TANF after sixty months, if some districts could not process the form or close the cases of TANF recipients who did not complete a form. By the time of the proposed rule change in October 2005, the number of recipients who reached the TANF time limit decreased from 44,000 in December 2001 to approximately 900 a month, so the time appeared feasible for the state to make an administrative change. The rationale was that the current level of cases reaching time limits “now allows for a process that more effectively conveys to the recipient the expectation that they attain self-sufficiency within a certain timeframe and now makes this proposal administratively viable for local districts to do” (29).

The proposed rule change was reported in an article in *City Limits* (McMillian November 14, 2005) that quoted OTDA Commissioner, Robert Doar:

We have a lot of families who are going past the five-year time limit, and who we think—and the counties think—haven't been forced to do enough to help them go off of cash welfare . . . We want there to be a sense of urgency, both in these folks and the counties. It's in the best long-term interest of families that they take advantage of supports for working

people and move off cash assistance and [find] work (*City Limits.org* November 14, 2005)

With background information and a nuanced reading of the rule changes, I wrote a pointed email in December 2005 to the New York State Office of Temporary and Disability Assistance opposing the rule change. I pointed out that the state's assessment considered the economic impact (there was none) on social service districts but did not consider the adverse economic impact on the 900 families per month predicted to have their cases closed. I cited the state's position that the change would enable local districts "to more accurately assess the recipients' needs and engage them in more appropriate self-sufficiency activities" (New York State Office of Temporary and Disability Assistance in *NYS Register* 2005b:29). I indicated that case closures and loss of cash would likely cause a family crisis, and that an assessment during that time period would be less likely to be more accurate. Moreover, the state had sixty months to assess the recipients' needs. I noted that the state projected a savings of millions the first year (between "\$4.79 million and \$9.58 million" (30)) and urged the state not to reduce state costs at the expense of poor New Yorkers.

A month later I received a letter from a Deputy Commissioner of New York State Office of Temporary and Disability Assistance informing me of the withdrawal of the proposed regulation as written due to the "possible negative impact on clients and local operations" that the commentators raised⁵⁸. I and other members of the coalition considered this a tremendous victory. However, it was apparent from additional language that the state will continue its workfare

⁵⁸ To protect the sender's identity, citation standards for this letter will not be used here.

offensive. The letter stated that OTDA “is considering various options for a new regulation and/or administrative directive” with the goal to help recipients achieve self sufficiency and impress upon them the temporary nature of welfare.

Additionally, the state anticipated TANF reauthorization changes and was bracing for increased work participation rates at the risk of financial penalties to the state.

It is only a matter of time when a new proposal will be announced by the State and advocates will rise to occasion.

Conclusion

It should be evident that devolution allows states to customize their TANF programs. One consequence of devolution is the shifting of the fiscal responsibility of welfare provisioning to the states. In New York, for example, the New York State Constitution requires the state to care for the needy, thus the state provides benefits to eligible individuals and families who do not qualify for TANF and other federal public assistance programs. As more people reach the TANF time limit in New York and receive Safety Net Assistance, federal funding is eliminated and the state and counties take on the extra burden of care, assume added operational and taxation pressures and shoulder exorbitant costs. Because the federal government stops TANF funding after five years, and states may choose to impose less than the federal time limit, and are under no obligation to extend benefits using state funding, welfare provisioning is uneven and unequal for families nationwide as well as for states. This contributes to inequality in the U.S.

It is also apparent that the TANF rules are disparate, and that many of the rules are punitive. The welfare rules enumerated above were explained in their simplest terms. Just for New York's TANF program the complexity is staggering. It will be shown in the ethnography that the rules, and their interpretation by welfare caseworkers, frustrated and bewildered some participants in my study. Many welfare requirements created traps for people that result in sanctions or case closures. As I illustrate later, when a TANF application is denied, families are without financial assistance which exacerbate their financial and emotional stress. And it will become apparent how many of the sanctions were unfairly determined and imposed, thus creating anxiety and hardships for many individuals. If they fought a denial or sanction through the fair hearing process, they were forced to expend enormous time and energy hoping to secure TANF and other public assistance.

Because of the devolutionary nature of TANF, welfare restructuring is not static. Policymakers cling to the ideology of self-sufficiency through work to rationalize their proposals and legislation that reduce the welfare rolls, cut welfare benefits, modify (punish) recipients' behavior, and regulate them into the labor market. It is a useful tool, for it masks other state maneuvers in a changing political economy. As illustrated in New York State, balancing the budget appears to have been a factor in welfare restructuring. The governor's FY2004-2005 proposals that would surely hurt poor families was calculated to save the state about \$88 million and to help close the \$5 billion budget gap (Fiscal Policy Institute 2004a). And the TANF reauthorization process had compelled states to

contemplate new ways to meet the work participation rates and accountability standards.

State level changes affect all or a subset of the state's welfare population. Yet, sometimes, a recipient does not completely understand the underlying rule that prompted a change to their cash grant (for example, the 2004 budget calculation for a TANF family with a household member receiving SSI). Nonetheless, they feel the effects of any new change when their cash is reduced or they must adhere to a new regulation.

Welfare rights activism has had a long history and welfare rights organizations and groups that are sympathetic to welfare issues are politically active in the neoliberal era. However in this conservative climate, thwarting punitive legislation is a major challenge. The individuals who are members of some groups I encountered are dedicated and hard-working in their efforts to educate and promote progressive change. Although an examination of advocacy was not a research focus, I came to understand the challenges in family lives that might preclude women and men from joining an advocacy organization, organize and protest for change, or present their views to state and county bureaucrats or legislators. My limited involvement in welfare activism revealed just how time-consuming and demanding it is. Although I wanted to participate more actively in advocacy, my time was constrained by my own issues related to family life, employment and this research that focused on families' lives. This dissertation illuminates the pressures that poor people experience. To add welfare activism to their family caretaking and working agenda is very burdensome.

Yet, some people do engage in political activism. On the two occasions that I attended the Legislative Action Days in Albany, a number of low-income and homeless individuals joined us in protest in the public square and lobbying in legislative offices. The ones that I met were clients of the agencies that joined the Action Day, especially the residents of homeless shelters. They drew on their experiences to articulate a point. Furthermore, welfare recipients often engage in their own individual activism when they confront welfare bureaucrats and fight for change in their families' lives.

CHAPTER 5: THE NEED FOR TANF OVER THE LIFE CYCLE

For many poor people the need for welfare arises throughout one's life cycle. This is particularly troublesome in light of the federal TANF lifetime limit of sixty months. Time limits ignore the reality of the possible protracted need for welfare in a life span. As impoverished people age and experience hardships that require the continuance of welfare, they edge closer to the point of TANF termination. Reaching a time limit adds to the stress associated with other pressures of poverty. And, ironically, as I will show, time limits are particularly problematic for women who are most responsible. Those who take care of children, grandchildren and elders over the years become the most vulnerable.

In this chapter I present the stories⁵⁹ of twelve people whose lives are representative of other recipients of welfare. As we shall see, in each case, structural factors as well as family circumstances created pressures that occasioned their need for welfare. Contrary to explanations that assert that welfare program “incentives” cause people to seek and continue to receive welfare (Murray 1984), these stories illustrate that poor people are forced to rely on government assistance when crises arise. Moreover, my research shows that in addition to people who have long been poor, even some people who had a middle class lifestyle have experienced economic hardship that compelled them to seek aid. Furthermore, the stories in this chapter illustrate that for some, the need for

⁵⁹ During participants' reviews of their welfare and work history, they told me what happened to them in various situations. Their narrations might contain some inconsistencies and contradictions to welfare rules which I do not attempt to resolve.

welfare extends far beyond the federal time limit. As I show, the TANF lifetime limit disproportionately harms people the earlier they enroll in the welfare system.

While this chapter is primarily meant to illustrate how the TANF time limit is unrealistic, keep in mind that the federal time limit is an example of devolution. After TANF, welfare provisioning devolves to the states that have state-funded programs such as New York's Safety Net Assistance Program. But the ultimate responsibility for self-sufficiency rests with the individual.

Time Limits from a Lifecycle Perspective

The government's continuing welfare reform initiative removes people from the welfare program, but it does not necessarily provide sustainable jobs or sufficient income. Removing people from the U.S. welfare system is accomplished by the enforcement of the sixty month lifetime limit, a principal feature of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA). Other mechanisms include sanctions and strictly enforced workfare mandates (See chapters 7, 8). States also have measures that preclude TANF receipt in the first place; these can include actions to divert an applicant from ongoing TANF, application processing delays and eligibility denial.

The United States Department of Health and Human Services offers this distillation of the PRWORA lifetime limit:

- Families with an adult who has received federally funded assistance for a total of five years (or less at state option) are not eligible for cash aid under the TANF program.
- States may extend assistance beyond 60 months to not more than 20 percent of their caseload. They may also elect to provide assistance to

families beyond 60 months using state-only funds or Social Services Block Grants (United States Department of Health and Human Services, *Fact Sheet* 2006b).

As noted in the previous chapter, states have the authority to set the type and duration of the TANF limit. Some states opted for limits of far less than sixty months. New York State's Family Assistance TANF program conforms to the federal limit of sixty months. The Family Assistance TANF program began in New York in December 1996 and families receiving *continuous* TANF aid would have reached the sixty month limit in December 2001. This was when a significant number of cases were transitioned from the federally-funded Family Assistance TANF program to the state's Safety Net Assistance Program (SNA)⁶⁰. Families who exceed the TANF limit may be eligible to receive non-cash SNA benefits. Not everyone who began receiving TANF in December 2001 would have had continuous assistance. It would not have been unusual for a family who received TANF at the start to have had a benefit interruption, thus postponing their TANF termination date. Some reasons for interruption would be voluntary TANF cessation due to employment or other means of support, or their higher employment wages caused them to be ineligible for TANF continuance. Or, the Department of Social Services (DSS) might have closed or suspended a case for an alleged infraction or bureaucratic error. In my study, some of the participants

⁶⁰ For statistics pertaining to New York State cases, recipients and expenditures in various program categories, see *Temporary and Disability Assistance Statistics* for December 2001 (New York State Office of Temporary and Disability Assistance 2002b). At the risk of misinterpreting the formulae and tables contained therein, I refer to text about the New York State Office of Temporary and Disability Assistance in the *NYS Register* dated October 19, 2005 regarding the number of cases that reached the TANF limit: "The number of cases statewide reaching the 60 month time limit has decreased significantly from 44,000 in December 2001 to approximately 900 per month now" (2005b).

who exceeded the sixty month TANF limit under New York's Family Assistance TANF program may have been or were presently receiving Safety Net Assistance.

Although the state required recipients who reached the TANF time limit to apply for SNA through an abbreviated application, some participants in my study who were longtime welfare recipients did not know if they received benefits from the TANF or SNA Program. Some did not even know the program names or could not distinguish between the two. Therefore, I was unable to tally how many received TANF and SNA benefits. This lack of understanding often extended to their knowledge of the time limits or even when they reached or would reach the TANF time limit, or if they were exempt⁶¹. A forty-one year old woman remembered receiving a letter about the TANF durational limit and subsequently met with a workfare counselor. Another woman vaguely recalled being informed by a case worker but did not know when her TANF ended. A twenty-two year old woman with two children under three years old thought she had "25 more months" but was not "even sure" of that. A thirty-nine year old woman who had a disabled son said, "I don't know. I don't worry about it." She surmised that her son's disability might be related to her never having a problem being "accepted," that is, being eligible for welfare. A forty-three year old mother of four whose two teenagers were on her TANF grant recalled that at some point the "sixty

⁶¹ This appears to be typical of welfare recipients nationwide. A study by the Urban Institute using the 2002 National Survey of America's Families drew the following conclusions: "Almost four out of 10 welfare recipients say either that they have not been told there is a limit on how long they can receive benefits or that they do not know how many more months they can receive benefits. Recipients with two or more serious barriers to employment are significantly less likely to know how much time they have left than other recipients. While some of these individuals may be exempt from their state's time limit, the number without full information far exceeds the number who could be exempt" (Zedlewski and Holland November 2003).

month limit just popped up.” After giving it some thought, she said that it was during a recertification meeting with her case worker that she was informed that she had a few months left. She was told about Safety Net Assistance and signed some paperwork. She vaguely recalled being told that after TANF she “wouldn’t be eligible for certain things.” In “trying to remember exactly what the paper said,” she knew that she agreed to find employment. She thought there was a possibility that if she did not find employment “right away” that Safety Net Assistance “would fall through.” This knowledge caused her to “save the time for a dire emergency.” She did temp work and braided hair and said, “I tried to stay off welfare because I knew that the time limit was running out.” But when the housing operator forced her to vacate the “temporary housing” that she had lived in for close to ten years awaiting a Section 8 voucher, she became homeless. This dire emergency certainly resulted in her need for TANF.

The significance of TANF limits becomes much clearer when it is understood over the life cycle. Through participant’s employment and welfare histories, I learned of the family stresses and trauma that arose throughout people’s lives driving them to seek welfare aid and also uncovered the stresses associated with the delivery of social services (see Mullings and Wali 2001). I used a life cycle perspective to analyze many family dimensions that included family caretaking responsibilities, domestic relations, housing provisioning and employment tenure and in this way identified multiple crises over the life span.

To illustrate my point, I juxtapose the stories of the Glenna Sherman and Shayleen Vaughn, the oldest and youngest participants in my study. This

comparison illustrates the many stresses in both their lives that triggered their need for welfare and other government assistance. Glena's story shows how myriad family, health, housing, employment and other pressures arise over decades. The difference in their lives though is that Glena had the protection of welfare for decades, whereas Shayleen will not have a long-term federal TANF safety net. Shayleen's case illustrates that mothers who receive TANF at a young age risk losing it while they are still young.

Glenn Sherman

Glenn, a Black woman, was sixty-two years old when we first met⁶². In addition to demonstrating life's persistent pressures, Glenn's story also demonstrates how women's primary care-giving responsibilities can indeed be lengthy. Multiple children and grandchildren extend a woman's child rearing years⁶³.

In January 2004 I met Glenn in the lobby of the building where she worked when I asked her about the possibility of posting my study recruitment flyer. I gave her a cursory explanation of my research and she directed me to the appropriate person from whom I might gain permission to post the flyer. Glenn and I then chatted, and she eagerly volunteered to be interviewed. She explained that her income makes her ineligible for welfare and food stamps and she was not currently on welfare, but had been at various times during her life. In fact, it emerged that her teen grandson, whom she was raising, did receive TANF

⁶² For racial/ethnic identification, I use the term that the participant used. All participants' ages are based on their age at the time of the first interview.

⁶³ Fifty-four percent of the participants (n=23) had three or more children. Three women were raising grandchildren.

benefits through a child-only grant. Since an adult is not on the grant, child-only grants do not carry the New York State work requirements.

Glena had two children in the 1960s and had worked since she was about twenty years old. Her forty-year work history was punctuated by the necessity for government assistance. Even when employed, she often received welfare because her income was so low. During periods of unemployment, she received unemployment benefits when eligible, and sought welfare when those benefits expired. Glena figured she had been on welfare between six to ten years during the course of her adult life. As she aged, welfare and other government aid was vital because her child rearing responsibilities were protracted by the raising of her two grandchildren.

When Glena was in her early forties she had steady, longtime government employment. She recalled that a year after she had started working for the State of New York, state office workers were relocated to the World Trade Center after the twin towers were opened because “nobody wanted to rent it.” For ten years she had worked in several divisions. At some point Glena's daughter, Caroline, had given birth to her daughter, Cindy. Caroline was "spreading her wings," and wasn't coming home at night and she was also having "problems" related to substance abuse. Because of this and other events, Glena assumed much of Caroline's parental responsibility. The situation became unmanageable. She subsequently lost her apartment. Hence, Glena, her daughter and granddaughter moved in with Glena's mother in southern Westchester. At this time World Trade Center rents became too expensive and the state “started sprinkling us out all over

Manhattan and Long Island.” Her division was scheduled to relocate to Queens; this would have resulted in an immensely inconvenient commute. Thinking about the travel involved, Glena said, “I just couldn’t take it.” Glena resigned from her job. Glena’s mother lived in senior citizen's housing and it became difficult for Glena, her daughter and granddaughter to continue to live there because of housing regulations. Thus, the three of them became homeless. Glena had already been receiving AFDC when she went to the Department of Social Services for services for homeless families and was placed in a motel. She recalled that initially they “stayed in a couple of rough spots.”

While living at a shelter, Caroline's behavior proved too disruptive for the family and Glena had no recourse but to report Caroline's alcoholism to Social Services. The upshot was that at age forty-five Glena gained custody of her granddaughter, Cindy. They remained at the shelter for eight months and continued to receive AFDC. Through all this Glena still tried to work, securing several jobs. Eventually Glena and Cindy were placed in several emergency housing units before Glena received a Section 8⁶⁴ voucher which allowed them to move into permanent housing.

⁶⁴ The “Section 8” Housing Choice Voucher Program, created in the 1970s, is federally-funded housing assistance awarded to low-income families with children (in 2000 61%), elderly (16%), people with disabilities (15%) and others in need (8%). A voucher pays for rent and utilities for housing on the open market. The program is administered by the U.S. Department of Housing and Urban Development (HUD) and run by state, regional and local public housing agencies. Families apply locally. Waiting lists are very long; the national average in 2000 was 28 months. Some waiting lists are so long that they are closed to new applicants. The income eligibility limit is a percentage of the local area median income, a calculation set by HUD annually. A payment standard is set by the housing agency based on a percentage of the fair market rent. The voucher directly pays the landlord the payment standard less 30% of the family’s income; the family pays the balance. Landlords are not obligated to rent to families with vouchers. Once a family receives a voucher, it has a fixed period (generally 60 days) to secure an apartment. If the family is unsuccessful, it will lose the voucher. This is not uncommon due to affordable housing shortages,

In the late 1980s Caroline became pregnant and was living with the baby's father. When she gave birth, Glenna knew Caroline could not take care of the newborn boy given her alcoholism. Therefore, when mother and baby were released from the hospital, Glenna took her new grandson home and has been raising him since. At some point Cindy moved out to be on her own.

Throughout my research Glenna shared her good news and bad. In mid-summer 2004 Glenna felt "deathly ill" and was diagnosed with diabetes during a hospitalization. A month later she was hospitalized again due to toxicity from her diabetes medication. In an early 2005 phone conversation, she spoke angrily about her stalled residential move and the frustrating ordeals with her landlord and the Section 8 housing department. Finally, after six months of bureaucratic delay, Glenna and her grandson moved. A kind and gentle woman, Glenna graciously invited me to her new home and gave me the grand tour of her "dream apartment" that summer. But a year later she complained about the structural defects, shoddy renovations and persistent heat problems that not only shattered her illusions, but weakened her health and sparked a struggle with the landlord to heat her frigid bedroom in the winter.

Glenna imagined a circumstance that would compel her to apply for welfare: "God forbid, if I lost my job and my unemployment insurance ran out and I had no job or anything." The idea was unsettling, she said, "Not this late in life. I could not stand the pressure." Aging and deteriorating health that inevitably accompanies it brought new fears of loss of income for a woman who had worked

reluctance of landlords to rent to voucher holders, and other complications (Center on Budget and Policy Priorities 2003).

all her life. In fact, a year and a half later Glena became unemployed during a month-long work shutdown owing to hazardous workplace conditions and repairs. Fortunately, she received unemployment benefits.

Glena had her share of crises—the bout with homelessness, the constant worry when her daughter was “hither and yon in the streets when she wasn't in a [detox or drug treatment] program” and the more recent AIDS-related illness and death of her adult son. In the few years that I knew her, Glena coped with other stressful issues—her diabetes, short-term unemployment and ongoing housing problems. She is optimistic about future plans associated with her imminent retirement and a move out of state to be closer to her daughter, granddaughter and two great-grandsons. Daughter Caroline is doing very well now and is gainfully employed as an assistant manager in the shipping department of a department store. Granddaughter Cindy lives comfortably with her family. She is handling the logistics of Glena’s future move. Until then Glena lives from paycheck to paycheck, something she has done throughout her working years. But Glena had safety nets that included her mother, emergency food outlets, the shelter system, and a Section 8 voucher. Furthermore she received welfare, mostly in the pre-PRWORA era when there were no time limits. As you will see, the other women in my research will not have the federal welfare safety net that Glena had through much of her life.

Shayleen Vaughn

In autumn 2004 when I met Shayleen, a Black woman, she was twenty-one. By then, Shayleen had already experienced a life on the streets, several non-

contiguous periods of TANF totaling “probably a whole 12 months,” three episodes of incarceration, and three incidents of homelessness. Shayleen recalled the circumstances that led to her receiving TANF.

At age nineteen, Shayleen was selling marijuana. The police thought she sold narcotics and raided her mother's house where she and her little sisters had been living. Her mother used drugs and was in “a detox” program at the time. During the drug bust police found her mother's drug paraphernalia and Shayleen was charged with possession. Shayleen asserted, "Me personally, I don't do crack, you know what I'm saying? But I would take that charge a thousand times so my mother don't lose her kids." In other words, she protected her mother to prevent the possible removal of her mother's children by a child welfare agency. Shayleen was charged and incarcerated. Her selfless act proved to be a sad irony. Upon release from a three and a half month jail term, an order of protection prevented her from living in the same house as her sisters, the very ones she was protecting in the first place. Furthermore, Shayleen could not live with her boyfriend who was residing in what she called a “bullshit shelter.” Hence, Shayleen moved to a women's shelter where she received public assistance. Shayleen became pregnant but had a miscarriage. She was subsequently evicted for sneaking her boyfriend into the shelter for overnight stays, a violation of shelter rules (see Chapter 7 on sanctions).

Then Shayleen went "AWOL" from the welfare system because of bureaucratic hassles. Since it was "illegal" for her to return home, she slept in cars or did drugs “just to stay up all night and just chill” or sold drugs to pay for a

hotel room for the night. She lived on the streets until that was interrupted by a jail term for probation violation. Some time after her release, Shayleen and her boyfriend were living together and she became pregnant again. This and her substandard housing drove her to obtain TANF and placement into a family shelter. Afterwards, she gave birth to a baby boy, James. But a warrant for a prior year drug sale resulted in a third incarceration. After her jail term, she returned to her mother's house where her son was staying. Shortly afterwards she and her son moved back into a family shelter.

The experience of motherhood and James's well-being instilled in Shayleen a desire for a successful life working in corporate America. Seemingly undefeated by some of the incidents that had led to her homelessness, Shayleen's shelter experience served as an avenue to begin an education that she hoped would lead to a lucrative career. While living in the shelter, she enrolled in a local college program designed for welfare recipients. At our second meeting, eight months after our initial interview, Shayleen had completed her third program semester and proudly told me that she had written a paper on the poetry of Robert Frost and one on capital punishment. She was in good academic standing with a 3.6 average (see Chapter 8 for an account of her education experience). Nevertheless, the passing of time in the shelter meant that Shayleen's TANF tally incremented by the same number of months. As a result, a few months shy of her twenty-third birthday Shayleen approached the two year mark of TANF receipt.

Shayleen's intellect, determination, enthusiasm, feistiness, and educational goals are likely to facilitate her pursuit of a successful career, one in which she does not need TANF. But, by the time she reaches Glenna's age of sixty-two, almost forty years will have passed. Unless the federal law changes, during those years Shayleen can only receive three more years of TANF. In the future, she will not have TANF to ameliorate life's financial crises. If she resides in New York State after reaching the TANF time limit, she may have the protection of the state's Safety Net Assistance program. But if she moves to a state that has no such program, she will join the ranks of women nationwide who have exhausted federal aid.

At a young age, Shayleen has already had experience in the criminal justice, legal, shelter, substance abuse and welfare systems. For women who are in similar situations in the U.S., this is a prospect with unfavorable odds; they will undoubtedly require aid beyond the TANF time limit.

Others' Lives and the Pressures that Create their Need for Welfare

A glimpse at the lives of some of the others in this research illustrates that even those whose income at one time afforded them a middle-class lifestyle, experienced pressures that led to their need for welfare and other government assistance aid⁶⁵. I have identified a variety of similar lifetime pressures⁶⁶ among

⁶⁵ TANF (and its predecessor AFDC) is one among many federal, state and local assistance programs that people obtained. The others included but are not limited to food stamps, shelter assistance, Unemployment Insurance Benefits, Medicaid, Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI). Some also obtained child support, child care vouchers, school lunch, and the nutrition program for Women, Infants and Children (WIC).

the forty-two study participants that occasioned their need for government aid. While the principle ones were associated with an inadequate labor market (see Chapter 6), others were related to poverty, family issues, care giving, health, domestic relations, housing and various bureaucratic systems. Many people experienced numerous and often simultaneous and/or sequential difficulties before they sought aid. They exhausted the resources of their personal support system before doing so. The following stories describe some of the issues that created downward shifts and propelled individuals to seek cash (AFDC and/or TANF) assistance and other government benefits for the first time, and for subsequent episodes and/or continuous aid. The cases include examples of people who sought welfare because of homelessness; the onset of motherhood; long-standing child rearing; elder care; family destabilization such as the breakup of a relationship, the death of a spouse, and the incarceration of a husband; post-incarceration needs; domestic violence; illness of a child or family member; and loss of employment. Yet, as these stories unfold, it will become apparent that in many instances accumulated stressors created the need for welfare and other government aid. An aim of this section is to demonstrate that peoples' needs are

⁶⁶ The foremost pressure experienced by all of the participants was insufficient income to support themselves and families stemming mainly from one or more aspects of an inadequate labor market (e.g., low wages, no health or other benefits, short-term jobs, prolonged unemployment). Other pressures include the high cost of living for the poor, especially those living in the New York metropolitan area; entering adulthood from a disadvantaged position; the lack of health insurance during pregnancy and beyond for both adults and children; childrearing without wages and sufficient resources; the expenses and burdens associated with child-rearing in impoverished and large families; family health crises; elder care; the separation, incarceration, or death of a partner. Some women also experienced the multiple burdens of supporting households alone with little or no male or other support, the loss of income from a contributing household member, flight from domestic violence, food inadequacy, unaffordable housing, doubling up in households, costs associated with pursuing higher education while raising a family, the weight of loan payments, the lack of cars and the expense of transportation, incarceration, legal fees, substance abuse and recovery, accidents, raising grandchildren and the rejection or termination of other government benefits.

not on a fixed time schedule and that welfare and other government benefits are crucial for survival. It also shows how impoverished parents manage tight resources in order to care for their families.

Entering Adulthood from a Disadvantaged Position

Many women in my research entered adulthood disadvantaged in some way. Some were hampered by loss of a parent, aging out of foster care, growing up in an impoverished environment, homelessness, educational deficiencies, early pregnancies with little financial support, and substance use. People who enter adulthood disadvantaged and whose life circumstances necessitate government assistance experience a paradox. Aid mitigates dire need or an emergency situation, but often people become subject to regulations and surveillance at an early age. In the PRWORA era this is even more problematic because of workfare and its strict requirements that encumber TANF recipients with additional responsibilities and rules that they must obey or risk losing aid. People seek government assistance to assuage their predicament, but disadvantaged beginnings often handicap them so that they will continue to need welfare over time.

Latrice Parker

Latrice's story describes the sequence of events after the death of her mother. It demonstrates the effects of a trauma experienced by a teen whose family and home life became destabilized. Her abandonment, weak family supports, and foreshortened high school education makes her ill-prepared for the

adult world. When she became homeless and pregnant, she turned to the state for aid.

Latrice, who is “Afro-American,” has two children. When we met, she was twenty-three years old. Latrice lost her mother at the age of fifteen. Although her sister retained their mother’s house after their mother's death, her sister's “drugging out” made it hard for Latrice to live there. She moved back and forth between her late mother’s house and the home of another sister. Latrice said, “they’d get mad and kick me out.” Looking back she said that she would sometimes spend the night with a guy, “You know, just to lay my head somewhere.” She recalled riding the subways of Manhattan with her bag, “I just ride the train all day, all day, all day, like that.” Latrice applied for government assistance and received aid for about three months, after which she was cut off because the welfare agency required information and paperwork that she did not have at the time. When Latrice was twenty years old, she became pregnant—a difficult situation, since she was sleeping "outside" for she had "nowhere to go." After two months of being homeless, and during her fifth month of pregnancy, she secured short-term shelter in a New York City crisis center that specializes in services for youths. Latrice applied for government assistance but encountered bureaucratic obstacles. Three weeks before she gave birth, she reapplied and was able to obtain emergency cash and food stamps for one month. At five and a half months, Latrice prematurely delivered her fourteen-ounce daughter, Shakina, who required hospitalization for four months. When her daughter was released from the hospital, they moved into a shelter for three weeks. Latrice was ill-equipped

to care for her sickly infant, and the idea of administering oxygen to her newborn scared her. She fled the shelter with her baby daughter, unknowingly pregnant with her second child and stayed for three months at her sister's before moving into a shelter in Westchester County. While a resident at the shelter, she gave birth to her son. Latrice received shelter assistance, TANF, food stamps, SSI for her daughter, and she applied for Section 8 housing. Latrice "was so happy" when she obtained a Section 8 voucher after six months and moved into her own apartment.

After relating her trials to me in her roomy two-bedroom apartment as her two toddlers scurried about, Latrice expressed wonderment, "I'm surprised I'm at where I'm at now. Everything I've been through. I'm surprised I've got kids. Lord have mercy! I guess that was a way of slowing down and getting somewhere. I guess." "Right?" she asked her 1-1/2 year old son as though he could confirm her sentiments. Pointing to her children, Latrice said,

Those are my life right there. Then my daughter, [when she was an infant] she be in the hospital, she had surgery, she was blind, water in the brain, you know, blood transfusion. I'm scared. I don't know what the future's gonna bring for her. Anything could mess up. . . .

Irrespective of financial position, anything could "mess up" a person's life, but the stakes are higher for a woman like Latrice. Her daughter's father denies paternity and provides no support. Latrice said that her son's father is a good dad to both of her children and is involved in their son's life. This father lives with his mother and step-father and takes his son to live with them two weeks out of the month. The father's salary from a fast food restaurant only goes so far; Latrice's son's paternal grandparents provide resources, thus defraying the cost of

child-rearing for Latrice. When Latrice is low on food before the receipt of biweekly TANF and monthly food stamps, she calls on her sisters. Aside from this small support group, Latrice must rely on the continued aid of the state in order to help raise her two toddlers and maintain a household.

Latrice completed the eleventh grade and her work history totals about a year and a half of babysitting and domestic work. When her son passed his first birthday, DSS mandated Latrice to begin a workfare program. Although she has fears about leaving her children in a child care center, she intends to follow her sister's footsteps and secure work as a school bus monitor. Her sister brings home a little more than \$700 biweekly; if she works overtime, she will make another \$100.

Latrice undoubtedly benefited from the disparate aid—shelter, cash, food stamps, and a Section 8 voucher. Her daughter receives \$567 a month for SSI benefits and has special education services. When I arrived at Latrice's apartment, her daughter's tutor was on her way out. But at best, Latrice has two and a half years before she reaches the TANF time limit. It is not difficult to imagine that during Latrice's life cycle she will continue to be assailed with poverty-related stresses as the U.S. welfare state erodes.

The Onset of Motherhood and Continuing Need for Government Aid

Childbirth is a significant life cycle event. As we shall see, it often leads to enrollment in the welfare system. For an overwhelming number of women in my study who were surviving marginally either unemployed or working in low-tier jobs, the onset of motherhood spurred them to seek government assistance to

help with maternity and child rearing expenses. These could have included TANF (or previously AFDC) Medicaid⁶⁷, cash, food stamps and WIC. Many lacked the financial support of a male partner who was absent or whose employment could not sustain a family. Many poor women in the study required aid early in their reproductive years. Approximately 60% of the women had their first child before age twenty-one.

Carole Marlow

Carole is a thirty-year old African American woman who has two children ages ten and three. Carole initially obtained a welfare grant due to the onset of motherhood. But her narrative tells much more. Carole was in the foster care system at a young age. Although childbirth at age twenty triggered her initial need for public assistance, it was a combination of child rearing, the care of a dying father, and housing issues that shortly thereafter coalesced to render her homeless. Her circumstance was alleviated by additional government aid. Subsequent low wage employment, unaffordable housing, child rearing expenses, and family health issues necessitated continuous aid.

Carole told me that she was on Social Services her "whole life." I asked her why.

CM: Because my mother was. She was mentally disabled Until she received SSI she was on public assistance. So I inherited the damage.

TL: And what do you mean by "inherited the damage"?

⁶⁷ For many participants, Medicaid was an impetus for enrollment in AFDC because it paid for the medical expenses associated with the birth. Prior to PRWORA, eligibility of Medicaid was tied to enrollment in AFDC or SSI. Recipients of AFDC were automatically eligible for Medicaid. PRWORA severed the link between Medicaid and TANF so that Medicaid eligibility is not tied to TANF eligibility (see Cornelius 2003 and Ku and Garrett 2000).

CM: She went to a mental institution and I went to a foster home. And when she came out, she was probably worse than when she went in. Even when she finally got me back, it was just as bad as living in the foster home. . . .

TL: So from the time you were five to eleven you were in foster care and then from eleven you were reunited with your mom?

CM: Yes, eleven to when she died when I was fifteen.

TL: . . . where did you go when you were fifteen?

CM: I went back into the [foster care] system. Nobody wanted me.

A few years later Carole went away to school, attending a state college; her tuition was paid through the foster care system. It was during her college days that she became pregnant with her first child. When Carole became a mother at age twenty, Medicaid was a factor in her decision to obtain public assistance after she left foster care.

TL: . . . Let's go back to '94 when you were on Social Services. Can you tell me what was going on in your life that led you to the decision to go to DSS?

CM: Literally peer pressure. People telling me, you need to go, you need to go, you need to go. I needed Medicaid, I needed health insurance for my child. I was pregnant. . . . That's how I got it, a month after I had my daughter. . . .

For many women the need for welfare often continues. Carole soon found out that her father had cancer. She left school and moved in with him, but residential doubling-up became untenable. She recalled,

. . . My daughter had colic. My father had cancer. And somebody was screaming at all times. He couldn't deal with the noise in a one bedroom apartment and I couldn't deal with him yelling about my daughter crying. So there was nowhere else for me to go.

Carole entered the shelter system and was eventually placed into temporary housing. After five years she obtained Section 8 housing and subsequently moved into her own apartment where she lived for eight years. During this time she worked at sundry jobs making minimum wage; welfare augmented her paltry pay. She had a son when she was twenty-eight years old. Her daughter's father committed suicide; before his death he was not part of her daughter's life. Her son's father is around but "he does nothing" save for when he "babysits" their son sometimes.

At some point, Carole's son got lead poisoning from the apartment paint. Landlord neglect, harassment, and a neighborhood in flux prompted her to move into another Section 8 apartment in early 2004.

Six months after our initial interview, Carole invited me to her home for a follow-up interview. Her Section 8 apartment was located on a tree-lined street in a middle class neighborhood. I arrived with a large pizza and Sunkist orange soda and we conversed in the room that functioned as living room/bedroom for her and her son. The exterior bucolic setting belied the scarcity of interior household amenities.

Workfare can also create stress. During the visit Carole informed me that she had been sanctioned for non-compliance of a workfare mandate. One day she ignored a mandate to attend a job recruitment for a major retailer opening in the neighborhood because she took her son to the doctor to treat his ringworm. Furthermore, she thought the mandate was redundant since she had already attended a job fair two weeks earlier for the same retailer, where she was

interviewed and took a skills and drug test. Although Carole left a message for her caseworker advising her of the redundancy, her \$292 welfare grant, \$314 in food stamps and Medicaid for the family had been terminated. This would have been devastating, but fortunately it coincided with the approval of SSI benefits for her three-year old son who was recently diagnosed with a hearing disability. His SSI check was \$587 a month. Carole did not intend to appeal the benefit termination but planned to apply for Medicaid and food stamps for her children only. She figured that she would relinquish welfare aid thereby eliminating future workfare mandates. Thus she could devote time to her three-year old son's disability and go to his therapy three times a week instead of working at a low wage retail job. These are the compromises a poor mother has to make.

Carole said that she had received welfare since her daughter was born in 1994 although she did not indicate whether it was continuous. She thinks that she was "switched" to the New York State Safety Net Assistance program. Although Carole's son is currently receiving SSI benefits for his disability, if his condition improves, that may not always be the case. If Carole has no more children, she will have fifteen years of childrearing before her son reaches eighteen. Carole might have exhausted TANF and received Safety Net aid. It is obvious that sixty months of TANF aid is not enough for women like Carole.

Child Rearing and Eldercare in a Large, Impoverished Family

Larger families increase the possibility of stresses and welfare need. Very large families were atypical in my research. Nonetheless, 19% (n=8) of the participants had four or more children (see sample in Chapter 1 for further

breakdown). Not all of a parent's offspring lived with them at the time of the study. Yet, most were responsible for taking care of minor children at some point. Only Glenna Sherman was definitely beyond her child bearing years. One woman was fifty at the time of our first meeting and four women were forty-five and older. It is likely that some women will have more children during their reproductive years, but given that 80% (n=33) of the women had three children or less, it is unlikely that many will have very large families. Nevertheless multiple children increase family stress and household expenses. And undoubtedly many participants will require continued government assistance due to structural factors and persistent family pressures, and for many, well beyond the TANF time limit.

Patricia Lambert

Patricia's story illustrates the stresses in a large, impoverished family. Because of her nine children, Patricia's child rearing years have been extended. In her case, eldercare amplified her emotional, economic, and household stress. Family care giving often results in a person resigning from or being terminated from employment, which further exacerbates the family's poor economic health. Also in impoverished families a husband's employment is not always steady, and low wages are often insufficient to support a family.

When we met, Patricia, a Black woman, was fifty years old. I asked her how many times or years she relied on welfare. "Wow. A lot. A lot," she replied. Patricia's nine children range in age from ten to twenty-nine. She remembered the first time she applied for her own welfare grant when her first child was born in 1975. She recalled receiving a "little assistance" for about two years before

returning to work. When I asked if she could support herself she replied, "Barely, barely supporting myself. 'Cause I had to get Pampers, food, and plus pay rent out of my pay and I was making like \$169 a week at that time." Her son's father augmented her paycheck by giving her \$25 a week or whatever he could afford.

Patricia's steady work did not forestall the need for welfare. She recalled:

. . . And then after Mark [second child] was born and my mother got sick I went back to DSS for assistance because I let them know that my mother was sick and I couldn't work and we couldn't afford a nursing home for her. So I had to stay home and take care of the kids, plus my mother, so it was a lot on me. But I always managed, I tried to find a job babysitting in the building, doing something so I could make some extra money for the kids' Pampers and stuff. But it was very hard. Very hard. Unbelievably hard.

Patricia's insecure financial state weakened after her mother died; her mother's SSI disability check had covered the rent. And, burdens of motherhood and factory work were taking a toll. She left the workforce after her eighth child; it became "too much" for her.

TL: And when you stopped [working], did you go back on Social Services?

PL: I had to because I wasn't getting any money. After unemployment ran out, I wasn't getting nothing. And I had got eviction notices on my door. I was going to food pantries, but that wasn't enough with all those kids. So I had to go back on DSS [welfare]. And they wanted me to work for my check. But where was I going to put the kids? They weren't giving me daycare money. I would have to pay a babysitter out of my money plus take care of them kids. I wasn't able to do that.

TL: So by that time you had eight kids.

PL: That's right. And they were like stair steps. And I tried to work. Every time I'd get a job, something happened where I need a babysitter; I couldn't stay on the job long. I would try to get a job babysitting in the building and it became too much for me, too many kids. So I had to go on DSS. . . . Ever since I've been on DSS. I've been volunteering here [at an emergency food kitchen]. . . So this is the best place for me right now

because I can feed my kids. I get food here. The only thing is, I don't get that much pay. But it's Ok for now. Ok for now.

TL: So from 1990 to 2004, that's fourteen years.

PL: I have not worked.

Patricia's last statement was not exactly true. Although it was fourteen years since she worked in the formal economy and earned a pay check, for over five years she volunteered at the emergency food kitchen helping with daily breakfasts. She worked in exchange for food, clothing, and about \$6 or \$7 a week for cigarette money.

Until Patricia had her eighth child at age thirty-eight, she worked, and claims to have done so during her pregnancies up to about the ninth month. When her last child arrived, she wanted to devote exclusive time to child rearing. In the ensuing years, finding employment has been futile and her husband's salary is unsteady. Therefore, continuous welfare aid was imperative. Ever hopeful of re-entering the workforce, Patricia said,

PL: [My husband is] a painter. He works with a company. They go out on paint projects, houses, stuff like that. But it's not a steady job. He could work this week for three weeks. Then the fourth week he won't have to work. And then two weeks lapse. And then here comes another job. So he doesn't have a steady job, but he will work. And he does not like welfare. My husband does not like welfare. He feels so bad when I have to go to welfare. 'Cause he knows. I'm gonna get me a job. Sooner or later I'm not gonna be on welfare much longer. By the time they talk about this TANF stuff, I'm gonna have me a job. I don't want to be on more programs. I've programmed enough [*laugh*]. No more programs.

Patricia's chances for securing a living wage job to adequately cover the expenses of the five children who are still living at home (age ten to fifteen) are dubious.

Patricia is no slouch, her volunteer job requires her to rise early and report to

work by 6:45 a.m. But, as a long time factory worker, Patricia's opportunities are seemingly limited in the post-industrial service economy. And, poverty and a past heroine addiction has taken its toll on her appearance—her many missing teeth are probably not looked upon favorably by employers who are concerned with image. And they might be reticent about hiring an ex-offender with a prison record for bank robbery. She has not gotten "in trouble" since a parole violation decades ago. And although she has not "used" for fourteen years, in 2004 Patricia was attending a daily methadone maintenance program for over three years where she received a low milligram dosage. When she finds steady work, she will be able to switch to home medication.

For Patricia, motherhood began in 1975. When her youngest reaches eighteen years old, she will have raised children for thirty-six years. Like Glenna, her child rearing has extended over decades. But unlike Glenna, Patricia's child rearing was of her own children whose births were spaced apart over eighteen years from the time she was twenty until she was thirty-eight years old. Multiple pregnancies disrupt labor force participation and increase household expenses. Mothers who have large families and even those with smaller families who have children far apart are more vulnerable in the PRWORA era because the TANF time limit will likely expire long before they are finished with child rearing.

Family Destabilization: The Breakup, Incarceration, or Death of a Partner

The dissolution of a relationship due to a breakup or divorce, and a disruption owing to incarceration are circumstances that cause tremendous emotional and financial trauma. Women are especially at risk of becoming the

sole custodian of their children, bearing the lion-share of the child-rearing responsibility and expenses. The death of partner can destabilize a family, placing enormous pressure on the surviving parent. The following three stories illustrate how individuals coped in the aftermath of each of these circumstances.

Deirdre O'Hara - The Breakup of a Relationship

Deirdre's story illuminates the pressures associated with the divorce and breakup from two men who were the fathers of her children. Deirdre, a white woman of Irish descent, is a thirty-seven year old mother of three children ages sixteen, fifteen and nine. In 1987 when she was twenty-one years old and living in Florida, she gave birth to her first son. Afterwards, she did not work. Her husband was employed "kind of, sort of, in the beginning" but they could not pay the bills. Fourteen months later she gave birth to her daughter. Raising two young children was a struggle for the young couple. The struggle was exacerbated by her husband's serious drinking problem. Life in Florida was not working out and the family moved to New York and lived with her husband's mother. Shortly afterwards, the couple broke up. Deirdre had a weak family support system; her father died when she was young and she had no property, assets, or a bank account to fall back on. Consequently, this newly single mother with two babies applied for and received AFDC cash, food stamps and Medicaid.

In the early 1990s Deirdre took advantage of an opportunity to attend a post-secondary degree program designed for welfare recipients (see Chapter 8 for an account of her education experience). During her school years, when she was

twenty-nine years old, she had her third child. Soon after her baby boy was born, she split up with her baby's father. About this relationship she said,

. . . I don't have any financial support. Like the baby's father, he'll throw in five bucks or whatever and give the kid money. That's fine. I mean whatever. But he unfortunately . . . he's not well. He's got cirrhosis of the liver and he's got, he's been on chemotherapy. He's also got some mental problems right now. He was a heavily drug addicted person, way before I knew him. When I met him, he was totally straight and sober. He's just gotten worse. I just try to stay away from him. We broke up when the baby was a baby, when he was born. I mean our relationship was over when the baby came, practically. It was nothing but fighting.

Deirdre had worked at sporadic jobs when her two younger children were growing up, but her newborn precluded employment despite the fact that she would soon graduate from the college workfare program with an associate's degree.

So here I was . . . knew I was getting a degree and I got pregnant. . . . It was a bit of a back fall. It was one step backwards. Because then I say to myself, 'Here I am again.' Breastfeeding for six months, stuck in the house, it was winter, or whatever—September, October, November, December, January. I didn't go anywhere. It was one of the worst; we had a snowstorm, five feet of snow every Wednesday. Needless to say, that's all I did was take care of the baby.

Ultimately PRWORA caught up with her and Deirdre was mandated to work an unpaid workfare “internship” for about six months in a municipal office. Some time after that she no longer received TANF and food stamps.

Throughout the years Deirdre always received Medicaid. Years ago she obtained and has retained Section 8 housing. Commenting on the necessity of Section 8 Deirdre said:

. . . I wouldn't have been able to survive without that. I don't know how women survive without that. I don't know how to pay these rents around here. If I didn't have that, I would have been, just have rags on. I mean I would have rags on.

By 2004 Deirdre had not received TANF for four years but at some point it became imperative for her to apply for food stamps.

Like I said, it had been quite a number of years since I've been there [DSS] and I tried not to apply for food stamps. But it just got to the point, where I had to because I can't pay the bills and get food. I can't do both. . . . I had a house with no food in it for years now. And I said, 'It's time for me to get some food in this house,' really struggling, whatever. I mean, I don't feel so bad about that.

In sum, the break-up of Deirdre's first marriage triggered her enrollment in the welfare system. The expense of rearing two children alone prolonged her need for government assistance during their childhood. The birth of a third child when she was twenty-nine, seven years after her second, coupled with the termination of her relationship with the baby's father created additional stress. When her youngest child is eighteen, Deirdre will celebrate her forty-seventh birthday. Deirdre estimated that she had received cash assistance for ten years. The associate's degree associated with workfare, paid for by the state in the pre-PRWORA era, is an advantage that she has over others in this research. She also sees herself as having other advantages in the marketplace.

Fortunately I get hired easily because I guess, well I'm white. And I can read and I can write and I can spell and I'm good with people, that kind of thing. And some people are prejudiced that way. That's what they want, whatever.

Desmond Hughes - The Death of a Partner

Desmond wanted very much to participate in my study and kept in touch throughout my research to advise me of his continuing economic need and interactions with the Department of Social Services. Desmond has a welfare history spanning three decades. The death of his wife in the mid-1990s resulted

in his newfound single parent role and the need for welfare and other government aid.

Desmond, an African American man, is the father of three children—two adults and a teen son. When we met in 2004, he was forty-nine years old.

Desmond's welfare history began in the late 1970s. He became a father when he was nineteen years old and again when he was twenty-five. Around that time Desmond was attending college as a psychology major; his tuition was financed by student loans and a stipend; he also received welfare. His odd jobs and drug sales contributed to the households of his children's mothers; selling drugs was the reason for his several jail terms. His first incarceration at age twenty-seven was for thirteen months. Although the incarceration temporarily interrupted his schooling, he was able take part in a post-secondary education program in prison. Upon his release he resumed college and earned a bachelors degree in 1984. During the ensuing years Desmond had disparate periods on welfare for a variety of reasons. Because employment in the formal economy was irregular, he worked at different jobs and sold marijuana and coke to augment his employment and welfare income. But his drug business resulted in his repeated involvement in the criminal justice system. When I asked Desmond what motivated him to sell drugs he said,

Mainly because in the community that I was living in, that's basically almost what all the unemployed folks did. It was interesting that folks could be unemployed but always have enough money to buy drugs instead of taking care of their primary needs. I would say that I was basically a victim, slash participant of my environmental circumstances or my community environment. Like when in Rome, just do as the Romans do. So instead of being that much of a victim to the drug scene, I tried to

capitalize on it. So I proceeded to make a few more dollars and take care of my two kids. . .

Furthermore, Desmond explained his reason for needing welfare at various intervals.

Mainly because there were times when I just had enough of the drug scene. There were friends that I had who wanted to try to [enlist] my services to help with burglaries or robberies. Rather than be that extreme, all I could do was fall back on the help of Social Services. It was easier. There was no real pressure on me about being a welfare recipient in spite of the fact that they never even gave you enough to make ends meet. At that time I think my ongoing needs were like \$43 twice a month. . . .

At some point he married Jennifer, his “greatest love.” They had a son in 1989 when he was thirty-four. Desmond moved in and out of Jennifer's household and was on her AFDC grant when they lived together. In 1994 when Jennifer was diagnosed with HIV, they lived together and he supported their household until her death. Desmond found out that he was “immuno-compromised,” having also been “inflicted with the AIDS virus.” After Jennifer’s death, Desmond “spiraled down.” Desmond had a history of drug use and dealing and several incarcerations; after Jennifer died he was incarcerated again for nine weeks. During this time Desmond's five-year old son was sent to stay with his designated guardian, whom Desmond calls his son’s godmother, a wealthy woman whom Jennifer befriended. But it troubled Desmond’s mother, who was terminally ill, that her grandson was living with people other than family so she decided that it was best if she took over his care. After Desmond was released from prison, he moved in with his mother and son. Because his mother's illness progressed, she was placed in a nursing home and Desmond and his son moved into a family shelter.

With the deaths of his wife and mother being close apart, Desmond “spiraled down” once again and started using drugs. At the shelter, his case manager, drug counselor, parole officer and a Child Protection Services worker collaborated and devised a detox and rehab plan so as to prevent another incarceration. This was acceptable to Desmond and he received treatment in two residential facilities totaling forty-five days. During this time his son was in the care of his designated guardian. Father and son were reunited at a family shelter after Desmond completed the treatment programs. Since the mid-1990s, Desmond has been the primary caretaker of his son, now a teenager.

Desmond takes his responsibility as primary care taker seriously despite new setbacks and family disruptions. In the face of his illness and futility of finding steady work, Desmond must appear strong for his son. Though he has ingenuity and a fairly strong support system, Desmond still has to rely on welfare and other government aid. Furthermore, these services are often interrupted due to periodic case closures and subsequent eligibility processing delays which create further economic and emotional stress (see Chapter 7). Desmond appears to be unable to gain a toehold because his life is fraught with new crises. Because of time limits, sanctions and other bureaucratic traps, TANF is no longer a federal government program that can continuously help people like him.

Roberta Maza - Incarceration of a Partner

Since 1970 the U.S. prison population has increased seven times over, owing in part to the mandatory sentencing laws stemming from the Reagan administration’s “war on drugs,” the pro-prison lobby (Niman 2000), and the

growth of the prison industrial system in rural de-industrialized areas (Street 2001). While Blacks are 12.3% of the U.S. population, they are 50% of the 2 million incarcerated Americans (Street 2001). African Americans comprise 51% of the New York State and 91% of the New York City prison population (Niman 2000). Although these statistics indicate that Black families are disproportionately represented in the prison system, the story of Roberta Maza is about a white woman whose husband was incarcerated for a white-collar crime. Before he went to prison, Roberta experienced a comfortable middle class suburban life style. Her story illustrates the financial decline that beset a woman in the aftermath of her husband's incarceration, especially that of a suburban woman attempting to save her house and provide for her children. TANF aid was integral to her strategy.

When we sat in the café at Borders, forty-year Roberta had just finished the work week and was dressed in smart business attire. She had secured her present job a year before. This was after her husband's incarceration triggered a series of events resulting in extreme financial strain.

In 1981 when she graduated from high school, Roberta did secretarial work. She liked the legal industry because of the lucrative pay and good benefits. When she quit work in 1992 after her first son was born, she was making \$40,000 annually. A few years earlier, she and her husband bought a "beautiful" house in Westchester County. When they started having financial difficulties and the house was in foreclosure, she resorted to temp work. At that time her husband had his own business. Recalling those days Roberta said that it was either "feast

or famine. We either had it or we didn't." Nonetheless, her husband did not want her to work, calculating that the cost of child care negated the benefits of her working.

Roberta's husband worked as a financial broker, a middleman arranging deals between clients and banks. Roberta said it was a "very murky business" and at some point a deal ensnared them in lawsuits lasting ten years. Initially a civil suit was brought against her husband. Then the government instigated a criminal action. Eventually, her husband was ordered to give back one of his commissions. Instead, he fought and sued the government. The legal battle went back and forth and the upshot was that her husband was incarcerated. Shortly after her husband's incarceration in 2002, Roberta began to feel the financial pressure. She recalled:

So I had the house. The house, of course, was starting to go under again. We tried to sell; we had an offer. He [husband] said 'No, don't sell, let's refinance.' His lawyer arranged a refinance, arranged for me to stay in the house so I would keep the kids in a status quo. That money ran out. And that's when . . . I started to try to go back to work. And at that point, I went to apply for benefits because I didn't have the money for child care. I had no money. I had like no money at all. I had credit card debt; \$50,000 worth of credit card debt. It just left me in a total hole. I couldn't pay the mortgage.

Roberta further explained why she had to apply for welfare.

The money ran out, yes, because I got the [housing refinance] money in March or April and then by November, the end of November I made my last mortgage payment and the money was gone. Uh-hum, right. And then the house started to go, I started to accrue debt because I couldn't pay it any more, the mortgage. So it's in foreclosure now; it's gonna go up for auction but actually we're working that out now. . . . But I had to go back, I was considering going back to work and I went for temp jobs but then I had no babysitter. I had no money to pay a babysitter. So at that point I had like absolutely no money and that's when I went to apply for benefits. And I went [to the DSS office].

Although Roberta's money ran out in November, her family helped her for a couple of months until she was approved and began to receive retroactive TANF cash and food stamps. Roberta found a job in April 2003 making approximately \$35,000 annually. The TANF aid was cut one month after she started working. However she continued to receive a child care subsidy until September. All of her government assistance aid was cut by September; she made too much money.

While her husband was incarcerated for his white collar crime, Roberta was the sole family provider and under pressure to maintain her middle class lifestyle. From her salary she needed to pay the \$3,000 monthly mortgage payment, child care, and other household expenses. She reflected on her experience and attempts at self-sufficiency:

RM: . . . But, [*sigh*], yeah, it's, to be living so comfortably all these years with a nice house and never having experienced this, ever. . . . My mother and father married for forty, fifty years, almost fifty years now, . . . they always worked, they always supported us. Never had come from a background of this; neither did he [her husband]. So it was quite an awakening.

. . . I've managed to keep my kids, I've managed not to fall apart. It's been difficult and sometimes I feel like I'm not managing. . . . So I guess I have been self-sufficient. But not to my satisfaction, I should say.

TL: . . . what is to your satisfaction?

RM: What is to my satisfaction? I guess I have pretty high standards. I always traveled. We were travelers. But of course my situation doesn't warrant that. But even, I would like to be able to go shopping more. I'd like to be able to go out to dinner. I don't go out. I will go out for a couple of drinks. Basically, I'll have a little appetizer or something. But I don't really go out to eat. I'd like those little extras—get my hair done, go buy if I see something, or buy the kids clothes. I haven't even had the money to buy my kids clothes that they've grown out of. But the biggest thing is that I'm most comfortable when I have enough money in the bank to pay the bills without, to pay all of my bills without worry. That I could just write the check and say, 'OK, I have enough to pay my fuel bill.' And

then I have a calmer feeling that day . . . that I can balance my check book and there's money in there too, with a little left over to go and get the kids a prime rib once in a while [*laugh*]. That's to my satisfaction. The fact that I can eat the way I like, I can go grocery shopping, go to Costco [merchandise retailer], which I haven't even been to and have money for things that I like. Go and get my hair done, my nails done, those kinds of things. Little extras.

Months later I began calling Roberta's cell phone. On repeated attempts I heard the phone service provider's recorded message that the subscriber was unavailable. Failing to make contact, I was unable to ascertain whether she was able to avert foreclosure and the auctioning of her house by means of her salary or by other avenues.

When personal pressures trigger a financial crisis that besets a household, some middle-income families have financial safeguards. For many years the couple's personal assets protected the family. But eventually her family's safety net was depleted and their largest asset, the house, was in jeopardy. When Roberta entered the welfare system, workfare mandates quickly routed her into mandatory workfare. Unlike others in my study, Roberta's lengthy legal secretarial experience positioned her favorably in the workforce. She turned down a few offers, annoying DSS staff. But when she accepted a job that was relatively supportive of working mothers, her TANF cash was discontinued after a month. Thus, Roberta's TANF duration is negligible in terms of the TANF time limit tally. In Chapter 7 Roberta tells of her encounter with her DSS caseworker who insinuated that she fit the profile of the person that the TANF program was "designed for," who was not "living on this." When we compare Roberta's case with others in this research, in light of the widening gap between the rich and the

poor, it is tempting to suggest that the federal TANF program has become a program more suited to downwardly mobile families who have middle class safeguards than for the impoverished who need aid throughout their lives.

Post Incarceration Needs

Six people in my study reported that they were incarcerated. A few of them indicated that post-incarceration services under the auspices of private agencies linked with welfare and other government assistance was crucial to their return to the community (see LeBlanc 2003). Anita Rodriguez is one such person.

Anita Rodriguez

Anita's narrative illustrates how a determined woman turned her life around with the help of private and public aid. For Anita, support services were vital to her survival. In June 2004 I met Anita Rodriguez, a thirty-six year old, Hispanic mother of six. Seated in a booth at McDonalds, smiling warmly and wearing a stylish dress and gold jewelry, Anita revealed the hardships and triumphs that she endured. During the 1980s to the early 1990s she gave birth to five children. At some point she began taking drugs and supported herself by making a living on the streets.

Ruminating on her welfare history Anita said that during her years on the streets, she was not on welfare. However, she did have Medicaid; it paid for her to obtain treatment. She was in many detox and drug rehabilitation facilities during those years. She lost custody of her children at some point. Her two oldest children lived with their father, the next two in line lived with their father,

and her youngest was placed in foster care. At the end of 1994 Anita graduated from the last of her treatment programs and “got clean.”

At some point during those difficult years, Anita was incarcerated at a state correctional institution and upon her release, she obtained public assistance. She participated in a post-incarceration program which set her up in an apartment. As part of that program, she attended support groups and parenting classes and worked with staff who “help[ed] guide you to get your life back together.” Eventually Anita was reunited with her three youngest children and was granted sole custody for them in family court. Her two oldest children remained with their father. Welfare aid and food stamps were not enough to support Anita and her three children. She received additional support from the Fellowship of Narcotics Anonymous. She relied on other agencies for food and clothing. After the two-year maximum housing stay allowed under the post-incarceration program, Anita obtained housing through a community housing foundation where the family lived for three years.

About three years into her recovery, Anita began working as a nurse’s aid making \$7.00 an hour. In this industry, a worker generally waits to be placed. The work proved to be unsteady, averaging five to six months of employment throughout the year, thus necessitating the continued aid of welfare. Because of her fluctuating income, her TANF grant was changed every month. The frequent re-budgeting also affected the family’s rental assistance benefits and variable amounts they were required to pay out of pocket for rent. Anita recalled a time when she received \$319 in food stamps and \$587 in rental assistance, and child

care. When she worked, she was often not eligible for TANF cash because her income exceeded the TANF eligibility test.

Anita had a sixth child in 2000 and married a year later. After the marriage, Anita's husband supported the family and for a portion of the time they only received food stamps because her husband was employed. He worked on commission and his income was highly unpredictable. Laughing, Anita said they had "good weeks and not so good weeks." Nevertheless his salary paid the rent. But the food stamps were inadequate lasting only half the month.

Anita's husband, who was "clean" for a decade relapsed into drug use. Anita figured her only option was to leave him in order to stay away from drugs. When she decided to leave her husband, she resigned from her job and then "went homeless." Going homeless led to another TANF stint. Anita and her children were placed in a family shelter for three months during which time she obtained a Section 8 voucher and subsequently moved to her own apartment.

Due to the lack of a financial cushion, unforeseen crises generally have an immediate and distressing effect on families who are barely making it. At some point legal action was brought against Anita and her estranged husband. This stemmed from a period when her husband did not report his earnings to DSS when they were receiving government assistance. Although her husband was the head of household when the alleged events occurred, Anita was also implicated and jailed for one day. She was released on her own recognizance, since she was employed and had been "clean" many years. The upshot was that the couple was charged with welfare fraud and fined \$7,000 with the stipulation that each would

pay half. The news was reported in the newspaper and as a consequence Anita's employment at a home health agency was terminated.

When we met in June 2004, Anita said that she had recently been apprised that her apartment building did not pass Section 8 inspection, and the Board of Buildings intended to close the house down. Her landlord wanted to break her contract in order for him to do the repairs to become compliant. She had until the end of August to find another apartment. Anita's main concern was finding another place to live and not having to "go homeless." This latest anxiety added more stress to Anita's life. In the previous year she had had a cancer operation. Her twenty year old daughter was HIV positive. Anita said that her daughter "has not fully accepted the fact that she's a HIV patient." She told her daughter, "I have a lot of friends that are HIV positive. And they still live." Nevertheless Anita had already begun looking for her burial plot.

Anita told me that she was presently receiving monthly benefits of \$324 welfare cash, \$419 in food stamps, and \$587 in rental assistance for her and her four children ages three, twelve, fourteen, and sixteen. Because she lived in Section 8 housing, HUD paid the balance of her monthly rent of \$1,700. As she had been unemployed for three months, this aid was essential.

Anita entered adult life in a disadvantaged position due to a sixth grade education, early pregnancy, long-term substance abuse, making a living on the streets and incarceration. Nevertheless, the first time she received AFDC was at about age twenty-eight; welfare and other government assistance was critical help in her personal transformation. Anita mused,

AR: . . . a lot of times, when I'm having a real hard day, I think about the person that I used to be. And I say to myself, I remember making a promise to that judge when I went to go get my kid. And I told him, 'You don't ever have to worry about me going back to the way I used to live.' And I've been doing that. Consecutively I have nine years, three months and some days. And I still make meetings. I still talk about how I feel-- good, bad or indifferent. . . . And I inspire women. Even if they're not an addict, or they never had a problem with drugs or just going through domestic violence like I went through. You don't have to be a statistic. You don't have to be labeled. You can be yourself. You don't have to have a man to validate who you are. And it's only through working the twelve steps and the twelve traditions of Narcotics Anonymous that I've learned to be the woman who I am today. Now I might not have it all together.

TL: Who does?

AR: But just for today I'm happy, joyous . . . So the little problems that might come, I say, 'bring it on.' But I don't let anything get me down. I tried to move a muscle, change of thought, I tried to live life to the fullest. And that's because the way I used to live. I don't ever want to live that way again. I don't ever want to go into another penitentiary. And I have to be an example, just not for me, but for other women. And also for my children. Because I do have, my oldest kids [whom she did not raise] are drug addicts.

Anita is an inspiration; I was in awe of her zest for life. But she is in a fragile position. The span of eight years between the youngest of her six children prolonged Anita's child rearing years. Assuming Anita's youngest child goes out on his own at age eighteen, she has fifteen more years to maintain a household. Given her low level of education and low-wage home health care income potential, she will undoubtedly require welfare and other government. Anita figured she was on welfare for five years. If she has not already done so, she will encounter the TANF time limit soon. Women like Anita across the U.S. who struggle to maintain a family are eventually abandoned by the federal government.

Domestic Violence

Although I did not directly inquire about domestic violence, analysis of narratives revealed that nine women experienced some type of abuse in their lives. A few reported that their controlling male partners prevented them from seeking personal fulfillment or continuing education and employment. The latter limited their options to provide family income. Four women fled their homes and sought shelter and domestic violence support (see Davis 2006). The combination of homeless services, TANF and other supportive aid is vital to women who abandon their homes to escape an abuser. Victims of domestic violence who flee their homes, are often traumatized by the stress of abuse; fear; family disruption; and the loss of a relationship, residence, and possessions. Additional pressures stem from starting a new life phase and from solely providing for the wellbeing of their children. Research shows that having ample economic resources to live outside the abusive relationship is a major factor in whether a battered woman will permanently leave an abuser (Kurz 1999).

The next two stories illustrate how incidents of domestic violence directly precipitate the initial and continuing need for TANF and other public assistance benefits. One woman fled an abusive father. The other woman was battered by her child's father, and her tale reveals the stark realities of a violent relationship.

Chandra Alexander

Chandra is a twenty-two year old African American woman raising her three-year old daughter. Years ago Chandra's parents divorced and Chandra lived with her mother and visited her father on weekends. When she was fifteen years

old, Chandra moved in with her father. She completed high school and has a limited and sporadic work history. She worked as a supermarket cashier for five months, and later had a four-month administrative job in a tax service firm. During the last six months of her pregnancy, she worked as a cashier and usher in a movie theater. Her intention was to go on maternity leave and return to work. But like so many new mothers, she wanted to stay home with her newborn for a few months or if she could, up to a year. Although the baby's father would provide some support, she needed "a little extra" after her daughter was born, plus she required Medicaid. The little extra that she received monthly amounted to \$218 TANF cash, \$250 in food stamps. The \$300 rental assistance was paid directly to the landlord for her share of rent in her father's apartment. These benefits were significantly reduced when she returned to work for a short period two years later.

After living with her father for about seven years, she decided to leave his domicile because of domestic violence. But she had no housing options. She sought help at domestic violence shelters but none within the area could accommodate her so she moved into a family shelter with her daughter. She remembered why she left home:

I was just dealing with a DV situation with my dad. So I just decided to leave him, after so long. I loved him. . . . I thought he needed space. And I needed space. So he can finally learn how to handle, deal, cope with his problems. 'Cause my dad has a serious drug addiction or a drug abuse problem and it changes his character, you know. It makes him dangerous; he has dangerous behavior, anger, displaced aggression. So this is my first time actually leaving my parent's house.

Laney Heath

Laney's outcome with domestic violence is far different from that of Chandra's. Laney is a forty-five year old Black woman who raised three sons in the 1970s and 1980s. Like many other women working in low-paid work, her income was a combination of welfare and wages. For five years she worked for the post office at night and had a seasonal job during the day. When she was forty years old, Laney had a difficult pregnancy, left a telemarketing job, and began receiving welfare benefits for the third time in her life. But after her daughter was born in 1999, she went back to the telemarketing firm, making about \$15 an hour. The firm was affiliated with a major corporation that was in the throes of a scandal. The effects of the debacle rippled throughout the corporation and its affiliates. In 2002 Laney was one of the last employees to be terminated by the sinking firm because she worked in the collections department. Laney was able to receive twenty-six weeks of unemployment benefits. But unemployment was merely one of Laney's crises. She launched into her narration of another life crisis this way:

LH: . . . It's not been easy. It's not been easy. Then along with that, I was going through a lot of; I was going through a domestic violence, um [*sigh*] issue with my daughter's father which I made national headlines last year. We got into an altercation. . . . And he wasn't living with me. We were separated. I had just had really enough of it. And he came back the end of May for . . . the Memorial Day holiday. But during the time that he was in Maryland; he was in Maryland, and I was here. He used to call me on the telephone telling me what he was gonna do to me. 'Cause you know, but I had already had order of protection on him and the whole nine [yards]. Anyway ultimately [on date] we got into another altercation which I hate to say these words, I ended up killing him.

TL: I'm sorry? [I did not hear her].

LH: [*whispers*] I ended up killing him. He's now deceased [*her voice shaking slightly*] . . .

Because the district attorney had familiarity with Laney's domestic violence history with her daughter's father, she was released on her own recognizance after spending one night in jail. She appeared before a grand jury and was exonerated a month later. Laney recalled her sentiments for her daughter's father and his violent behavior three months prior to the fatal incident.

And that was a very devastating point in my life. Never say never. I loved this man with all my heart and soul. I spent a good deal of my life with him and the domestic violence only came as soon as I had her [daughter]. It seemed like it was a jealousy issue. And control. And I had [thirty-six stitches in my face three months before the fatal incident and] eight hours of plastic surgery. I only have just a minimum little scar here [she points to the side of her mouth; I could not detect it]. But my whole entire face; this side of my face was over here. I could literally see my nose, everything was. He split my face completely open. And that was the end of that relationship. I went to . . . [a domestic violence shelter]. Then he went to jail. I pressed charges. When he got out of jail of course he couldn't come back with us. I didn't want him back with us.

One can only imagine the fear Laney felt when her daughter's father returned to her apartment three months later "banging and banging and kicking on the door." He "came in swinging."

LH: . . . I remember one real bad hard blow to the back of my head. I don't know how I got the weapon. I don't remember. I don't remember anything. I don't remember; the last thing I remember is that our two arms crossed. Him with the blow and me with the blow. And that was the end of that. So it's been quite hard for me and quite stressful. . .

Laney shared with me her anguish and how she and her daughter were coping. Therapy for herself and daughter was imperative. Added to her post-traumatic stress, she was recently terminated from all her government benefits. Laney was ensnared in a welfare bureaucratic issue and she was sanctioned for

non-compliance and lost TANF, food stamps, rental assistance and Medicaid.

This precluded therapy for two months until Medicaid was reinstated

For the women who experienced domestic violence and whose education and work experience is limited, securing independent economic stability is challenging to say the least. A welfare lifetime limit exacerbates that challenge. One positive aspect of PWRORA is the Family Violence Option. It grants states flexibility to waive certain requirements for welfare recipients who are victims of family violence⁶⁸. Several women in my study who experienced domestic violence told of their experiences with the waiver program. While procedures are in place to protect welfare recipients, they appear to be inconsistent. Poor, domestic violence victims like Laney Heath who suffer severe post-traumatic stress brought on by extreme violence sorely need financial and a myriad of support services. Any mechanisms—time limit or sanction—that halt those services leaves them completely adrift.

Shifting Social Positions –Middle Class Downward Slide

A few participants lived a middle class life style but suffered a financial setback. Susser's (1997b) analysis of the inequities of social class shows that

⁶⁸ In 2004 New York was one of the forty-one states, along with the District of Columbia, that adopted Family Violence Option (FVO). Six other states have equivalent policies regarding waivers and three have no FVO equivalent policies. New York implemented regulations in 1998 whereby public assistance applicants and recipients are screened using a standardized form. If an individual checks yes and signs the form, the person is referred to a Domestic Violence Liaison who, along with other tasks, assesses the credibility of the assertions, informs victims of support referrals, determines eligibility for and grants program requirement waivers, and develops a service plan with the individual if a waiver is granted. The Liaison may waive (temporarily suspend) time limits, work activity, child support enforcement cooperation and paternity establishment if it is deemed that a requirement would put the individual and/or children in jeopardy. Waivers are for an initial period and subject to review periodically (Legal Momentum 2004; New York State Office of Temporary and Disability Assistance n.d.(a)).

social systems are complex shifting structures within which individuals, groups, and occupations can experience upward and downward shifts in social position affecting social/occupational power and prestige. Disparate crises, often combined with other family pressures, can destabilize families regardless of their financial and social position. We saw this in Roberta Maza's story.

Children's ill health is a common predicament in poor families. As the narratives in this and the next chapter reveal, many impoverished women told of the trauma and consequences of their children's diseases. The following narrative, however, describes the crisis of a woman who was employed and lived a middle-class lifestyle but who experienced a family health crisis that led her to seek TANF.

Kimberly Fraser

Kimberly is a thirty-five year old African American woman who has a fifteen-year old daughter. Kimberly's story reveals how multiple factors, primarily her daughter's nascent illness, coalesced to create a financial crisis and the need for TANF. Kimberley Fraser's financial decline and stresses are associated both with a family health crisis and subsequent corporate restructuring. Kimberley's story demonstrates middle-class job insecurity, depletion of finite savings and rapid downward mobility. Her downward slide was buffered by some middle-class protections such as family, education and work experience, but she still had to rely on government assistance.

When Kimberly left home fifteen years ago, she worked two jobs to maintain the middle-class lifestyle to which she was accustomed. Like many

other women in the study, childbirth, the expense of child rearing, and medical insurance were factors that led Kimberly to seek AFDC and other government aid for the first time in 1989 when her daughter, Nakeisha, was born. After giving birth, she opted not to work so she could care for her infant. Having exhausted her employer-provided maternity benefits, she needed medical insurance and cash, and requested government assistance. Kimberly recalled receiving cash, food stamps and \$340 rental assistance towards her \$700 a month apartment. Her mother, father and grandparents also helped. When Kimberly's daughter was a year old, she began receiving child support.

Kimberly's father was in the medical field and following in his footsteps, she began working as a nurses' aid. As a result, her public assistance was terminated. Her total first-time welfare experience was for 18 months. Kimberly describes herself as resourceful, and she hustled to get work. She registered with two agencies and worked 7:00 p.m. to 7:00 a.m. shifts making about \$8 or \$9 an hour back then. Her mother provided child care for Nakeisha while Kimberly worked.

I only worked night. I didn't miss anything. And that was key for me. And that was my choice to work nights. So that way I could not miss her first step and so on and so forth. And I really didn't want anyone else with my daughter during the day. I didn't want to put her into any type of child care or anything like that. That was my job.

A few years later Kimberly enrolled in college and took the core requirements for a nursing program; she completed a year and a half. Since then, she has been working in health care jobs that pay decent wages with very good benefits. But in 2003 a series of events led to a financial catastrophe.

In March, her daughter, Nakeisha, now a teenager, was diagnosed with a tumor and shortly thereafter she had surgery. In June Kimberly obtained full-time employment. During the summer her daughter required chemotherapy treatments. Within weeks of her new employment, Kimberly reduced her hours to care for her daughter. She calculated that she could get by on her part-time salary and savings for a few months, but all the "extras," such as medical co-pays, took a toll. By August her savings were critically low. She applied for public assistance but was deemed ineligible. In October, just before Nakeisha finished her treatments, Kimberly's firm downsized and she was terminated; the firm lost a number of large contracts and she was included in the layoffs. She reapplied for government assistance and received TANF for seven months until she found employment.

Kimberly is one of several participants who had middle class lifestyles but experienced a severe financial decline. This is, in fact, a recent trend. Between 2000 and 2004 New York experienced a 1.7% decline in middle-income families, a sharper decline than in the nation in general (Fiscal Policy Institute 2006b)⁶⁹. Kimberley's middle-class safeguard, strong family support system, education, and work experience positioned her more favorably in comparison to many others in my research. Nonetheless, thus far, she has had two welfare episodes that total two years.

⁶⁹ The Fiscal Policy Institute (2006a:19) cited U.S. Census data reporting a decline of 70,000 families with middle incomes between \$35,000 and \$150,000 between 2000 and 2004, two-thirds of which fell to below the lower bracket of below \$35,000.

Conclusion

The TANF time limit plainly shows the devolutionary nature of TANF—after a maximum of five years the federal government ceases cash aid to poor families. New Yorkers may receive Safety Net Assistance after TANF expiration, but the burden of care and exorbitant cost of welfare provisioning falls to state and local governments. In states that have made the choice to provide no such state program after five years, families are terminated from the federal welfare rolls and are left adrift. The ultimate responsibility devolves to the individual. As I have shown, the five year federal time limit is unreasonable given the stresses of poor families over a life cycle.

In this chapter the participants' stories reveal their myriad pressures, tragedies and crises. For many, one or more of these led them to apply for welfare. Furthermore, most impoverished families suffered temporary setbacks throughout their life cycles creating the need for the periodic resumption or continuation of AFDC and/or TANF and other government benefits. When pressures occur early in the life cycle, especially in the teen years and early twenties, it is particularly menacing because of the threat of the TANF lifetime limit. What is important about Glenna Sherman's story is that welfare *without* a time limit helped her rear two generations of children. Likewise, fifty year old Patricia Lambert could count on AFDC for two decades to help rear her nine children whose births were spread throughout. However because she exhausted TANF, she will not receive federal aid during her eight more years of child rearing until her youngest child reaches eighteen. Large families are an anomaly

in my research. Nonetheless, many women nationwide are in the same situation as Patricia—they will terminate TANF before their child rearing is complete. Shayleen, the youngest participant, has three more years of TANF aid and at least sixteen more years of child rearing. Nowadays when a woman exhausts TANF early in life, she will not have any reserve later in life. As she proceeds through life, her financial position and life circumstance will mitigate or intensify the threat of time limits.

The stories of the older women as well as those parents with impoverished and larger families tell of the pressures associated with child birth, child rearing, and eldercare. Many families experienced serious episodic and chronic health crises that had disparate effects. Some resulted in the dissolution of a relationship, domestic violence, and physical and mental health problems. Latrice Parker, Carole Marlow and Kimberly Fraser who had children in poor health were particularly vulnerable, due to added stress and expense associated with their children's special needs. Elder care also extends women's care-giving responsibilities. Patricia, Carole and several others assumed the responsibility to care for aging, ill and dying parents.

Many people who have family and financial crises and who work in low-tier employment might not have fared as well as the middle income workers who eventually found more lucrative employment. Rigid work schedules and lack of sick and vacation time restrict a parent's ability to respond to family affairs and health crises. When women do take unpaid leave to attend to health issues and personal business, they risk being fired (see Chapter 6). For those who augment

low salaries with TANF, personal business might include attending a mandated welfare meeting. In addition PRWORA regulations increased family pressures, especially the workfare mandates (see Chapter 7). As Carole's story demonstrates, a missed welfare appointment generated a sanction which caused the termination of welfare benefits and loss of critical supplemental benefits such as Medicaid and food stamps.

Nearly all of the participants supported households alone⁷⁰ at some time during their lives which was burdensome in terms of financial provisioning and physical caretaking. The absence of a contributing partner for whatever reason—breakup, death, institutional confinement, hospitalization, denial of paternity, non-involvement—has the potential to increase a family's emotional and financial pressures. Yet, even when men are present, some cannot contribute enough to support the family owing to their employment in a low-wage, flexible labor force. Chandra Alexander and Laney Heath's stories tell of the emotional anguish, violence and gender inequality in abusive relationships. Such women are further disempowered when a government system cannot accommodate their basic survival needs.

People who have marketable skills, education, middle class safeguards and who have tallied negligible or comparatively little TANF usage are better protected than most. But others who enter adulthood with many disadvantages

⁷⁰ According to the 2000 U.S. Census 69.8% of the 337,142 Westchester households were family households; 34% were families with their own children under 18 years old. Of those families, 53.9% were married family households; and 23.1% were families headed by a single individual. In 2002 there were 49,912 single female households (an increase of 21.3% since 2000), and 8,677 single male households (a decrease of 29.8% since 2000) (In Westchester County Department of Social Services and Westchester County Youth Bureau n.d.:14).

and those who have had chronic stresses and setbacks will need continuous aid beyond the federal limits. The TANF time limit is a mechanism for the federal government to opt out of welfare provisioning for those who have continuous need. If TANF is no longer for families in need of continuous aid, then who is it for? The stories in this dissertation suggest that over the life cycle TANF might be more accommodative to downwardly mobile middle income working parents, who, having exhausted unemployment insurance benefits, have had to rely temporarily on TANF for income maintenance until re-employment. To be sure TANF is a vital resource for many impoverished people. But over a life course, five years is inadequate and socially inequitable given poor peoples' circumstances. Yet from the government's devolutionary perspective, the responsibility for maintaining a family is the individual's and the remedy lies in the market.

All the stories in this chapter describe the precariousness of people's lives and pressures other than those directly related to the workforce. Yet, employment related pressures were intertwined in many of the stories. In the next chapter four women's narratives tell of the stresses and issues associated with employment in the flexible, low-wage labor market. They illustrate that employment is not a panacea given the insecurity and inflexibility of the flexible labor market.

CHAPTER 6: INFLEXIBLY AND INSECURITY OF “FLEXIBLE” LABOR

The foremost pressure experienced by all study participants could be tied to the inadequate, insecure labor market. The participants in my study are integral to the so-called “flexible” labor force (Harvey 1990; Susser 1997; Sennett 1998; Freeman 1998), yet for them it is quite inflexible. I argue that flexibility suits the employer, whereas it is often detrimental to the employee.

The first part of this chapter begins with a snapshot of study participants’ labor participation. Following are the stories of four women which elucidate some of the conditions of working in the flexible labor market. They tell of jobs that offered insufficient hours and wages and lacked health or other benefits. The narratives describe inhospitable workplaces and the inadequate workforce support system for family care giving. These conditions include management's efforts to shift employees into non-union positions thereby diminishing the bargaining power of workers. Women’s narratives also describe the consequences of some flexible labor practices used by their employers. They shed light on their household economies, insufficient incomes, and the supplemental resources necessary to maintain their families.

The second part of this chapter takes up matters that surfaced in the four women’s stories and other participants’ narratives. It further explores issues about women’s work as home health aides, e.g., inconsistent work scheduling, unpredictable wages and labor exploitation. This part also covers the family health problems that impede workers’ labor force participation and often brings

about financial hardship. Since a common issue among working parents is the tension between work and family care giving, a discussion focuses on the impact of child care in an inflexible labor market. Lastly, because some individuals in my research were incarcerated, additional issues unique to those who have a prison record are briefly covered.

Working Histories of the Study Participants

All forty-two participants told of their employment and welfare history; most had a work history. Here I present an overview of their workforce participation. Some held professional or middle income jobs, many others had industrial and post-industrial working class jobs, and a few had worked in union jobs. A minority had negligible work experience; their employment was primarily in the informal economy. A couple of women volunteered for service agencies in exchange for food and goods, or interned for work experience and college credit. Some were mandated to perform unpaid workfare. Many people had had protracted unemployment. Some of the individuals are part of America's low-income working families. According to a national report, in 2002 more than 25% of U.S. working families were classified as "low income," that is, their earnings were so low they struggled to survive financially. Of the 9.2 million low-income families, 2.5 million lived below the poverty line, earning less than \$18,392 for a family of four (Waldron et al. 2004).

Those in this study who had middle income jobs were educated formally or on the job. They held positions as substitute teacher, respiratory therapist, agency program director, military supply specialist, legal secretary, social work

intern, bookkeeper, and postal carrier. But they experienced a crisis that set them on a downward financial slide, suffered economic hardship and consequently sought government assistance.

Far more participants were employed in working class jobs, either in factories or more recently, in the low-wage service sector. Education deficit, family care giving demands, underemployment and unemployment, compelled many participants to work in the low-paid service sector and the informal economy, including the illegal labor market.

As many have noted, the higher paying working class jobs in the industrial era have been replaced by lower-waged jobs in the service sector (Mollenkopf and Castells 1991; Nash 1989; Pappas 1989). A number of the participants worked in these new working class jobs as customer service representatives, data entry clerks, telemarketers, retail clerks and cashiers. Some received vocational training for potential employment as a home health aide, child care provider or security guard; they did this training either through workfare programs or on their own. Several worked in the food service industry, including fast-food restaurants (see Newman 1999, 2006; Stack 2002) and supermarket chains. One woman prepared food for school breakfasts and lunches for elementary and high schools. Another worked for a food production company preparing mass volumes of food for various state institutions. Others, including several of the women in their early twenties who had accumulated very little work experience, worked as bus monitors, babysitters and receptionists. Many of these occupations are consistent

with those primarily held by women in the U.S. segregated labor market⁷¹.

Moreover, wages earned in occupations dominated by women are lower than those held predominately by men. This is one of many factors that accounts for U.S. women's median wages being 76.2% of men's wages⁷².

Well-paying union jobs are few and far between, especially for the younger generation. Only Glenna Sherman (see Chapter 5), who was sixty-two years old when we met in 2004, held a union job throughout this research; in 2005 the union intervened when she and co-workers were temporarily laid-off when their worksite was shut down for repairs. Mercedes Carlisle's story (see below) gives an example of the way employers move workers into non-union jobs where they have no protection.

Only a small number of participants said they had no or negligible work experience. Christina Torres, a thirty-nine year old mother of three children, said she "never" supported her family by working; she did however work as a teenager in her family's store. Jodi Mancini, a forty-two year old woman who completed the eleventh grade, said that as she was illiterate, she could only work sporadically off the books in domestic jobs, and still never made enough to support her family. Clarissa Simone, a thirty-five year old mother of six children,

⁷¹ The following occupations are predominantly held by women as indicated by the percentage of women in those occupations: secretaries and administrative assistance (96.6%); child care workers (95%); nursing, psychiatric, and home health aides (87.8%); personal appearance workers (83.4%); cashiers (75.7%); waiters and waitresses (74.3%) and customer service representatives (70.0%) (compiled by the Institute for Women's Policy Research in Caiazza, Shaw and Werschkul n.d.:15, from source: SF4 files of the 2000 census, U.S. Department of Commerce, Bureau of Census, February 2004).

⁷² The median annual earnings in 2002 for women working full-time, year-round was \$30,100; this was 76.2% of men's earnings. The earnings vary by geography and race/ethnicity (Caiazza, et al., n.d.).

worked "like once" to support her family and claimed not to have "much skills." Yet, during the course of a narrative she told of buying novelty items wholesale to resell at a local flea market, as well as to a select group of customers.

Women's perception of themselves as not working appears to be a cultural perception that their work is not valued or does not contribute to the economy thus, they cognitively exclude themselves from the labor force. Many did not mention child rearing, per se, as part of their work experience⁷³.

At the time of interviews, twenty-eight of the forty-two participants (67%) said they were not currently working; they received various combinations of government benefits. Two other women worked but did not get paid—one was an intern at a service agency and the other was a long-time volunteer at a soup kitchen. Many participants who were not working during the time of my fieldwork had low-wage work histories but had experienced crises that rendered them unemployed. Structural factors and/or personal reasons accounted for individuals' unsteady employment.

Many of the participants had positive opinions about the ideology of work and strongly desired lucrative, meaningful employment. However, very few earned enough income to support a family without some form of government aid. Their jobs in the formal and informal economies did not pay enough and/or provide enough hours. And because welfare income was insufficient, working on and off the books while on welfare is common and evidently essential. A life

⁷³ Although raising children is work, it is categorically unrecognized, uncompensated and undervalued in a capitalist system (see Eisenstein 1979).

cycle analysis of their employment histories reveals how their low wages and the erosion of wages affected them all.

Low and eroded wages, inherent in the flexible labor market, contribute to the widening income gap of the past several decades. Harvey (2005) posits that neoliberal policies from the 1970s and forward restored the economic wealth to the upper class elite and contributed to the expanding socio-economic inequality. An analysis of New York state income trends by the Fiscal Policy Institute (2006a) provides quantitative proof of the widening wealth gap. Some factors causing this inequality include post-industrial restructuring of work and wages from higher wage manufacturing to lower wage service sectors jobs⁷⁴, a decline of the union workforce, the diminishing value of a low federal minimum wage⁷⁵, a scant 1.5% growth of the median wage from 1990 to 2005, and the erosion of income in real terms for low-wage workers. Conversely, higher income earners experienced an escalation of wages and an expansion of investment income, such as positive capital gains (16-17). Evidence of the income gap is found in the following statistics:

The average income of the richest fifth of New York families, even after adjusting for inflation, *increased* \$51,205 (or 65%) to \$130,431 from the early 1980s to the early 2000s. This was five times faster than the growth of average income of the poorest fifth of New York families that increased by only \$1,901 (or 13.4%) to \$16,076 (7).

⁷⁴ Since 2000, the 21% decline in New York manufacturing jobs was steeper than the U.S. decline. Those industries in New York with job gains were health care, social assistance, government, educational services and food/drinking places. Jobs in these sectors typically pay less than higher-wage, middle-income jobs in those industries that had job losses since 2000. These include manufacturing, information, professional scientific and technical services and wholesale trade. The Fiscal Policy Institute reports: "The average wage for sectors that lost job share over the 2000 to 2004 period is \$64,382; more than two-thirds higher than the average wage of \$38,074 for the sectors that gained job share" (Fiscal Policy Institute 2006b:3-4).

⁷⁵ In 2004 the federal minimum wage was \$5.15; before that the last increase was in 1997.

. . . the average income of families in the middle quintile grew by 29%, less than half the rate of families at the top (10).

Average incomes for the super-rich, the families in the top five percent of the income distribution, grew by 94% over this period. This was more than three times the growth rate for families in the middle (2006(a):10).

In the next section individuals' stories from the middle and the bottom of the income distribution describe flexible labor, wages and wage erosion.

Portraits of Four Flexible Laborers

The aftermath of the economic crises of the late 1960s was an era of corporate financial restructuring and labor market transformations. Employers implemented flexible organizational strategies into their production processes and personnel strategies. One type of flexibility strategy is to readjust staff size according to demand fluctuations. Another approach is to hire workers apart from regular, full-time personnel. These might include hiring part-time staff or using on-call day and short-term temporary workers, temporary help and contract agencies, self-employers and independent contractors. Part-time staff and those outside the organization receive few or no benefits, thus lowering organizational costs (Kalleberg 2003).

In the United States approximately one in five workers are employed part-time, that is, less than 35 hours per week. Before 1970 most of the increase in part-time work is attributed to "voluntary" part-time workers, mainly women and young people who want part-time work. Since the late 1970s the increase is due to "involuntary" part-time workers, those who want full time work. The trend has moved away from employment that satisfies workers' desire for shorter hours to

employers' preference for cost containment and flexible staffing. The growth in part-time work has accompanied the expansion of the service sector that typically staffs part-time workers (Kalleberg 2000). It has also been found that women who work part-time involuntarily earn less wages and benefits than women employed in traditional jobs or who work part-time voluntarily (Ferber and Waldfogel 1998:5). Hence, nontraditional arrangements and employer flexibility disadvantages workers who would prefer to work full time and who require ample hours to maintain a family and maximize income.

In contrast to traditional employment, that is, full-time and of an indefinite duration, flexible employment is labeled as nonstandard or nontraditional. Within the traditional, some employers have adopted flexible work arrangements. These include "flextime" whereby employees have some autonomy in controlling their schedule, and flexible work locations such as telecommuting, or taking work home on occasion. These arrangements purportedly facilitate the employees' conflicting demands of work and home. However, they are generally available in knowledge- and information- based, white collar and professional occupations in which the work requires minimal employer supervision and co-worker collaboration (Weeden 2005).

The majority of the workers in my study had nontraditional employment arrangements in occupations where these types of flexible work arrangements were not an option. Below are four portraits of working women, Kathy Clark, Lorna Webster, Mercedes Carlisle and Amber Hamilton. Many of their jobs were low wage and did not provide health and other employee benefits. Their stories

are representative of the types of situations experienced by women workers and illustrative of the long-term effects of labor practices in the U.S. flexible labor force. Their narratives demonstrate how flexible labor practices are malleable and generally benefit the employer. Their work schedules are not flexible enough for them to adequately tend to their own and their children's needs, illnesses or emergencies. Some of the women exhibited flexibility by rearranging their work schedules to accommodate their employers' workforce demands, yet their employers did not reciprocate when they needed it. Flexibility also suited employers who hired ample staff to accommodate their workloads, but resulted in inadequate hours for an individual employee.

The women's stories describe their work conditions in different occupational sectors—public, security, retail, airline, and health care. They explain the circumstances that led to their termination. Three women's stories elucidate the trajectory of their financial decline after their termination from employment. For Lorna and Amber, employer inflexibility triggered events that resulted in their becoming homeless.

These women are typical of other female workers in marginal employment who needed TANF and other government aid to supplement their income or lost wages due to termination. Once they are in the welfare system, they must deal with the machinations of the bureaucracy that include eligibility requirements, delay tactics, workfare, and myriad regulations. They often tell of the catch-22 situations that keep them in an impoverished position. A glimpse of their

household economies and the deficit between income and expenses reveals their marginal financial states.

Kathy Clark

Kathy is a typical U.S. worker whose low income in the “periphery” (Harvey 1990) is due to a low hourly wage and insufficient hours. To increase her cash flow she had worked two jobs simultaneously. Because neither job offered benefits, she lost wages when she missed work due to an illness, emergency or accident. And because of low wages she must rely on government and private resources.

Kathy is a forty-one year old Black woman who was raising her twelve year old daughter when we met in 2004. She is one of the twelve women who were then currently working for wages. She worked part-time as a library aide. She receives food stamps, Medicaid, child support and has a Section 8 voucher. Kathy has a long work history in the low wage labor force.

When she was fourteen years old, Kathy worked in a laundry and continued her employment there after she graduated from high school; her highest salary was \$7.00 an hour. After ten years at the laundry, she was fired. She was granted unemployment compensation after she won her case for benefits in an appeal process. Some time later she received welfare for about six months. During this time she attended a six-month secretarial training program funded by the state. In the ensuing years she had some low wage jobs. In 1991 when she was almost twenty-nine years old, Kathy gave birth to her daughter. She was unemployed and obtained AFDC cash, rental assistance and WIC. When her

daughter was about six months old, Kathy moved into Section 8 housing with her infant. She raised her daughter with the help of these government benefits.

At some point Kathy was mandated to TANF workfare activities and was required to seek employment. In late 2000 she found her current library aide job. Kathy's goal had been to enhance her skills, and through her own initiative she obtained security guard training at a local community job training center. At some point she worked as a part-time security guard job making \$8.50 an hour to supplement her library aide salary of \$8.00 an hour. Neither job had benefits. The combination of wages from these two jobs made her ineligible for the continuance of TANF because she made "too much." The security job was short lived. Two incidents prompted Kathy to leave this job. Her boss hired another person causing her hours to be reduced, and he miscalculated her time and short-paid her.

When we met, Kathy complained that she was not even clocking the nineteen hours she was "supposed" to work weekly as a library aide. Her income fluctuated when she took off time without pay. She missed work recently when her father passed away, when she was ill "for a week or so" with the flu, and when she fell in her apartment building and tore a leg ligament. She also does not get paid for snow days or when the building is closed for its frequent repairs.

Working at a job with inconsistent hours is problematic not only because the pay is unpredictable but a shifting work schedule can preclude accepting other part-time work and partaking in other activities. And fluctuating hours creates administrative work for recipients of TANF who must report any changes that

would affect their TANF budget. Frequent reporting can result in bureaucratic mistakes that can take more time and energy to rectify. When Kathy's monthly food stamps had been reduced by approximately \$75 a month on the incorrect assumption that she was working more hours, Kathy was upset. She said,

. . . I'm trying to figure out what I'm supposed to do about that. I just asked my boss if she could give me a letter stating that the hours are less now. And give it to Social Services. For food stamps. Because if I'm not making that much here, and then they cut my food stamps to \$147. . .

By all accounts Kathy is not making much. Her income not only declined on that job, but over the years her wages have eroded. Since the time that she worked in the laundry when she was in her early twenties until now, she only realized a gain of \$1.00 hourly wage. Based on her wage of \$8.00 an hour, a weekly work schedule of eighteen hours would yield a *gross* monthly wage of \$576. In addition she received \$83 in child support and food stamps of \$147. Thus, her total monthly gross income is \$806. From this, she pays \$117 for her portion of the Section 8 monthly \$850 rent, food, clothing, transportation, non-food sundries, and other household and personal expenses for her and her daughter. Kathy and her daughter take advantage of the dinners served by the churches in her community. I witnessed this at a Thanksgiving community church dinner where I volunteered as a server and we chatted in the desert line. Kathy sometimes volunteers at another church, packing bags at their food pantry. She said, "So I get me a little bag too. So it helps me too." Twice a month she unloads trucks in exchange for a bag of canned goods.

Since our interview in February 2004, I occasionally saw Kathy in her neighborhood. She once complained about the way the lack of a car limited her

job search, employment, and earnings potential. I subsequently gave her information on a work support program administered by a private, not-for-profit social service agency. It provides an interest free loan for up to \$1,500 to eligible parents to purchase an automobile to facilitate employment. When I talked to Kathy in December 2006, she had been working at the same job, but her weekly hours were reduced to sixteen. She informed me that she inquired about the auto loan, but was deemed ineligible because she did not make enough money. This is an example of a catch 22 situation that low-income workers encounter.

Kathy consistently wanted to learn new marketable skills but education was costly thus she limited her schooling to the free vocation training offered by the state or a community organization. This training is for low-wage jobs thus Kathy cannot gain a toe hold on employment that pays a living wage. Like many others in her situation she lives in an impoverished state, garnering resources from disparate sources—the labor force, the state, private organizations and personal support network.

Lorna Webster

Lorna's story is an example of a woman who solely supported her family by means of a series of low-wage jobs. Her story illustrates that steady employment is threatened by a weakened economy and/or employer's dire financial condition. Lorna left a long-established regional retail chain just before it went out of business and quit another job in anticipation of layoffs by a major regional employer in financial crisis. Lorna's employment history also counteracts two stereotypes: that women have babies to secure welfare and that

welfare recipients are lazy and/or do not work. Less than three months after the birth of her first son, Lorna returned to low-income work. And she worked two jobs to make ends meet. Her narrative also demonstrates the consequences of workplace hazards, flexible labor practices, harassment, inadequate supports for working mothers, and the insignificant bargaining power of workers. Like the three other women featured in this chapter, her story includes an abrupt termination. Her anecdote about her unemployment shows how an inadequate personal financial safety net quickly frays and can render a family homeless.

Lorna is a thirty-two year old Black woman. When we met, she lived with her two sons, ages nine and five, in an emergency housing apartment. She had recently moved there after spending five months in a shelter for homeless families.

Lorna did not have a job in high school because she lived with her father who was a construction worker, and they traveled after the completion of his projects. She holds a GED Diploma (high school equivalency). Her first job was at age twenty-one when her father became ill and stopped working. She was employed at a regional department store for about eight months. Shortly before the store went out of business, Lorna found a job at a New York area fast food chain. Lorna enjoyed the work world--she was still living at home, had no responsibilities and her paycheck was hers to spend.

When Lorna became pregnant with her first son, she applied for AFDC cash and medical insurance to cover the maternity expenses. Her low-paid job did not offer benefits. She could not rely on her son's father for support. She said he "ran off" and "left us stranded" when he found out she was pregnant. In 1995 she

worked just shy of her ninth month; two weeks later at age twenty-three she gave birth to a boy. At the time Lorna had a younger girlfriend with strong maternal instincts who babysat Lorna's newborn. Lorna could not pay her much, but her friend understood Lorna's financial situation. This facilitated Lorna's return to work after two and a half months.

Three months after Lorna started working she met a man who in three years would become the father of her second child. When she became pregnant for a second time, Lorna again required government assistance because she was in dire need of aid. Her part-time job at a retail chain store lacked benefits, and she needed TANF to augment her meager income and the inadequate WIC (government nutritional program for young children) monthly rations. In 1998 by the time her son was born, she and her son's father had broken up. He helped her to some extent, but his job also lacked benefits. In the past Lorna relied on her father's financial support when she needed help, but that was not an option this time—he was now dying.

Lorna's work history has been steady even through two pregnancies. But her low-income wages were consistently inadequate, obliging her to occasionally work at two jobs simultaneously to provide for her sons. During 2000 she was ineligible for TANF when she worked part-time as a sales associate at a restaurant chain and fulltime as a dietary aide at a hospital. At about this time the hospital found it necessary to lay-off many workers. Anticipating her fate, Lorna found employment at a large regional supermarket.

Lorna worked in the supermarket deli department and her job entailed cooking prepared foods in a room where the floor drain would stop up. She long suspected a faulty floor drain because it “used to clog and overflow.” In early 2001 Lorna and co-workers were unloading supplies. Lorna slipped and fell on the wet floor and a box fell on her. She suffered a shoulder bone splinter and tore her rotator cuff. The injury required surgery and subsequent physical therapy. She did not pursue a lawsuit; she liked her job.

During her seven months on disability and convalescence, Lorna received worker's compensation—a payment below her income. While that was unfortunate, her municipal housing rent was reduced accordingly.

When Lorna returned to work at the supermarket, she found an entire personnel change—a new supervisor and team of co-workers. She believed that the new supervisor did not want her back; she was a leftover from the former crew and not part of his hand-picked team. To her dismay her hours were cut dramatically from forty or fifty hours a week to about twenty-two, "which sucked."

On the job Lorna occasionally needed to stop work to take medicine and soak her arm because it still swelled. Her supervisor questioned why she returned to work if she was still injured; his logic was that if she could not lift boxes, she should not have returned. As she had done before the accident, Lorna was expected to unload frozen chicken parts and other ingredients used in the prepared deli foods. Lorna retorted that she was not injured but healing. She wanted to

resume work and earn a paycheck. Aside from needing the money, she enjoyed working.

Lorna's employment situation worsened—her hours dwindled and the harassment intensified. Finally she took her grievance to the store manager whom she knew and thought really cared. Lorna defended her work ethic and past performance, which she thought warranted a promotion. She reminded the store manager that in the past she gave “300%” of her time to the supermarket, she came in early when asked, worked Sundays from six in the morning to midnight, and was readily available when a co-worker called in sick. Lorna pleaded for more hours. He listened, but presented her supervisor's account of the situation—the schedule was tight and they needed to accommodate a ‘lot of people.’ Lorna suspected that the store manager and new supervisor were “buddies.”

In 2003 a workplace incident spurred a series of events that would plunge Lorna and her family into dire financial straits. One day Lorna telephoned her new supervisor to report that she would be two hours late due to her son's hospitalization for his asthma condition. When she arrived at work earlier than she anticipated, he had already arranged for a day replacement and sent her home. The next day she discovered that her schedule had been changed without her knowledge. Agitated Lorna promptly addressed the matter, not with the store manager who was out of town, but with another manager who was also new and with whom she had no relationship. Seeing the manager on the phone, she poured herself a cup of coffee to calm down while waiting. On her way to the cash

register she noticed the manager was now free and proceeded into his office forgetting to pay for her drink.

After her meeting with the manager, still in a state of heightened anxiety, Lorna returned to her work station with her coffee in hand. A few minutes later she was instructed to report to security when she had finished with her customer. The upshot of the encounter was that she was fired for "stealing" a \$1.19 cup of coffee. Thinking she had no recourse, under pressure, anxious, and lacking the protection of the store manager who was out that day, Lorna had signed a statement detailing the events. In a subsequent conversation with the store manager, Lorna explained her absentmindedness assuring him it was an "honest mistake." Although he regretted that the event occurred during his absence, he stated there was nothing he could do because she signed the statement. Adding insult to injury, Lorna was denied unemployment benefits.

After her termination, Lorna's thrifty ways, confidence in finding employment, and "a little nest" of a bank account were her justification for taking time off to spend with her two sons. After a month hiatus, Lorna sought employment armed with her professionally prepared resume. But she could not find a job. And within five months her savings diminished to \$173 just before Christmas 2003. Although she made regular partial rental payments, her rent was \$183 in arrears and the landlord began eviction proceedings. She applied to the Department of Social Services (DSS) for rental assistance but was denied the benefit due to a determination that she had sufficient funds.

Lorna was determined to find employment and save her housing. She sought legal counsel to fight the eviction. (It is unknown whether she pursued free legal aid.) In the process she incurred court fees of \$100 for each appearance plus legal costs. This added over \$500 to her deficit. As the expenses mounted, she earned some money braiding hair. When she would “do a couple of heads, make like \$150,” she paid down her debt. But after attempting to resolve the housing issues in the court, she simply incurred more legal fees and was ultimately evicted.

On the afternoon of the eviction Lorna went to the DSS office to seek shelter. Lorna stayed with a friend during her eligibility determination. Her application was denied. This triggered frustrating meetings with DSS which in turn prompted her to contact a lawyer. After two weeks, Lorna and her two sons were finally placed in a family shelter where she received \$65 in food stamp assistance during the first month but no cash. A month later she began receiving \$315 TANF cash biweekly and \$137 in monthly food stamps. She received a back payment check for \$1,500; that money was earmarked for the numerous bills and repayment of borrowed money. Lorna reflected on her emotional state during her early days at the shelter.

Oh my God [*laugh*] I went through everything. Oh God, I isolated myself from my kids. Like, I didn't want to be bothered. I was going hysterical everyday over everything, like where we live. Everything changed in my life. . . . Everything. One day you have a life and everything is cool and then you go to sleep and wake up and everything's taken from you.

The downward trajectory of Lorna's financial state and emotional health and the disruption of her family's residential life are severe consequences for her

absentmindedness about a cup of coffee stemming from her frustration associated with a work schedule change. By comparison, the consequences for the employer were minor; Lorna could merely be replaced by another flexible worker.

Mercedes Carlisle

Mercedes' story illustrates a number of issues common to workers in the flexible workforce. First it demonstrates the inadequate labor force supports available for working parents. The combination of Mercedes' child's chronic illness and an inflexible work schedule put stress on her marriage and her job, and ultimately led to her termination after five years of employment with a major airline. Her story demonstrates that the lack of affordable child care is a recurring problem for middle-income couples, as well as for those parenting alone or who are not so well off. It also reveals management's efforts to shift employees into non-union positions and the diminished bargaining power of workers in non-union jobs. In the aftermath of the break-up with her partner, Mercedes assumed the responsibility and expense of child rearing which created a rapid financial decline, a consequence common among women, even those in the middle class.

Mercedes' case shows that even with some education and a long work history, people can have difficulty finding steady employment that pays well. It exemplifies how public assistance is the next government aid option for displaced workers after unemployment benefits expire.

Mercedes is a forty-one year old white woman who lives with her six year old son, Anthony. She is now estranged from Anthony's father, her partner for over ten years. Her ex-husband has custody of their teen son. Mercedes worked

her whole life. In the mid-1990s she began working as a flight attendant with a major airline.

Mercedes said that Anthony's birth was medically complicated. She correlates his premature birth to a "low" immune system which was the basis for his chronic ear infections. Mercedes' son's recurring illness precluded preschool and demanded the at-home care of his working parents. Because they could not afford child care Mercedes and her partner alternated missing work to care for their ill son. This was particularly difficult for Mercedes due to preset flight schedules. She often swapped days with other flight attendants to accommodate her son's needs. At some point Mercedes' partner did not want to miss work; conflicts arose as they negotiated who would stay home to care for their son.

Ultimately Mercedes' absenteeism culminated in her termination in 2001.

She explained:

. . . So basically, they gave me a warning. They said, 'Ok, well, instead of being a flight attendant, go on the ground since you're having all this instability'. And that was a big mistake. Because when I went to the ground to do like ticketing, whatever, I lost my union. So I wasn't protected anymore. So after five years of working for [the airline], they asked me to resign because I missed six days in one year. And I was like, 'I can't really resign. I mean, I have to work.' They said, 'you missed too many days, you are already on probation, we already put you on the ground, you're still missing [work]. Your husband [partner] doesn't want to help.' . . . they were giving me a really hard time. I mean, I understand their point of view. But at the same time, it was only six days in one year, but that was too much for them. So I ended up not resigning. I resisted resigning and I collected unemployment. When I collected unemployment, I became blacklisted throughout the airlines, which is what I was told. You can't be rehired. No one will rehire [you]. . . . Because if you collect unemployment with the airlines, they blacklist you.

Mercedes came to believe that there was nothing she could have done, rationalizing that her employer had the prerogative to hire and fire and she had no

union for support. At some point Mercedes filed for and began receiving unemployment compensation. Mercedes continued the job search during an inopportune time when the airline industry continued to lay off tens of thousands of employees in the aftermath of the September 11th terrorist attacks in the U.S. Mercedes perceived this as a "double whammy" having come to suspect that she was blacklisted from the industry.

Mercedes decided to go back to college and was accepted at a private university. She was able to transfer credits she had earned in the late 1980s before she quit school to support her first son.

Not only was Mercedes devastated by her termination, but her son's poor health exacerbated her stress. He continued to have medical problems, and she was on a quest to discover what was wrong through a myriad of medical tests evaluating his speech and delayed walking. Mercedes grew angry with her partner, for she felt alone in this endeavor. Eventually they separated.

When Mercedes' unemployment compensation expired, she was strapped for cash. Without unemployment benefits and her partner's financial support, Mercedes applied for rental assistance when her rent was in arrears. But because of a series of bureaucratic errors, Mercedes withdrew her application in frustration (see Chapter 7).

In mid-2002 Mercedes worked a summer job as an art teacher for a municipal parks and recreation department. After six months of employment she was able to collect unemployment benefits that sustained her through the winter. Mercedes applied for government assistance; at some point her son began

receiving about \$500 a month SSI disability benefits due to a slight speech disability associated with his premature birth. She also received food stamps.

In mid 2003 Mercedes secured employment in sales at a sports club. She recalled making “probably \$400 a week--\$300 after taxes; \$250 or something.” Her salary made her ineligible for continued food stamps, yet eligible for an after school child care subsidy of about \$60 a week. Her work hours often exceeded forty hours per week and occasionally she was required to work late nights.

Four months into her employment Mercedes became involved in a Department of Social Services (DSS) bureaucratic fiasco over subsidized child care payment. Mercedes found a reputable child care provider in her home town that offered enriching activities for the children. She repeatedly submitted the requisite documentation to DSS but the department “kept messing up the paperwork so many times” and did not pay the provider. The provider urged Mercedes to resolve the payment situation and subsequently began to pester her more; Mercedes felt harassed. After four months the provider told Mercedes to remove her son from her child care; Mercedes complied. Then she quit her job. She explained:

. . . [In] November I was like, I have to quit, this is just too stressful with this woman breathing down my back about child care and me trying to deal with them [DSS]. It was too much. So I just quit. I left on good terms. But unfortunately I left on good terms, so I didn't get unemployment either. And that's why I ended up back at the [DSS] office.

Mercedes had been living on the cash from her son's \$500 SSI monthly payment. A \$2,000 student loan got her through several months. She described her financial situation:

So after January [2004] I was really getting tight on money. I was really getting tight. I didn't get my student loan for the next semester because I am ready to graduate and I'm like, 'Oh my God, I can't survive. I have no food in my refrigerator.

In addition, Mercedes' rent was \$800; steep for her, but a very good deal compared to the rents in her town. She negotiated the price in exchange for maintaining the yard. Mercedes could not rely on financial support from her estranged partner; he was unemployed. When Mercedes was out of food, she would fast but would not let her son go hungry. She would call her ex-partner and demand that he pick up their son and get him something to eat or take him to his mother's for a meal. Mercedes had not relied on food pantries. She does not have a kin support system and is uncomfortable phoning friends to ask if she can borrow money.

In January 2004 Mercedes applied for TANF and food stamps and was denied TANF benefits because it was deemed that she had sufficient funds. When we met in Spring 2004, she had recently begun working part-time making \$50 per week teaching art at a local school; she also did freelance photography. She was still awaiting food stamp approval after months of administrative snags associated with her caseworker's demand for submission of requisite paperwork. A few weeks after our interview Mercedes left me a phone message saying that her food stamp application was denied.

Mercedes' story is typical of several of the women who experienced downward mobility from professional jobs. In the aftermath of her termination, she was unable to maintain steady, full-time employment. A combination of structural factors and personal issues exacerbated her predicament—an

unfavorable post-September 11th employment environment and bureaucratic errors resulting in a child care fiasco. Like many women who break up with a husband or partner, Mercedes became financially distressed and unduly burdened with child rearing. Her story illustrates that without adequate child care support, women are penalized in the workplace and in the household. And the decline and erosion of wages exacerbates the financial hardship of families.

Amber Hamilton

Amber's story demonstrates the precarious nature of working in the contingent workforce and covers two events that led to the termination of her employment. Her story contrasts the flexibility of an employee with the rigidity of an employer. Amber's work history also dispels the myth of the "controlling image" of the "welfare mother" (Collins 1991) who is a "lazy" welfare recipient. Amber described herself as a "workaholic" before she had children. After becoming a mother she strove to work steadily, often working double shifts and holidays, to provide for her two sons.

Amber is a twenty-eight year old Black mother of two boys ages five and four. Her home life during high school years was disruptive, but she graduated at age nineteen. Subsequently she attended a youth educational program for nine months where she earned some college credits and a nursing assistant certificate. She initially worked as a home health aide for a year before securing a job as a certified nursing assistant at a health care facility where she had "continuous re-employment" for five years. Amber recalled an event that resulted in her first termination from the facility.

. . . When I was pregnant with my first son, I had placenta previa. I was at work and I was working nights then and I used to work all the time because I had no kids and 'cause I was young so I used to just work all the time. I was like a workaholic. I'd work seven days a week 'cause I was able to do it. But when I got pregnant, I told them they had to change the schedule. They made the schedule for a month in advance. I told them, 'I cannot stay up like this no more'. . . . I told my supervisor, I was like, 'I can't work like this no more; you gotta change the schedule. I need to get some sleep.'

Although Amber was five months pregnant, her employer would not change her schedule until she produced a doctor's note verifying that her hours not exceed three consecutive days. Even after that, she was asked for consecutive work when her employer was short-staffed. One night Amber agreed to work a fourth consecutive night but in the morning she began bleeding due to a detached placenta and was hospitalized for a couple of weeks. Consequently, she was terminated from her job. Amber recalled:

Yeah, they terminated me. Yep. They didn't call me to the nursing home, they sent me a letter, something about I'm terminated because my doctor put limitations on my work or something like that they said. So they terminated me. But after I had my baby, I went right back there and I said I want my job back or I'm gonna see a lawyer. So by the time I got home, the director of nursing was like, 'Amber, when can you start?' So that's how I got back in there.

Amber was reinstated and resumed working there until a crisis happened several years later that led to her second termination in 2003. By this time Amber was twenty-seven years old and had two sons who lived with her in a \$1,000 a month, 2-bedroom apartment. She had been working full time making \$14.63 an hour, five days a week. She earned extra money by working double shifts and earned time and a half on holidays. She said during those years she was able to

maintain her family. Recalling those times, prior to her termination which led to her becoming homeless, Amber assessed the financial quality of life this way:

I didn't want for nothing. I was happy. I didn't know about nothing [welfare benefits]. I didn't; I never even seen this in my future for this to happen to me. I had everything I wanted. I had a car. I had everything.

Then in the late summer of 2003 Amber and her two sons went on vacation. Her sons' paternal family lived in a southern state, and Amber scheduled time for them to visit while she planned to “hang out” with her best friends who lived in an adjacent state. When the boys' aunt came to pick up the children, she assured Amber that she would bring them back to where Amber was staying. On the following Sunday, the day before the aunt was to return the boys, Amber called their paternal grandmother to confirm the arrangements. The grandmother told Amber the aunt had to work and was unable to make the trip to return the boys. Amber panicked; she felt the family was trying to keep her boys. Even though Amber had to be back to work that Wednesday, she decided to retrieve her sons. But first she needed to wait for the issuance of her paycheck and have the money wired to her, coordinate rental car transportation, drive to pick up her sons and then continue driving back to New York. Although she was in contact with her employer, the director of nursing kept calling, telling her they needed her back to work and that she was on 'borrowed time now.' Amber was conflicted. If she continued to stay to resolve her issue, she risked being fired since she had exhausted her vacation and personal time. But if she returned to work immediately, she feared the family would keep her sons. Moreover, the latter plan would necessitate a return trip South plus additional expense. And she

would have to wait to accrue vacation time before she could even make a second trip. Amber felt she had no choice but to stay and work out the logistical arrangements to retrieve her sons. By the time she returned to work, she had been terminated for failure to return when she was due back.

Shortly after Amber returned home she learned that her sons' father was "smoking crack and doing all kinds of stuff." In a court proceeding she was granted full custody of her sons. While Amber's previous reflection on her quality of financial life sounds rosy, in reality she did not have "everything," for she lacked sufficient savings to sustain a month and a half of unemployment. She could no longer afford her \$1,000 a month rent. Amber could have accumulated rent arrears until she was evicted, but her conscience would not allow this. She had known her landlord for many years and wanted to be fair to him. Therefore, Amber went to the Department of Social Services and for the first time in her life she sought welfare and homeless services. She said, "Everything was piling up on me so I just came to the shelter."

Four months after moving into the shelter with her two sons, Amber was hired by a staffing agency for home health aide work at \$7.00 an hour. Three months later Amber left after finding work with another agency for more money. At this new job Amber was hired as a nurse's aid making \$14 an hour and initially worked twelve hour shifts. However soon thereafter, the agency lacked a sufficient amount of patients to assign Amber any cases. She said, "I don't want to just sit there 'cause they don't have no work for nurse's aide." So, Amber took the test for a home health aid, a lower-level job, and began to pick up work for

\$8.00 an hour. Ruminating on her decision to work for lower pay in light of her homeless predicament Amber said felt that she had no choice because she needed to earn money. She said,

I'm not even mad at that because I already gotta pay \$291 a month to live here [at the shelter]. And they want their money by the first, no later than the tenth, or I'm gonna be thrown out.

Right now I get \$75 food stamps a month. And every fourth and nineteenth of the month I get \$37 [TANF cash aid]. And that's it. And I get paid \$208 a week. \$208! After I cash my check and they take all the money and everything [tax deductions], I put \$208 in my pocket.

By the time I met Amber in 2004, she had been living in the family shelter for a year. When she first moved into the shelter, her TANF and food stamps totaled approximately \$500. When she was employed, her grant was re-budgeted periodically and ultimately reduced to this current amount; she was also required to pay monthly shelter rent. Amber lamented the futility of wage work while living at the shelter, and bemoaned her situation.

AH: Ok. What it's like working as a home health aid? I don't like it at all. I don't like it at all. I'm sick of going to this lady's house [patient's private house]. But I have to. I'd rather be at a nursing home somewhere, but I know if I'm making that much [more money], they're gonna want like \$1,000 for me to live in that room [at the shelter]. 'Cause I know people in here that's paying that to live in that room. And I can't see myself giving them that money. . . . The more you make. No. They take it. You don't keep that. They take everything.

TL: So there's no incentive for you to go get a better job?

AH: No it's like whatever you do, you can't get out. [*Amber started to cry.*] And I'm tired of this place. It's like no matter how hard you work, you're stuck. It's like no matter how much I do, I'm not gonna get out of here. That's how I feel. My kids are rebellious now, you know. My son, he tells me this morning, 'Get off me, I'm gonna hit you; I'm gonna,' you know. He pees on himself every day at school. You know. I'm sick of it. They never wet the bed before they came here. My kids wet the bed every night. I gotta buy pull-ups. I can't afford pull-ups. But I gotta buy 'em.

TL: And how much are pull-ups?

AH: Every week I spend \$11 on pull-ups.

TL: They're like diapers right, for big kids?

AH: Yeah. Yep. I mean I'm tired of it. It's like tearing my kids up.

It is astonishing how Amber can hold things together. By the time she pays shelter rent, she has approximately \$173 week for herself and her four and five year old sons. Basic survival expenses are costly. Amber has access to shelter cooking facilities but says, "The \$75 [in food stamps] doesn't cover our food for the month." She complained about expenses such as incidentals like toilet paper and washing clothes. And, with winter approaching, she needed coats for herself and her boys.

AH: . . . [I've] been saving every week, every week so I can get him [her son] a coat.

TL: And what kind of coat is that?

AH: I'm gonna go; like my other one [son], I bought him a coat. And I saved, saved, saved. And I go to Burlington Coat Factory and bought him a coat. Now tomorrow I'm able to go get my other son a coat. And then I got to save and save and save so I can get me a coat. 'Cause I don't have a coat.

TL: No winter coat?

AM: No. And it's already cold. I mean I just can't go out there and buy a coat. I gotta keep saving, saving, saving. It's gonna take me about a month for me to get a coat.

Furthermore working incurs expenses—transportation, food, clothing. While living at the shelter, it costs Amber \$17.50 a week for public transportation round trip; when she does not have the money, she will walk. She cuts costs by forgoing

lunch. In the morning she spends a dollar daily on a buttered roll and tea to hold her all day. Although wearing street clothes would be slightly cheaper, Amber chooses to wear a \$20 uniform (scrubs) to work. She said, "I feel like, more like, you know, I'm really doing something. Like, my job is important when I have a uniform on."

Amber's resume summarizes her seven years of work experience in the health care profession. She has "solid experience" as a certified nursing assistant, specializing in "rehabilitative, hospice, skilled and dementia care." Her summary of qualifications states that she is a "fast learner, dependable, flexible."

Undoubtedly Amber views her flexibility as an asset without realizing its implications in the 21st century workforce. Indeed she demonstrated flexibility on the job when no staff was available to cover patients, to the point where she jeopardized her pregnancy. Yet, her employer was inflexible and did not accommodate her high-risk pregnancy and hospitalization and terminated her employment. Years later, her decision to tend to a family emergency rather than immediately report to work was cause for a subsequent termination. Amber's employer demonstrated inflexibility in both situations. Her experiences reveal the tremendous workplace power imbalance and insecurity in today's flexible workplace. After her first termination Amber threatened legal intervention; she was rehired. Her second termination led to her family becoming homeless for a year. In that environment she and her children suffered from the stress of shelter living. Her new employment pays less. She is trapped in a labor and government

aid system where she cannot get ahead. The more she makes, the more she must pay for inadequate shelter living arrangements.

Working Family Issues in the Flexible Labor Force

These narratives bring to light issues that are common in the flexible labor force. This next section takes a closer look at some of them—insufficient wages, labor insecurity and exploitation in the health care industry, health issues that impede workers' labor force participation, the impact of family caretaking in the flexible labor market, and the ramifications of incarceration on employment and TANF benefits in the PRWORA era. It illustrates the commonality of these issues to people in this study.

Insufficient Wages

The U.S. labor system creates such an inequitable divide that it cannot sustain and protect those in lower-tier employment. One factor is the minimum wage. When I began my fieldwork in late 2003, New York's minimum wage of \$5.15/hour had been set at the federal rate since 2000 despite increases in the cost of living. At the time only 12 states and Washington DC set minimum wages above the federal standard. After a political struggle, which included a veto by Governor Pataki, in December 2004 the New York minimum hourly wage was set to incrementally increase each January 1st to \$6.00 in 2005, \$6.75 in 2006 and \$7.15 in 2007. The minimum for waitresses, bartenders and other eligible tip workers increased from \$3.30 to \$4.60 an hour by 2007. And while it was seen as a victory by champions for the increase, it is still far from adequate.

Several quantitative measures have been devised to illustrate just how inadequate these wages are. As illustrated in Chapter 1, the minimum wage is at variance with the “housing wage” (National Low Income Housing Coalition 2004) required to pay for average housing costs. Similarly, workers earning the minimum wage cannot meet the self-sufficiency standard for New York (Pearce with Brooks 2000, Pearce 2004)⁷⁶. The standard varies by location statewide. For example, in affluent Westchester County, the self-sufficiency wage in 2000 for a single adult with one preschooler and a school-age child was \$25.50 per hour. Two wage-earning adults ease the burden, but each adult must earn \$14.03 per hour (Pearce with Brooks 2000:12). For the single adult household this was close to five times the New York minimum wage and approximately twice the New York median hourly wage for Blacks and Hispanics in 2004⁷⁷. As the narratives demonstrate, workers’ ability to provide for their families is further hampered by jobs with insufficient hours, temporary and seasonal work, prolonged unemployment and wage disparities based on education, race and gender⁷⁸. Moreover, work is often economically futile. Added to the stress of insufficient wages are work-related and transportation expenses, and time

⁷⁶ The self-sufficiency standard was developed by Diana Pearce, who was then a director of the Women and Poverty Project at Wider Opportunities for Woman, as part of a state project for family economic self-sufficiency (Pearce with Brooks 2000). The self-sufficiency standard is a measure of income adequacy. It “defines the amount of income required to meet basic needs (including paying taxes) in the regular 'marketplace' without public or private/informal subsidies” (Pearce 2004:3).

⁷⁷ In New York the median hourly wage in 2004 for White workers was over \$16 an hour, for Blacks it was slightly over \$13 an hour, and for Hispanics was just under \$12 an hour (Fiscal Policy Institute 2006b:27).

⁷⁸ Wage disparities for workers in the 20th percentile wage in 2004 were as follows: Non-Hispanic white workers earned \$9.63 an hour. This was \$1.50 higher than blacks and nearly \$2.00 higher than Hispanics. Since 1990 the gender disparities narrowed marginally. The median female hourly pay was 84% of the median male hourly wage (Fiscal Policy Institute, 2006b:27-28).

management and child care issues (see below). New or increased wages trigger a recalculation of a welfare budget. This in turn can cause a subsidized housing rent increase and the reduction or termination of welfare. It is understandable how workers cannot gain a toehold based on insufficient wages and other issues commonly experienced in the workforce.

Flexible Health Care Workers

A number of women in this study had been employed in the health industry. Among them, the majority worked in lower wage employment such as home health aides. Women with little formal education often choose this occupation. Training is on the job or short-term training classes. Because this training is often approved for workfare, some participants took classes to fulfill a TANF work activity. Others paid for the class and/or attended on their own.

According to the New York State Department of Labor, home health aide is an occupation that has “very favorable” employment prospects through 2014 in New York’s Hudson Valley region, of which Westchester is a part. The median wage for a home health aide is \$22,780 per year. (Recall that the annual income needed to afford a two-bedroom apartment in Westchester with a Fair Market Rent of \$1,259 in 2004 was \$50,360; this median wage for a home health aide is not even close). The job description of the home health aid is to “provide routine, personal healthcare, such as bathing, dressing, or grooming, to elderly, convalescent, or disabled persons in the home of patients or in a residential care facility” (Department of Labor 2007). Because much of the work is assigned through an agency, it is an occupation suited for the flexible labor force.

Some of the narratives of women who worked as home health aides are a testament to the vagaries of home health aide work, the physical labor, inconsistent pay, and the scrutiny under which they work. The women who perform work as home health aides and even as higher skilled certified nursing assistants, struggle to maintain their families due to the inconsistency of employment. The inability to obtain steady assignments was not uncommon. It becomes apparent why many augment their wages with TANF while employed or when they become unemployed. The following dialog with Anita Rodriguez clarifies the irregularity and insecurity of her flexible labor.

TL: So how many years have you worked for [home care agency]?

AR: On and off, five years.

TL: . . . In a month's time or a year's time, how much steady work do you think you had?

AR: Five months, six months steady.

TL: Out of a whole year?

AR: Yeah.

TL: So let's take a typical year like 2001 and you had, for arguments sake, six months steady work. How did you support yourself the other six months?

AR: DSS. I was always on DSS [welfare]. Yeah. The only thing was, I would have to give them my pay stub every week and they would change my income [benefits] on what they was gonna give me every month. So it was very complicated.

TL: That must have been an administrative nightmare for you to figure out that you were being compensated properly?

AR: Yeah, or is my rent going to be paid this month, or do I have to contribute to my rent. Which they do that now.

TL: Ok. Can you tell me how that works?

AR: Right now I'm unemployed. My job [agency] hasn't found me a case. If they was to find me a case right now, and if I was to get, let's say \$12 an hour, they probably would only find me a case morning shift, which is nine [a.m.] to one [p.m.]; might be five days a week. So it's just \$12 an hour from nine to one. Not unless they find me a case that could be \$7, four days a week. It was never consistent. You could be on a case for like two months, and then they'll pull you off the case and put somebody else on because they might need you on another place. 382

TL: Why do they need you somewhere else?

AR: Because of your experience. Because different aides have different experience. And a lot of times, patients they usually ask for what aide they want.

TL: When was the last time you had a case?

AR: Three months ago [*laugh*].

TL: And how long did that last?

AR: I was on that case three months.

TL: Ok so during that period of time, you were employed. How much were you making?

AR: \$9.00 an hour. Only in the morning, 9:00 to 1:00.

TL: How much was DSS supplementing?

AR: . . . I wasn't getting ongoing needs [cash]. But they were sending me food stamps which I think was \$319. And they was paying [a portion of] my rent, \$587.

When income is insufficient, some health care workers often receive public assistance, if eligible, to augment their salary when employed or in between assignments. Others, (e.g., Amber Hamilton who was on staff at a residential care facility) sometimes worked double shifts enabling them to make a living wage. Melba Jackson, a forty-eight year old woman who raised two

children and two grandchildren, was a certified nursing assistant. She not only worked double shifts and weekends, but on rare occasions could get more lucrative, private work outside of agency staffing. But for both Melba and Amber their employment was exploitative.

Melba recollected with indignation a job that she was assigned to by a health care agency.

So I went over there and I filled out the application. They give you a little test and I passed the score with a ninety-five. And then they send you to the Bronx to do the training and everything. And I went down there, riding two busses, from the 20 to the 60 [bus route] to go to the Bronx. And then they tell me all they were paying is \$6.50 an hour. I wanted to scream. I said, 'Shit, I ain't never made \$6.50 an hour. . . . Even at [the Head Start Program in the early 1990s] we made \$7.50, \$8.00. And you talk about \$6.50! I stayed there 3 months; that was it [*laugh*]. 'Cause they want to give you four hours here, three hours there. Then they want to send you up state. Uuh-uuh. Then I went one place and the lady wanted me to do her floor. And I asked her, 'Where's the mop?' She said, 'I don't have a mop.' She said, 'You know, you can just scrub it, get on your knees and wipe it up with a rag.' I said, 'I'm [from] down South; I ain't getting on my knees and scrubbing floors down South. You think I'm coming all the way to New York to scrub a damn floor.' She said, 'Oh, I'm gonna make sure I tell.' I said, 'I don't give a damn.' As a matter of fact, I went outside and I called the agency. I said, 'This lady don't have a mop. She want me to get on the floor and scrub her floor with a rag.' She lost her mind, please. I ain't getting down there. So I told them, 'I told you before, I ain't with housework.' I clean shit all day long . . .

Also, recall that when Amber worked for an agency, it could not provide her with assignments as a nurse's aide, but could assign her to home health aide jobs for which she was paid \$6 less per hour. Undoubtedly Amber had higher-level skills that could have been utilized if necessary on these lower level jobs. Thus, her labor also was exploited.

Furthermore, health care workers are often subjected to intensive scrutiny during the hiring process and during their employment (e.g., disclosure of

criminal records on applications, urine testing for drugs). Prior to the job that Melba just described, she resigned from another agency when she knew she would test positive on an unscheduled drug test. This occurred on a Monday morning after she “had got high that weekend” at a birthday party.

Moreover, employees working in low-tier jobs must *prove* that they cannot accommodate employer staffing demands. In Amber’s case, she was required to submit a doctor’s note indicating that she could not work a specific amount of consecutive days during her pregnancy.

The balance of power rests with the employer. In low-wage occupations the employer has tremendous control over employees as evidenced by these workplace regulations. In contingent employment the employer exercises additional control by assigning work, tasks and hours to employees; employees are at the mercy of an employer who devise workers’ schedules and assignments.

Health Issues that Impeded Steady Wage Work

Some participants revealed data about their medical conditions. The extent of their ill health was remarkable⁷⁹. In addition to illness and disease, stress

⁷⁹ Melba Jackson, Desmond Hughes, and Christian Torres are infected with HIV/AIDS. Carissa Simone is a diabetic, has a liver disease and post traumatic stress disorder, had recent umbilical hernia surgery and was being diagnosed for cancer. Anita Rodriguez is a cancer patient. Kathy Clark was mending a torn leg cartilage from a fall in her poorly maintained apartment building. Jodi Mancini suffered from panic and anxiety attacks all her life. Roberta Maza has a thyroid condition; her weight fluctuates drastically in times of stress. Amber Hamilton also experiences weight fluctuation from stress and currently suffers from migraine headaches. Darleen Farmer suffered from post partum, anxiety attacks and Attention Deficit Disorder. Laney Heath had eight hours of plastic surgery after a domestic violence altercation resulted in thirty-six stitches to her face. Carole Marlow was recently diagnosed with mild depression for which she was prescribed anti-depressants. Celeste Weeks had a D & C procedure and was being watched for breast cancer due to a persistent cyst. Shayleen Vaughn and others had a miscarriage. Tina-ann Brown complained of a leg cramp that she had for two months. Lorna Webster became very ill with

was prevalent. A couple of women broke down in tears when they described the burdens, anxieties, and combined pressures of motherhood, care giving, employment, affordable housing, shelter living, and getting through every day life.

While it is unclear to me what impact PRWORA specifically had on the health of these individuals, it is evident that some health conditions impeded an individual's ability to work certain jobs or to work at all. Mandated work and workfare activities had the potential to create more stress for some individuals.

Many women lost work and wages due to their pregnancies. Abby Armstrong is a diabetic and quit her \$7.50 an hour home health job during the third trimester of a high-risk pregnancy. Carole Marlow was forced to quit a job when she was “miserably” sick from gestational diabetes during her entire pregnancy. When Anna Moreno was pregnant with her third child, she worked as a bookkeeper making \$10/hour. She became depressed and stopped going to work. When she could not give her employer an answer as to when she would return to work, she was fired. As detailed above, Amber Hamilton worked as a certified nursing assistant when her doctor prescribed limited hours after which she was hospitalized for placenta previa; this led to her termination.

Deirdre O'Hara has had severe back problems for fifteen years which restricts her employment options. Charlotte Thompson also has back problems and cannot sit or stand for prolonged periods. She believes she could be exempt from workfare requirements but said, “I have a hard time seeing disability next to my name.” She decided to opt for pain management instead of back surgery.

bronchial asthma and was forced to quit college in her first semester. At least four participants had missing teeth.

Carole Marlow lost another job due to convalescence after she was shot with a BB while walking down the street. Vanessa Geller once worked as a postal worker but sustained a few injuries on the job. Unrelated to work, she was stuck by a car crossing a street and at some point was unable to work. She received welfare until she became eligible for Social Security Disability. Glenna Sherman was diagnosed with diabetes during the course of my research. She was hospitalized at least twice when she was first diagnosed and had complications due to medication. Fortunately, Glenna had medical benefits and sick days in her union job.

Participants' children's health problems include cancer, asthma, HIV/AIDS, muscular dystrophy, spinal meningitis and associated problems due to premature births—water on the brain, delayed speech and walking, mental retardation, and emotional disorder. Asthma was prevalent in many families. Children's ill health posed special burdens on families. Complications arose on the job when working women had to miss work to care for their children when they suffered from common childhood illnesses as well as chronic diseases. The issues associated with children's health are particularly stressful when they occur simultaneously or serially with other family pressures.

Care Giving

Women's care giving responsibilities throughout their life cycles are at odds not only with the TANF time limits, as elucidated in the previous chapter, but with their position in the labor market. In my research many women chose not to work while their children were young. Some quit or were terminated from

jobs when their employment conflicted with their care giving responsibilities that may or may not have stemmed from health issues. For many, their decision to leave the work force either voluntarily or through a termination led them to seek government aid. The tensions among paid work, home work, and motherhood have been well documented (Hochschild 1997) and experienced by women of all classes in different ways. An outcome of TANF mandated work requirements is that poor women are unable to forego wage labor or take a hiatus from the workforce and stay at home to rear their children. Yet, their labor is regulated into the labor market, often in jobs that care for children other than their own. The labor of poor women in domestic and child care employment facilitates others to work in higher paying jobs (Susser 1991; Colen 1995).

Prior to TANF, workfare mandates were not as rigorous and the timeframe exempting postpartum employment was greater, therefore some poor mothers were able to raise children with no or varying degrees of labor force participation when they received AFDC. In the PRWORA era TANF recipients with a child under a year old are exempt from working. Nevertheless, my research indicates many women have returned to work shortly after giving birth due to personal choice and/or economic necessity (e.g. Lorna Webster and Amber Hamilton). However, as the cases above illustrate, the workplace is not accommodating to working mothers whose employment and care giving responsibilities are at variance. These cases, and many others, show how employment and child rearing demands collided, resulting in a crisis.

Care giving extends to other family members. At least three women quit their jobs during a parent's illness. In Chapter 5 Patricia Lambert noted that she could not afford a nursing home and had to stay home to take care of her sick mother. Abby Armstrong quit her \$12.25 an hour job at a nursing home to attend to her ill mother who moved in with her and whose disability money helped pay for household expenses. Sandee Staton quit her data entry job and moved upstate to care for her mother who was suffering from AIDS.

Impact of Child Care in an Inflexible Labor Market

While child care is a concern for all working families, poor and single parents are confronted with added pressures in terms of support and costs. Recall that Mercedes Carlisle's story elucidates the woefully inadequate child care supports in the workplace. As a national agenda item, child care for working families receives inadequate attention and monetary support. Therefore, parents must devise strategies to accommodate children and work. Partners often worked split shifts enabling one of them to stay home with the children. When a couple separates, the non-custodial partner is often solicited to perform this obligation. Several women relied on members of their personal kin and other support networks for child care. Others relied on private child care, some of whom received child care subsidies.

Some factors that parents consider when selecting a child care facility are state subsidies, affordability, availability, safety, cleanliness, provider/child ratio, stimulating environment, and schedule flexibility.

State subsidized child care is an option for some families. It has an application process requiring the completion of forms by the applicants and others (e.g., child care provider, school and landlord). To receive state subsidized child care an applicant must be deemed eligible and must use an approved provider. Similar to other programs, eligibility requirements for child care services can dissuade applicants from seeking aid. For example, a Draconian eligibility requirement for subsidized child care was instituted in mid-2004 in New York State. A low-income applicant/recipient must actively pursue child support from a non-custodian parent absent from the home. This entails a number of activities, one of which is to request or to already have a court order for child support. This necessitates establishing paternity if it has not already been established. At the very least the regulation is time-consuming and has precarious implications. A mother might not know, and thus be unable to prove, the whereabouts of a child's father or know his social security number. The regulation also propels a family into the legal/court system. A court proceeding could be risky and emotionally upsetting for a woman who must confront the child's father, especially if he had been abusive. Although an applicant/recipient has the right to claim "good cause" not to actively pursue child support, the process is onerous and the burden is on the individual to establish that good cause exists. Applicants and recipients can be penalized and denied child care if they do not comply. Many do not know what recourse is available.

Joyce Hunter, a facility director, told me about the circumstances under which she had recently reinstated three children to her child care center. The

mother of the children was denied a subsidy for three months because she could not provide information on the father in order for the state to pursue child support collection. The mother was required to sign an affidavit and swear under oath that she did not know how to locate the man. When she did so, this enabled her to resume the child care arrangements. This regulation is a significant deterrent to obtaining a subsidy and child care. The directors' anecdote illustrates the difficulties and penalties poor mothers must endure, and the disruption of a child's routine. One can imagine how this three-month disruption also affected the mother's life as she scrambled for other resources, or faced employment termination. The latter is not far fetched; Mercedes Carlisle's bureaucratic morass vis-à-vis the delayed child care payment by the state was the basis for her decision to quit her job (see Mercedes' story).

Affordability is a major consideration. The monthly fees for one reputable child care provider was \$890 for full day care from 7:00 a.m. to 7:00 p.m. and \$300 for after-school care from 3:00 to 7:00 p.m. Joyce Hunter, facility director, placed these fees into perspective. She said that a child in full-day care can potentially spend 240 hours a month at the center (12 hours x 20 days).

. . . so we're looking at what, maybe \$3 an hour. Which isn't a lot when you're talking about the care and safety of your child. But when you make \$8 an hour, or even if you're someone who makes \$10 to \$15 an hour, that becomes a lot. Because taxes are taken out. You have other expenses that you have to take care of. So if you can't get a subsidy, it's almost hard to pay for child care privately. Especially in a market that is saturated with so many subsidies. Most of your centers, they ask the rate that the Department of Social Services will pay. . . . Because they know that that's what Social Services will pay. Landlords know what Section 8 will pay. And so the market is artificially inflated. And so the parent who makes \$20,000 working in a municipal office or as an entry level person in a professional setting, they have a hard time affording child care.

A day care subsidy is granted to New York TANF recipients who work or who are in engaged in mandated workfare activities. For non-TANF recipients, state subsidized daycare subsidies cover partial costs; parents must pay the balance. Costs vary throughout the county and subsidies are time limited. Initially when Roberta Maza started receiving TANF, the full cost of her pre-kindergarten son's full-day child care was approximately \$1,200 a month; as a TANF recipient she paid nothing. When Roberta's son entered kindergarten, the monthly fee was \$600 for after-school care from about noon to roughly 6:00 p.m. The child care provider was able to reduce the fee to about \$400 through private scholarship funds. Of that, Roberta received a subsidy but was required to pay about \$260 a month for her five year old son. Her ten and twelve year old sons went to a recreational facility after school or to a friend's house during the school year. When school was closed, she arranged for her three sons to attend holiday and summer camps for which she paid \$45 a day.

TL: That's a big chunk of your [approximately \$35,000 annual] salary.

RM: Yeah, yeah. Aside from household bills [*laugh*].

TL: So how do you survive?

RM: I take from Peter to pay Paul [*laugh*]. Or I don't pay at all [*laughter*]. Right now I haven't paid my fuel bills [\$250 a month; mid-April interview]. But I expect a tax refund, so I'm holding them off.

Of the study participants, Roberta appears to have the highest annual income and her job offers her some schedule flexibility. Even for her, it is a struggle to singly support her three sons and manage her household.

Availability of safe, affordable child care is yet another issue. According to a 2005 survey, in the Westchester County child care system there were approximately 25,000 regulated slots for children from birth to twelve years old. But this supply satisfies only 30% of the demand for child care based on the “statistical need,” of the population of children in that age range. However, survey data indicates that 30% of these regulated slots are empty due to high vacancy rates at some of the county’s child care centers. Survey respondents cited the factor contributing to low enrollment—the high cost of child care, ranging from \$9,000 to \$13,000 annually for full time regulated child care for a single child. And, access barriers, especially eligibility requirements, in the public child care subsidy system (Child Care Council of Westchester Inc. 2005).

Although the quantitative study reports on vacancy rates, several women spoke of the challenges of securing safe, affordable child care. Several women said that providers are reluctant to accept children who receive subsidies because of the bureaucratic procedures and payment delays by the Department of Social Services. Mercedes' perception is that a lot of the providers who *do* accept subsidized child care provide "ghetto care." While her view might be valid in some cases, I visited quality day care centers that accepted state subsidized child care.

Ginger Anderson, a twenty-five year old single working mother of a three-year old daughter, recalled her search for child care. Ginger first checked out a center that she attended as a child; it had a three year waiting list. Assessing one facility near her house she said that "the maintenance was disgusting." She

thought it was because the facility was in close proximity to housing projects. She finally settled on a quality day care center in her neighborhood. But Ginger subsequently transferred her daughter to a church-affiliated day care center across the county from where she lived and worked. Although this required her to drive her daughter approximately twenty miles round trip twice daily, Ginger made the switch because the new day care center provided breakfast and lunch, and required a uniform, all of which reduced expenses.

The availability of child care is problematic for evening and night-shift workers, especially single parents without a partner to share child care responsibilities. During the course of my fieldwork Target, Best Buy, Stop & Shop, T. J. Maxx and other retailers opened along a stretch of establishments in Mount Vernon. These and other nearby stores employ low-income, flexible workers for day and evening work. Some supermarkets are open until midnight. A day care director told me of a young boy who leaves the day care facility at 7:00 p.m. and walks to where his mother works at the local supermarket to give her a kiss before going to his grandmother's house where he stays. If he is up, he might see his mother when she comes home from work after midnight.

A *safe* environment is a prime selection criterion. Some women were apprehensive about leaving their children in others' care. Some feared child abuse. Mothers of children in poor health have added concerns when they entrust their sickly children to others. Latrice Parker has a desire to work and was considering daycare since her toddlers can now talk. She explained:

LP: . . . 'Cause I'm very paranoid for my kids. If something happened to them, I want to be able to get there. I'm willing to work. I'm willing to do

whatever. But I need my kids to be safe while I'm doing what I do, while I'm working and stuff. I need them to be safe.

TL: And you don't think they'd be safe in a day care?

LP: Yeah, now they would because they're older and they can tell me what's going on. It's too much stuff going on in this world. All this molestation and all this touching. And I have a daughter, and I don't play that. I mean, my son, they do it to little boys too.

Some fears were not unfounded. Lorna Webster recalled a time when she was in a workfare program, and she had subsidized child care for her three-year-old and infant sons. She discovered that the provider was a drug addict when one day she went to pick up her sons and the police were raiding the child care provider's house. Lorna said, "So if I didn't get there on time, my kids would have been gone." In the aftermath of that scare Lorna did not want to use child care. Sometime later she decided not to attend a mandated workfare program regularly thus risking a sanction and reduction or termination of TANF. But after she was referred to a child care umbrella organization in the county she felt reassured by their recommendation.

Even when parents are satisfied with the day care facility, the time-constraints and logistical arrangements are often stressful for working parents and their children. A parent who has a long commute to work must arrange to drop off a child before work. Working overtime, traffic jams, and mass transit delays can result in being late in retrieving a child before the facility closing time. Some providers charge a late fee based on time increments. Some children start their day at the day care as early as 7:00 a.m. and leave at 7:00 p.m. Facility director Joyce Hunter said to me, "Imagine being two or three years old and having to

spend almost twelve hours with a day care provider. That's a long day for anyone and especially a small child.”

Like other government assistance programs, subsidized child care is fraught with traps and conundrums. Roberta Maza made a tactical decision to reject a \$2,500 raise six months after the commencement of her employment at a law firm. Had she accepted the increase to her approximately \$35,000 annual salary, she would have exceeded state daycare eligibility standards and would have lost her subsidy for her youngest son.

Subsidized child care can cause complications for flexible workers who were approved for a set amount of child care days per week. Many people work temporary jobs, are on call, have schedules that change weekly or work inconsistent hours. For example, if a home health aide has an opportunity to work extra days during the week or on a holiday, she must scramble to arrange child care. Joyce Hunter, facility director, said that often a person in that situation will inquire whether the child care center can take the child for the day. Parents are not even sure if they can afford to pay for the day out of pocket, but working gives them the opportunity to make extra money.

Obtaining and retaining child care is particularly important for working parents who receive TANF. Joyce explained:

And I've seen parents lose their benefits because they couldn't secure steady child care. So it's a catch-22. If you don't have child care, you can't work. If you don't work, and they [Department of Social Services staff] feel you're eligible to work, then you are sanctioned and you don't receive the benefits. So it's difficult. It's difficult.

When working parents cannot secure child care, (e.g., they are ineligible for subsidized child care or the cost for private payment is prohibitive), they must devise alternate strategies—quit working or enlist the help of (ex)partners, adult kin or friends. Some after-school care options include children staying at home unsupervised or in the care of an older sibling, visiting friends' houses, or joining neighborhood clubs. Latch-key and unsupervised arrangements can be risky.

In summary, for working parents the criteria for child care selection are affordability, availability, security, and nurturing environment. For low and marginal income workers, subsidized child care might be possible, if they are deemed eligible. Joyce Hunter said, “. . . if you're lucky to get a subsidy, then you're really fortunate.” But even so, the combination of employment and child care in the flexible labor market is difficult. Employment in the low-wage labor market is often hard and unsatisfying. And considering the extra expenses associated with work, the travel involved, and the cost and stress of child care arrangements, employment is often viewed as futile.

Incarceration

Six participants (14%) were incarcerated at some point in their distant and/or recent pasts. It is unclear to me the extent to which a criminal record was a factor in their subsequent (in)ability to obtain employment and support families throughout their lifecycles. Shayleen Vaughn, age twenty-one and Margarita Carlos, age twenty-four, were both incarcerated. If their criminal records hinder their employment prospects and they continue to receive TANF, this does not bode well for them in light of the impending TANF five-year time limit. Three

decades ago Patricia Lambert was incarcerated, but since then has not been involved with the criminal justice system. When we met, she had been out of the formal workforce for fourteen years, although she volunteered at a soup kitchen. When I saw Patricia about a year later, she still was not employed. In fact, due to some changes at the kitchen, she was no longer volunteering for “cigarette money.”

Desmond Hughes was incarcerated for thirteen months when he was twenty-seven and has been incarcerated five times since. Desmond earned a bachelors degree; some of the classes were during his first incarceration when he was selected to enroll in a college program. This was in the 1980s when funding and ideology supported education in the prisons. When I first met Desmond, he was forty-five years old and I asked him if he had an extensive work history.

Not really. No. The majority of years that I've been on my own, either I was in the streets, I hustled or I worked from time to time. But it is not the best work history. It's not the most regular. But I supported myself and my son and my son's mother for at least ten years prior to her death. It has been just my son since. And I got temporary work off and on and I was on Social Services . . .

Out of the mainstream workforce for long periods, Desmond sold marijuana and cocaine. But this resulted in repeated incarcerations. Throughout my fieldwork Desmond was constantly looking for work. He found temporary, odd jobs, like working with a contractor doing masonry work. About a year after our first interview I unexpectedly saw him at a Department of Labor office at a recruitment day held by a national retailer that planned to open a store in the area. Desmond applied for work even though he did not have a car and the store would be located across the county from where he lived. Desmond was smartly dressed

in a dark suit and crisp shirt. He made quite an impression on me and I told him so, remarking that he looked very professional. Desmond was not hired.

Anita Rodriguez, who is thirty-six years old and completed the sixth grade, and forty-five year old Ruth Jenkes, who earned a bachelors degree, were both incarcerated years ago. Their early years were fraught with substance abuse, homelessness, separation from their children and other hardships. As the post-incarceration travails of Anita Rodriguez show, ex-offenders face numerous issues when they leave prison—securing housing and public assistance benefits, obtaining custody and reuniting with children, in addition to finding employment (see Chapter 5).

Parents also face many legal and civil barriers such as these, as well as obtaining student loans and immigration issues. Issues continue to plague a person with a prison record and her or his family long after serving the formal sentence. In fact, the federal government continues to punish ex-offenders. A provision of PRWORA imposed a lifetime ban on TANF and food stamps for individuals convicted under federal or state law of a felony involving the use or sale of drugs after August 22, 1996. The ban remains enforced irrespective of circumstances or subsequent rehabilitation efforts. States have the flexibility to pass legislation not to impose the ban (Hirsch et al. 2002). Although New York does not impose this ban, it is instructive to briefly discuss this rule here in the context of devolution. Furthermore, it is yet another example of how PRWORA can be implicated in creating more stress and poverty in poor people's lives.

Researchers analyzing the effects of the lifetime ban on women and children reported that as of December 2001, forty-two states were enforcing the ban in full or in part. Their 2002 report indicated that in the twenty-three states investigated, an estimated 92,000 women were affected by the ban at the time. The U.S. "war on drugs" and this TANF ban disproportionately affect minorities (48% of the women affected by the ban were African American or Latina). Although the ban does not extend to the children, an estimated 135,000 children risked a reduction of family benefits. The lifetime ban has serious implications for parents, especially minority and recovering mothers for it endangers their chances to obtain cash, food, drug treatment, and other supports to raise a family (Allard 2002).

This federal ban is in blatant contradiction to the stated goals of PRWORA that emphasizes personal responsibility and self-sufficiency. Prior to PRWORA both Anita Rodriguez and Ruth Jenkes benefited from an array of post-incarceration services which they highly commended, enabling them to make a transition from prison to the community, gain custody of some of their children, and create a family life. In the PRWORA era, large numbers of parents are at risk nationwide. If parents cannot provide the basic needs for themselves and their children when they leave prison, it is possible that their situation might draw the attention of a child protection agency. Historically children have been removed due to neglect, particularly Black children (see Roberts 2002).

PRWORA legislation that permits states to impose a lifetime ban is a harsh measure in light of the fact that many incarcerations stem from the illegal

drug trade as an employment option for those locked out of the mainstream workforce.

Conclusion

Some important insights can be drawn from the narratives. Most of the participants had an employment history (cf. Edin and Lein 1997), they are hardworking, and experienced insecurity in the flexible labor force. Their nonstandard employment was part-time, temporary, seasonal and lacked union protections and workplace supports; their hours were irregular and wanting. Their wages were insufficient and eroded over time. The insecurity of the workplace extended to women in middle-income jobs who, for a variety of reasons, experienced such a financial decline that they resorted to TANF and other aid.

The “success” rhetoric of policy makers obscures the reality of the market. Employer flexible labor practices significantly contributed to employees’ labor market insecurity, often resulting in unemployment. Employees often took pride in their ability to exhibit flexibility on the job. Yet employers often did not reciprocate when employees needed schedule flexibility in order to handle emergencies or personal issues. Inflexible labor is quite incompatible with the child care and/or elder care giving responsibilities of working class parents. When it is irreconcilable, unemployment is often the upshot. For many low wage workers, temporary or agency work has become an option owing to the recent labor market trend of outsourced and temporary staffing. While agency work is a source for employment, it has been found to be unsteady.

Some of the jobs that are “very favorable” employment prospects through 2014 (New York State Department of Labor 2007) are those that are integral to the workfare strategy. The training is short term for some of these occupations and more significantly poor people’s labor is mandated to fill local labor demands. Home health aide is one such occupation. This and other care giving occupations, integral to the gender-segregated labor market, are generally dominated by women and typically performed in the domestic sphere; wages are low and work is demanding, often physical. As illustrated, many of the jobs do not pay wages that meet the self-sufficiency standards for New York (Pearce with Brooks 2000, Pearce 2004). Furthermore, even when workers are able to support their families from month to month and perhaps even accumulate savings, their reserves are generally inadequate in the face of financial emergencies. Responsible working parents who cannot earn enough to make a living, let alone accrue a sufficient personal economic safety net, experience the failure of the labor market. For many people who need continuous TANF aid, the U.S. welfare state eventually also fails them when they are cast from the federal welfare system.

The labor market is particularly unreceptive to those who have a prison record. The lifetime ban on TANF and food stamps for individuals convicted of a drug felony under federal or state law is an example of a neoliberal policy that severely harms impoverished individuals, increases inequality and widens the U.S. gap between the prosperous and the poor. From a devolutionary perspective, New Yorkers were spared this draconian measure, but nonetheless ex-offenders

nationwide have unique issues that create difficulties for them in the marketplace and in the welfare system.

The next two chapters look more closely at the manifestation of TANF policy at the local level by illustrating individual's involvement with welfare bureaucracy, showing the regulatory and disciplinary nature of the welfare system. It will also demonstrate how the implementation of TANF policies locally serves to shrink the welfare state.

CHAPTER 7: DISPERSED GOVERNANCE IN THE WELFARE SYSTEM

Today's U.S. welfare system policies are influenced by the neoliberal ideology that underpins its programs and gives rise to significant changes. Yet some facets of the welfare program have continued over time, such as TANF's inferior status in a two-tiered national social service program, onerous eligibility processes and disciplining regulations. This chapter provides a perspective on both the persistent and new features of the welfare program. In addition the review of welfare system processes sheds light on micro-level forms of governance. Participants tell of their encounters with state bureaucrats during the application, eligibility assessment and fair hearing processes. Their accounts show how waiting and delays, bureaucratic red tape and sanctioning techniques govern and penalize poor people who work tenaciously to obtain government benefits for their families. The consequences of such events have varying effects on families. As the business of welfare has become dispersed (Clarke 2004), non-state agencies also provide welfare services and govern their "customers." State and non-state actors operate to promote self-sufficiency, but some of the participants' experiences illustrate how some processes and forms of governance are counterproductive to this effort. Similar to the workplace measures that are inflexible for employees in the flexible labor market, states' flexibility in imposing PRWORA provisions created a harsher environment that resulted in greater inflexibility and hardships for recipients.

Regulations and Discipline in TANF Processes

Regulatory aspects of welfare have long been recognized. Piven and Cloward (1993) argue that public assistance programs are ancillary to the economic system and primarily function to regulate labor. In periods of mass unemployment that gave rise to social instability, relief was expanded to quash turmoil; it contracted during periods of economic stability and social order. And the principle of “less eligibility” (36) is intended to keep relief payments lower than labor market wages and thus influence people to choose employment. In the post-industrial economy the relief-system/labor-market relationship is a specific “regime of regulation” (Peck 2001) that among other things interprets PRWORA provisions, imposes disciplines, and regulates flexible labor. The ideology of self-sufficiency is the controlling concept to remedy poor people’s dependency on the state by shifting the responsibility to the families themselves. A new vernacular promotes market logic and work ethic, and workfare has become a principle mechanism to induce personal responsibility.

In my examination of a *local* “regime of regulation” and TANF processes, it is useful for a moment to turn to Foucault because governance entails discipline and punishment. Foucault wrote that “‘Discipline’ . . . is a type of power, a modality for its exercise, comprising a whole set of instruments, techniques, procedures, levels of application, targets; . . .” (1984:206). Historically the targets of discipline in the U.S. welfare program have been poor people who apply for the stigmatized public assistance benefits (as opposed to social insurance programs such as Social Security and Unemployment Insurance). More recently as the

middle class shrinks, the target encompasses an array of flexible workers. In the welfare system manifestations of the “theme of panopticon” (216)—surveillance, observation, security, and documenting knowledge about individuals—prevail as “concrete forms of the exercise of power” (216). In his historical treatise on the disciplines, Foucault wrote that discipline formed a “policy of coercions that act upon the body” and “produces subjected and practiced bodies, ‘docile bodies’” (182). I contend that recipients of welfare are far from docile, for, as this ethnography demonstrates, it takes time, energy and tenacity to obtain benefits and contest desultory determinations. Yet, coercion is far more prevalent in the PRWORA era in light of stricter TANF workfare provisions that “produces” *mandated workers* by ordering people into low-wage labor, especially mothers who might prefer to remain at home to raise children. Individuals who do not comply with the more burdensome rules and time-consuming requirements are punished by sanctions that may result in the reduction or termination of benefits. Foucault also posited that “the systems of punishment are to be situated in a certain ‘political economy’” (172).

Some insights into welfare governance in today’s political economy can be found in John Clarke’s analytic frame of governmentality. He sees a shift in the governing of welfare from integrated to dispersed. He writes,

At the core of this is a view of *dispersal* as a set of flows from the state to other agents and agencies that have become engaged in the task of governing. This process of dispersal involves divergent strategies of reform and generates new sets of tensions, contradictions and potential instabilities. It involves an extensive remaking of both vertical and horizontal relations of power, authority and control to engage diverse agents and agencies in governing. (2004:116)

Yet, Clarke recognizes that “The state remains a significant issue – both as the organizing force for meta-governance and as the ‘legitimizing’ agency through which most governmental strategies have to pass to become authorized” (115). What follows will illustrate just how the *business of welfare* is carried out in a *self-sufficiency industry*⁸⁰ comprised of the state, as well as private and not-for-profit organizations (e.g., housing/shelter operators, workfare training programs) who collaborate to promote (and capitalize on) the ideology of personal responsibility as well as to govern individuals.

Welfare Office – Governance through Waiting

In New York State the business of welfare is primarily conducted at the Department of Social Services (DSS). Poor people meet staff to apply for public assistance benefits, deliver requested documentation for eligibility and status changes, recertify for continued benefits and conduct other related business. In the three DSS offices that I visited I observed people waiting. Some were queued to speak to DSS staff at a counter. Some were seated for a long time waiting to meet with a caseworker located in the offices beyond the waiting area. Some waited to speak with someone via a phone installed in the wait room. People did not wander too far or they would miss their turn.

The three welfare offices varied in their proximity to the commercial district and neighborhoods and they differed in the wait room size, ambiance, noise intensity and comfort level. Framed posters on the office walls inscribe an

⁸⁰ My term "self-sufficiency industry" refers to public and private agencies, particularly those having contracts with the state for workfare or substance abuse treatment services.

ideology of personal responsibility in English and Spanish. One read: "Self-sufficiency. Employment Assistance. Permanent Change. Believe that you can do it."

The Yonkers office is located in an industrial section on the Hudson River waterfront. Parking is not available close by. A common sight is that of a mother walking slowly up or down a long, steep hill with children in tow and/or in a stroller. The building is located on a county bus line and many people travel that way, but for some it may not always be ideal. Thus, a steady taxi flow discharges and picks up families and individuals in front—a costly transportation expense for poor people.

The large Yonkers welfare office waiting room is flanked by two numbered-window counters that separate DSS staff from the streams of poor people with myriad issues. In the center of the room people sit on wooden, backless benches. About forty-five minutes was my limit before my back and posterior felt discomfort. The most coveted benches are those against the wall on which people lean for back support. The recitation of the people's names over the public address system punctuated the incessant radio. I observed people fill out multi-page applications or mill about. Some conversed, others quietly sat alone or with others, some exited for a quick trip to the restroom or a smoke outside. Babies slept, cooed or cried; youngsters scurried about. Parents berated wandering children. It was not unusual to witness angry people ranting. Most people kept their coats or jackets on as if they would be called any minute. Not so.

In DSS offices a security guard surveys the crowd. I concur with Davis' (2001) assessment of the spatial design of an upstate New York welfare office. She likened the class dichotomy of the separation of poor people from frontline workers and their close proximity to the sheriff's office in terms of Foucault's "panopticism" and architecture of discipline. One summer day I spent over an hour sitting in the Yonkers office; it was lunchtime so there was a sparse crowd and not much movement amidst an insipid "smooth jazz" commercial radio broadcast. A group of women of color were sitting on the back wall bench. They chatted with a Black, husky security guard. Though he looked friendly, the guard appeared to represent authority ready to dispense discipline.

Desmond Hughes recollected a time when a multi-month public assistance application process necessitated repeated meetings with caseworkers (described below). He had been told by other recipients that "sometimes you have to raise a little hell" to get things done, but had never done so because it was not his "demeanor." One day after waiting hours to meet with his caseworker, Desmond witnessed an irate woman proclaiming to DSS staff that she would not leave the window until she saw the person she came to see, even if they called security or the police. She succeeded in meeting with the person she sought. Desmond assessed the situation:

And I started; I had a mind to do exactly what she did. But I don't doubt that they would deal with a man a little bit differently. And having just returned from being incarcerated, I don't doubt that they'd [security] come at me in a more physical manner in a way that I might find a little frustrating and aggravating and that I might find repulsive. And I would respond to in such a way that wouldn't give me anything . . .

The threat of discipline is a constant presence in the welfare office and beyond (e.g., sanctions). Disciplines are in place to establish compliance. The system is designed so that if people's wait had been futile or business was not resolved in one day, they returned the next. Poor people are practiced at waiting, operating on institutional time, a requirement that creates unequal power relations between poor people and service providers (Susser 1996:418). Some people like Desmond who resist being "the loudest wheel that gets the oil," sometimes wait until day's end without seeing a caseworker. Others take a risk and "raise a little hell."

Governance through Shifting Welfare Ideology

A persistent feature of the U.S. welfare system has been its rules and regulations that are grounded in historically shifting ideology in particular political economies⁸¹. And these prevailing ideologies, as well as extant economic conditions, have influenced caseworkers who historically have exercised personal judgments in local rule enforcement. Through the years, recipients' "dependency" has been racialized, feminized, and pathologized (Fraser and Gordon 1996), thus recipients are stereotyped and vilified (see Chapter 2). Hence they experience poor treatment, degradation and punishment when they do not comply with rules.

In the early 20th century the prevailing maternalist ideology inspired the notion that "mothering" and "homemaking" had an economic and social value,

⁸¹ For specificity on Mothers' Pension Programs see Bell 1965 and Mink 1995. For the Aid to Dependent Children and the Aid to Families with Dependent Children Programs see Piven and Cloward 1993; Susser 1982; and Kingfisher 1996.

and that children should not be deprived of a home life. It also served to protect patriarchy and the family wage by excluding some women from the mainstream labor force. Also morality has been a constant guiding principle. Eligibility criteria for early mothers' aid programs and AFDC selected for a preponderance of "fit" and "deserving" white mothers without male partners (Abramovitz 1996; Gordon 1994, 2002; see Chapter 2). Caseworkers were guided by state statutes, some of which were more specific than others in what constituted "suitable homes" and physical, mental and moral "fitness." They also relied on intelligence tests, and information from recipients' social network, but ultimately the decision rested on the "judgment, prejudices, and perception of the investigators" [caseworkers] (Bell 1964:10). And Mink (1995) pointed out that in the early welfare programs even deserving mothers were subject to continuous direction, oversight, and investigation. The programs were designed for poor women, mostly white immigrants, who could be educated and molded into mothers of good citizen children. Some regulations included the monitoring of home life "to enforce moral and cultural dimensions of 'Americanism': celibacy, temperance, English and citizenship training, 'American' cooking, and maternal domesticity" (38).

Susser (1982) found that in the era of New York City's fiscal crisis the pressure to reduce government expenditures and welfare enrollment filtered downward from the national to municipal, departmental, and caseworker levels; and the recipient bore the brunt of the latter's enforcement. Brooklyn caseworkers in the 1970s were allowed to make evaluations that resulted in more

strident enforcement of state requirements. Due to their distrust of recipients they often burdened applicants with furnishing more information than required by the state thus necessitating repeated welfare office visits, waiting, and delayed application processing (54-61). The Family Support Act of 1988 mandated the search and attainment of employment, thus new eligibility criteria and compliance measures were required of caseworkers, although scarce resources, training and time prevented such enforcement (in Morgen 2001:749).

In the PRWORA era TANF caseworkers' actions are informed by the neoliberal agenda of devolution, privatization, reducing welfare dependency, promoting self-sufficiency and mandating labor. The ideology of self-sufficiency is the disciplining ideology that compels welfare bureaucrats to refashion the remnants of AFDC and enact and implement new procedures, e.g., time limits and more stringent workfare and sanction measures. Morgen's study of Oregon welfare workers revealed that, "The single most important way that welfare reform has changed the work of welfare is that caseworkers must now combine eligibility determination (for benefits) with assisting their clients to move toward self-sufficiency" (750). Oregon case managers, as active agents of a neoliberal agenda, embraced the "*value* of self-sufficiency" (751), yet their individual interpretations were subject to a cluster of other values that influenced implementation and extent of local policy enforcement (Morgen 2001).

The valorization of work informs current welfare policy and caseworkers' determination of the "deserving" recipients. TANF recipients are no longer just poor and low-income people but also include middle-income men and women

who experienced a financial decline. Many TANF recipients are workers who resort to TANF after their Unemployment Insurance benefits expired. Today impoverished people are constructed as “deserving” and then “undeserving,” during prolonged unemployment as they move from a socially accepted to a stigmatized program. But because the *worker* has subsumed the *fit mother* as the model of deserving recipient, a person receiving TANF might be considered “deserving” only if aid is thought to be temporary and if she or he proves to be actively seeking work or is employed. In reality, work does not ensure self-sufficiency and low wages and flexible labor increase the risk of recurrent unemployment thus necessitating reliance on TANF, even if it is short-term (see Chapter 6). Kingfisher (2002) argues that neoliberalism has responded to the contradictions of motherhood and workers by “‘degendering’ individuals’ relationship to state provisioning.” As autonomous individuals, their “very individuality provides them with the means to achieve self-sufficiency” (27).

Recently the trend is for welfare agencies to operate in a businesslike fashion (Clarke 2004). Traditionally called “clients,” TANF recipients are now often referred to as “customers.” This linguistic shift is akin to business model language in the service economy. But unlike company goals in the service sector, customer satisfaction is not a measure of success in a welfare office. For recipients, satisfaction is incongruent with their excessive waiting, onerous eligibility processes, delay practices, and countless regulations and disciplining techniques. This ethnography reveals that waiting and wending one’s way through the government assistance bureaucracy subjects poor people to physical

discomfort, emotional aggravation and sometimes despair. When recipients of welfare are required to perform bureaucratic gymnastics that result in the denial of benefits, the "customer" is hardly satisfied. But unlike in a competitive business environment, poor customer service has no downside for welfare bureaucrats. In fact, losing a "customer" has an upside—the welfare count is reduced, and this is a primary measurement criterion of PRWORA's success (cf. Lipsky 1980).

Applying for Benefits

The application/eligibility process for disparate government benefits is unique to each specific program. In New York State the eligibility process for temporary assistance commences with the completion and execution of an application and a meeting in person with one or more DSS staff members. The 16-page New York State application used during my 2004 fieldwork allowed for a person to apply for Temporary Assistance (TANF and Safety Net), Medical Assistance, Medicare Savings Program, Food Stamp Benefits, and Services including Foster Care and Child Care Assistance. An applicant is required to provide basic demographic information about every one who lives with her or him, even if those residents are not applying. Some services require the disclosure of immigration status. Temporary Assistance applicants must provide information to help the state obtain child support and medical support for themselves and their children. Sources of income for the applicant and all household residents must be specified within twenty-nine discrete categories; information about other assets must be furnished. It asks who pays child support, alimony, child and dependent care, and tuition. Cash give-aways and sale/transfer of certain assets within a

specific number of years by self or spouse, regardless of a spouse's domicile, must be reported. Medical questions including ones about receiving treatment in drug abuse and alcohol programs, and inability to work due to disability or illness, must be answered. Details on education and employment history, including current participation in a strike or migrant/seasonal labor are required. Shelter expenses and landlord's contact information must be supplied. Lastly, there are potentially incriminating questions about the applicant and other household members. Questions ask if and who has been: found guilty or disqualified for Temporary Assistance or Food Stamps because of fraud or intentional program violation; received unentitled benefits that have not been repaid; convicted of making a fraudulent statement or representation of residence to receive Temporary Assistance in two or more states; violated probation or parole. The applicant is instructed to read three pages of "important information" and sign the application. The signature entails acknowledgement that she/he read and understands the notices; understands and agrees to the assignments, authorizations and consents; and under penalties of perjury swears and affirms that the information is correct (New York State LDSS-2921 Statewide (Rev. 7/03)).

Not only is the application lengthy but the applicant is also required to submit specific documentation. The ethnographic data in the next sections illustrate how repeated requests for documentation within a specific timeframe can pose obstacles for applicants; failure to do so results in cases being denied and closed.

Some of the participants in this research who were recipients of both unemployment insurance and public assistance experienced the class differences between the two programs. The following description of the application process for Unemployment Insurance Benefits reveals the two-tiered class disparity in the U.S. Social Service Program.

In 2005 and again in 2006 I became unemployed and applied for Unemployment Insurance Benefits each time. Unlike an application for public assistance, this application can be made via telephone or the Internet. The demographic information required is minimal; most questions were employment related. None were invasive.

Certainly there are regulations associated with applying, claiming and maintaining eligibility for time-limited unemployment benefits of twenty-six weeks. A person must seek employment, keep job search records and claim weekly benefits. The latter can be done by answering a few questions via the New York State Department of Labor's computerized telephone claim certification system or on their website. For me, applying for and claiming weekly unemployment insurance benefits was uncomplicated and unproblematic.

In contrast, public assistance applicants must expend a disproportionate amount of time, energy and money compared to those who apply for Unemployment Insurance Benefits, a program which most Americans believe is a wage earner's right (Abramovitz 2000). They are subjected to intense scrutiny about themselves and those living with them. Inscribed in their application is the notion of "undeserving" and even "fraudulent." Furthermore the application form

is merely the first step; additional time, energy and expense is required during the eligibility determination period in which applicants are subjected to more intense scrutiny, judgment and governance.

Caseworkers–Personal Judgments, Unpredictable Outcomes

An application for temporary assistance requires a personal interview with DSS staff that includes, but is not limited to, a caseworker. The participants in my study had sundry opinions and commentary about their interactions and relationships with caseworkers. Because the composition of participants spanned the class spectrum, some had more experience applying for and obtaining government benefits than others, thus had more dealings with DSS personnel over time. Obtaining TANF and other benefits has been variously described by participants from unremarkable and hassle-free, to frustrating, laborious, daunting, degrading and demoralizing. A person's assessment of the eligibility process is weighed against disparate factors that can include an applicant's gravity of need, relationship with DSS caseworker, caseworker's attitude, hassles encountered, time and energy expended, stress level and coping mechanisms, DSS approval/denial determination, and the extent and amount of benefits received.

Melba Jackson said that one of her pre-PRWORA caseworkers was a "real good friend" who suggested to her that it might be easier for Melba to stop working and take care of her children and grandchild while she received AFDC benefits. (This suggestion would not be made today.) Latrice Parker was impressed with a previous caseworker in the PRWORA era who facilitated getting her birth certificate "and everything," thus accelerating her application and

approval for a Section 8 housing voucher after living in a shelter for six months. Latrice contrasted him with her present caseworker about whom she said requires her to “do to a whole lot of stuff” and who threatened to cut her benefits if she did not comply.

A persistent aspect of welfare is that caseworker/recipient relationships are based on unequal power relations. And it appears from participants’ narratives that caseworkers drew on old and new ideologies as well as stereotypes based on gender, race, class, and personal characteristics. Recall that Roberta Maza, a white, middle-class homemaker, applied for TANF when her finances deteriorated in the aftermath of her husband's incarceration. Having but one experience on welfare she told about her interaction with personnel.

. . . They were very nice. And some of the people in there were like, they told me like, 'you are totally out of your league here.' . . . It was hard. It was not a good experience sitting there. . . . The caseworker I was assigned, he was actually very nice. He wasn't a nasty; he was very helpful and he told me, 'You're the person that this was designed for. The person who doesn't; you're not living on this. It started out being this way and it didn't end up, it got abused. But people who need a hand. And you need a hand.' [*laugh*]. So he was very helpful, he tried. . . he got me the benefits I needed. He was very available. He was very nice.

Although Roberta said the caseworker was "nice," she was subjected to his evaluation based on longstanding welfare ideology insinuating that she is the “deserving” type—a white, abandoned mother in a financial bind that requires temporary aid.

Mercedes Carlisle told of her “disgusting experience” in the PRWORA era.

. . . First of all, I'm white. I stand out. I mean a lot of Hispanic, you know and minorities. And a lot of the workers are also minorities, whatever. So there's a little reverse discrimination. Which I felt, I felt that. Like telling me, why do I need to go on welfare, I can't find a boyfriend, you know, to

help me? Yes. They said that to me, 'You can't find anyone? You were a flight attendant, you can't get another job? I mean come on.' I'm like, 'no. I can't. If I could, wouldn't I have one? You think I want to be here?'

Faint remnants of patriarchal ethos blend with neoliberal ideology as Mercedes' caseworker attempted to shift welfare provisioning from the public sector to the private sector and the private realm—a “double privatization” (Clarke 2004:122). (See also Kingfisher 1996 for her analysis of caseworkers' positive and negative construction of recipients and Morgen 2001 for a discussion on caseworkers' values.)

Another persistent feature in the welfare program is that even when people are ostensibly eligible due to their financial need, some are denied not only TANF cash but food stamps and other benefits because of seemingly benign but insidious traps (see also Kingfisher 1996; Susser 1982; Susser and Kreniske 1987). The following accounts tell of the eligibility process of Monique Cole, Mercedes Carlisle and Desmond Hughes who experienced bureaucratic difficulties. Their accounts illustrate how hard an applicant must work to obtain benefits in the stigmatized public assistance program. Their experiences demonstrate that stall tactics are common in the system and show how such delays and denial of TANF and other government benefits have different consequences for people depending on their class location, present circumstances and personal safety net of kin and friends.

Eligibility Process: Layers of Bureaucracy and Investigation

Upon submitting an application for temporary assistance in New York, a local welfare office is required to accept or deny the application no later than

thirty days from the application date for Family Assistance (TANF) and forty-five days for Safety Net Assistance. One of the few exceptions to these deadlines is when the office has difficulty verifying requisite data. Applicants also meet with an eligibility officer from the Front End Detection Program (FEDS). Under auspices of the Bureau of Case Review, FEDS conducts investigations on persons applying for cash assistance. FEDS procedures identify deliberately fraudulent or incorrect information supplied by an applicant. The Bureau of Case Review investigates fraud allegations and intentional program violations. They search for inter-state duplicate assistance cases and for outstanding warrants which render an applicant ineligible for public assistance benefits (New York State Office of Temporary and Disability Assistance 2005c; Westchester County Department of Social Services, n.d(a)).

Even if state welfare offices make good on these decision-making deadlines much of the time, many people can attest to prolonged eligibility determination. Some had their cases closed in the process, necessitating re-application and/or an appeal, thus protracting bureaucratic procedures and interaction. For many this caused hardship.

Monique Cole, a thirty-eight year old Black woman who lived with her sixteen year old daughter, had moved from a southern state to New York. At her FEDS appointment she was required to bring what she thought was the requisite paperwork. Upon presentation, she was directed to submit additional documentation to her caseworker and casework supervisor. While the FEDS unit is not supposed to delay the eligibility process, it took close to three months for a

determination. Monique viewed the layers of personnel as a hindrance to timely decision-making. Added layers hold the potential for imposing new demands and sanctions.

In comparison to many other participants Monique appeared to have had more resources. While she was awaiting the decision, she was also waiting for her New York license to practice respiratory therapy and relied on family in New York and in the South to help her get by during that time. She recalled that, ". . . if it wasn't for family support, I don't know what I would have done. . . . I probably would have been practically on the side[walk], I would have been homeless." Obviously her personal safety net was intact. Her cousin was her "major support system." She and her daughter *doubled-up* with him; not an ideal housing situation, but it reduced her expenses. Monique has an associate's degree and was able to pick up some substitute teaching. Her chances for employment after she received her license were good. In fact, she secured full time work a month after receiving TANF.

Eligibility Process: System Incompetence, Laxity, and Inflexibility

After her employment termination, Mercedes Carlisle's post-September 11th 2001 job search in the airline industry during a recession and jobless recovery had been futile, thus she had a series of short term, low-income jobs. At one point, having exhausted her unemployment benefits, she experienced financial distress after she broke up with her partner and applied for TANF and other government assistance. She was eligible to receive rental assistance for back rent. However, several sequential checks were made out to the wrong

person; she could not cash them nor could the landlord. Each administrative error necessitated a return visit to the welfare office and more hours of waiting. The matter was still unresolved when Mercedes received her income tax refund check. Frustrated with the bureaucracy, she decided to pay the back rent with the tax refund and returned the error-laden checks to Social Services. For all her effort, Mercedes said, “In the end. Nothing. Honestly, nothing. Nada.”

At some point Mercedes finally secured a fulltime job that weekly grossed approximately \$400; she was able to obtain subsidized childcare. As described in the previous chapter, DSS failed to pay the child care provider who subsequently harassed Mercedes for delinquent payments until she requested Mercedes to remove her son from the day care center. Under duress and lacking child care, Mercedes quit her job and once again her finances plummeted. Hence she applied for TANF and food stamps. She was deemed ineligible for TANF. But her food stamp application was proceeding through the DSS maze and Mercedes was required to produce certain documents for eligibility determination. She did, but not within the required timeframe, thus her application was closed. Stalwart, she reapplied. Three months later Mercedes was required to produce within one week's time her marriage and divorce certificates. This was the first time in her welfare experience that she was asked for these documents. She did not understand "why all of a sudden are they making everything so difficult?" A one-week window within which to produce the documents became problematic because Mercedes' ex-husband, the keeper of the documents, was in Europe. Fearing a case closure if she did not meet the deadline, Mercedes frantically

attempted to speak to DSS staff. I met with Mercedes during the week of the DSS deadline. She complained:

And this week too. I made another call. You just never get a call back. I left my number. I have a machine. No call. From four people. A total of eight times I called now. It is just ridiculous. The same thing happened with child care. The same issue. I'm just asking for food stamps while my son's collecting [SSI] disability. I'm not asking for anything else. Just to help. Cause I had no food. And just recently, a miracle happened. I got my income tax. So that was really good, like \$800. So that's been dragging me; I've been stretching it for food.

When Mercedes' ex-husband returned from his vacation, he sent her some documents, but not the marriage certificate. So she turned in what she had. Some time later Mercedes left me a voicemail saying she received a letter of denial for food stamps.

It is not unusual that applicants and recipients are penalized for bureaucratic laxity and incompetence. In the first episode Mercedes resolved the bureaucratic rigmarole by returning the error laden checks rather wasting more of her time; hence no aid. The child care non-payment fiasco caused her to quit a job, after which she suffered financial decline that caused her to seek public assistance. Then she was denied benefits due to system inflexibility. Although Mercedes' personal safety net is fragile, her professional work history and education are buffers. Typical of low-wage single mothers, she cycled between government benefits and work (cf. Edin and Lein 1997), albeit her employment was at a somewhat higher level in the formal economy. And she was able to receive unemployment insurance, a weekly benefit that probably exceeded TANF payments. At one point a student loan carried her for several months. Because

she had some employment, an income tax refund check was a well-timed, financial Band-aid.

Eligibility Process: Excessive Governance

Desmond Hughes was no newcomer to welfare; he first applied in the mid 1970s and received benefits on and off since then. When we first met in the Spring, he had been living in temporary housing for five years and caring for one of his three children—his fourteen-year old son. In the autumn of that year Desmond was incarcerated for four months during which time his government benefits ceased. During his incarceration Desmond's son lived with Desmond's sister. A month before his release from prison, Desmond solicited the help of his pre-release counselor who faxed Desmond's application for temporary assistance to the Department of Social Services. That fax initiated a public assistance eligibility process. After several months, Desmond's frustration compelled him to telephone me to vent his aggravation. We scheduled an appointment to meet so he could impart the details of the multi-month ordeal.

Desmond and I met in a meeting room of his town library—a comfortable and convenient place for us to meet. While setting up my tape recorder, he extracted from his briefcase a pile of documentation that consisted of correspondence, fax cover pages, time-stamped fax transmittal proofs and Department of Social Service forms. Although these twenty-four pages were only some of the documentation that traced his ordeal, it produced a paper trail that aided in Desmond's narration. To simplify my chronicle and to preserve anonymity, I have changed the names of Social Service staff and omitted exact

dates; instead I describe his activities in roughly one-month intervals. My attempt at a precise reconstruction of Desmond's ordeal was arduous because his recollection of dates did not always match the exact date on the documentation, and he undoubtedly left out some particulars. Nonetheless, his narrative of events and the paper trail convinced me his application process was punitive and fraught with delay tactics.

Month 1:

On the application he made from prison, Desmond applied for Temporary Assistance, Medical Assistance and Food Stamp Benefits for himself only. He requested money for rental arrears and future rental assistance. Exactly one month after applying for aid Desmond was released from jail.

Month 2:

Desmond moved back into his apartment; his son remained with Desmond's sister for an additional month. Since it was expected that Desmond's son would move back home soon, Desmond was required to reapply for public assistance for himself and his son. He did so and produced what he thought was all the necessary documentation for his son's data to be calculated into the budget.

Month 3:

In the middle of the month Desmond met with Ms. Hardcastle, his caseworker, who advised him that she did not have all his documentation. She reviewed with him the outstanding documents and formalized her request on a "Documentation Requirements" form on which appeared a check next to the three "eligibility factors" and the deadline by which he was required to produce the

three requested documents. Those documents were proof of Social Security benefits (son's), proof that his son is in school and a letter from Desmond's sister verifying that his son is back in his household. The deadline was ten days hence. Desmond remembered phoning Ms. Hardcastle on the day before the deadline, telling her of his intent to deliver the documents. She responded by telling him that it was not necessary because his case was closed. In fact it was closed two weeks before, on the day of their meeting. Desmond was confounded. This turn of events prompted Desmond to communicate his frustration to Ms. Hardcastle's supervisor, Ms. DeLay, and explain to her what exactly had taken place.

Desmond expressed how he felt.

. . . In essence I had kinda felt stonewalled and that she [Ms. DeLay] stood behind everything that the worker [Ms. Hardcastle] said, even though I had related and intimated [to Ms. Delay] that the worker said that she miscalculated when I was to bring those documents in to her.

. . . I was under the impression and suspicion that somewhere out on the line somebody was either losing documents or trying to recompile a whole new case folder on me. Because somewhere along the line also documents were either lost, misplaced, misused or maybe they were just making me jump through these hoops because they could. Because as I see it, that's what the Department of Social Services does. I'm not saying that they are a bad agency. . . . I know in the past that times when I might have needed treatment from my therapy program which involved an outpatient program because of my drug history, the case would have been opened almost immediately. But at this time, because I believe this is not the case, they seem to be either dragging their feet or giving me a hard time or maybe I'm just one of those cases that they're just having a little difficulty with. I don't know. Cause I don't want to take their side. I don't want anybody to lend any more credence to my situation than ought to be and just understand that all I'm simply trying to do is open my case for my son and myself so we can have, however temporary, assistance that most people apply for when they seek public assistance.

Subsequently Ms. Hardcastle was removed from his case and Desmond was assigned a temporary caseworker, Ms. Block. Because his case was closed,

Desmond had to fill out a third application, which he did. Ms. Block did not provide a written request but told him to bring in the outstanding documents because she did not have them.

Attempting to simplify matters, on the third application Desmond applied only for himself. But about a week later Ms. Block indicated that applicants were no longer permitted to do that and directed him to fill out a fourth application that included his son.

Desmond met with Ms. Block and received a form letter with handwritten instructions to attend a meeting with an employment counselor and thereupon provide verification of his attendance. He was also instructed to meet with an Eligibility Examiner from the Bureau of Case Review. The deadline for completion was five business days hence. If he did not comply, the case might be denied or closed.

Month 4:

At the employment meeting, Desmond met with a counselor for about ten minutes during which time he was given a letter mandating him to participate in an approved employment activity, specifying the name of the vocational training program and scheduled date. It explained that without documentation of "good cause" a person must comply with the program requirements—keeping DSS meetings, attending all classroom activities and completing training program assignments. He was administered a TABE test (Test of Basic Adult Education, an aptitude test) that took him about a half an hour to complete; he never saw the

results of the test. He left the meeting laden with a booklet and other documents regarding employment.

The appointment with the Eligibility Examiner of the Bureau of Case Review resulted in yet another request for documents—this time a list of *ten* items (in contrast to the *three* outstanding documents requested by his DSS caseworkers). Desmond was perplexed why some requests were made in the first place presuming that many of them should have been in his file for years. He explained:

My folder is at least three inches thick. And I don't doubt that the documents which they already have range from birth certificates, to marriage certificates, school letters, letters from Social Security, letters from my landlord, shelter verifications, all types of documents which there should be no question [about]. Because my position with all of these organizations and agencies are still the same—with my landlord, with my son's school, with Social Security, my son's Social Security since I'm not the payee anymore. But everything else is still the same. But yet for each application, I've been made to understand, and I could be wrong because it seems like they have one of those crayon rule books that they just write the rules as they go along. Again I'm just trying to be humorous about this to keep from pulling my hair out. Which I don't have any [*laugh*]. But I try to comply as best I possibly can. . . . But I try to handle myself in a manner which they can clearly see that all I'm trying to do is get certain services. And if I comply with them, they'll comply with me. Or they'll give me what I'm asking for once I comply. But this isn't always the case.

At various points throughout this ordeal Desmond attempted to get resolution by escalating his complaints to higher management levels within DSS. He spoke with the supervisor, Ms. DeLay, whom he said was "nasty." She suggested that he file for a fair hearing. He did not see the point since he did not have an open case. Frustrated, Desmond made a trek to the commissioner's office where a receptionist intervened and relayed to him the commissioner's advice—to go back to his local office and exhaust all avenues there. He thought he had

already done that by leaving voicemails or speaking to other higher-level staff by phone. But he made continued attempts and was ultimately directed to speak to Ms. DeLay, the supervisor to whom he initially spoke. Desmond said,

Which to me seemed pretty much like a vicious circle that they are running me through. Or whatever, fiery hoop or whatever it is that people have to do. I did [contact] them all numerous times. That next day after; I didn't get any satisfaction from [local DSS management] I went back . . . and I spoke to the commissioner. . . . she told me that before coming out she spoke with [one of the managers] and Ms. Block and that it was suggested that before my case could be opened, and these are her words verbatim and I quote, 'Fax to Ms. Block a letter from the Social Security Administration and the school letter from my son's school and my case would be open.'

Fax transmission verification reports proved that Desmond faxed the two documents necessary to open the case. However, a week later he received a Notice of Decision denying his request for public assistance and food stamps; a separate decision for medical assistance would be forthcoming. The denial indicated that he failed to provide two pieces of information related to his marital status. They were different from the two documents he was instructed to fax! Other convoluted and confusing language containing a series of double negatives mentioned proof of recent expenses; it was unclear to me whether substantiating documents for this were required.

Repeated requests for different documents by various DSS staff along the way made the application process confusing, laborious, and delayed. And it had severe ramifications for Desmond. Approximately one hundred and ten days transpired from the faxing of the first application to the date of the DSS rejection decision, during which time Desmond received no cash, food stamps and medical

benefits. Borrowing a phrase from Moynihan (1965), it seems as though Desmond was caught in a bureaucratic “tangle of pathology.”

Desmond filed a request for a fair hearing soon after he received the notification of denial. I had not seen Desmond since the meeting where he told of this fiasco, but he kept in touch by email. Six months later he wrote to say that things were not going well for him. Apparently he had obtained benefits because he indicated that they had been terminated. He wrote months later to say that he was without benefits for three months, his rent was \$5,000 in arrears, and just received a utility turn-off notice. Next month he wrote that he went to two fair hearings and was at the “point of despair.” A month after that we were scheduled to meet so he could update me on his situation. Always prompt, I worried when he failed to arrive after an hour. Three days later he wrote to tell me he was evicted and “subjected to minor hell.” He and his son spent a few nights in a homeless shelter and were sleeping with whomever they could. A few days after that he received a date for a fair hearing for two weeks hence and hoped for a decision reversal that would result in seven months retroactive rent. A month later he had not yet received a decision. Apparently Desmond had been reinstated in his apartment because five months later he wrote to say that he was being evicted again because Social Services refused to continue his case.

Desmond has the advantage of a bachelor’s degree but is disadvantaged by a poor work history, multiple incarcerations and a drug history. His son benefits from the care giving support of Desmond’s sister and the son’s “godmother.” About his son’s godmother, apparently a wealthy woman, Desmond said “nothing

for him is too much for her. The price is no object.” Desmond’s role as father and caretaker is a plus because singles and single homeless men are treated far worse than women in the welfare and homeless systems due to laws and cultural attitudes (Passaro 1996; see attorney’s comments below). Desmond’s earlier comments about his reluctance to “raise a little hell” at the welfare office was influenced by his gender assumptions that for a man the repercussions would be worse. Yet, as a single parent Desmond shares similar problems as women. Delays, case closures, denials and sanctions can have a severe impact on family finances, stability, health and emotional state. Even when benefits are reinstated and retroactive payments are made, parents must deal with the interim anxiety and uncertainty about their future. Furthermore, parents fear involvement by a child protection agency. The following section shows how sanctions can impact families; they are especially problematic for homeless families. It also situates private agencies in the self-sufficiency industry and elucidates some of their governance tactics.

Sanctions

As the self-sufficiency ideology intensified and stricter work enforcement evolved through the neoliberal years, so did the severity of sanctions. Sanctions are financial penalties for violation of a welfare program regulation or mandate that results in a benefit reduction or elimination. They appear to be designed to govern, motivate, manipulate and/or alter TANF recipients’ behavior and punish them for their transgression as well as for bureaucratic errors.

In the pre-PRWORA era some welfare offices nationwide reduced the AFDC benefits of those recipients who failed to participate in the JOBS training program initiated in 1988. But many states believed that the penalty was too lenient and insufficient to influence compliance with work participation, thus some applied for and received waivers to impose more stringent sanctions. In 1996 PRWORA legislation required states to minimally impose a “pro-rata” grant reduction for noncompliance, but PRWORA’s flexibility allows states to inflict greater penalties. State sanctions differ in structure, amount, duration, remedies and measures for repeated non-compliance. They implement one of four structures: partial, gradual full family, immediate full family and pay for performance sanctions (Pavetti, et al. 2004:2-3). New York State imposes a partial sanction, that is, the TANF payment is reduced by the non-compliant adult’s share (see Chapter 4 for information about Governor Pataki’s proposal for full family sanction in New York State).

I interviewed attorney Barbara Baker to learn about PRWORA changes from a legal perspective. When we talked about sanctions, Barbara said that the two primary reasons sanctions were imposed were for “not complying with work requirements and not following through with a drug or alcohol treatment plan.” She explained how the workfare mandates operate in the PRWORA era.

And if you don't show up to anything, even the first appointment, they'll sanction you. And for people who they say that they're unemployable because of drugs or alcohol, they make you go through a treatment program. And then if you don't comply with the treatment program, even one session, they can sanction you. And the only way you can get out of that mess is if you have very good reason for missing it. If you don't have a good reason, basically the law says yes, they're gonna sanction you. And then they are sanctioned. The average person who doesn't feel well,

if [they] wake up with a stomach ache and nauseous, they'll just call in sick. But these people have to go to a doctor. If they don't go to a doctor and get a note that says this person's sick on this day, they will be sanctioned.

In addition to sanctions, there are situations when cases are completely closed.

For example, recipients must periodically recertify for benefits. If they fail to attend an interview without good cause, their benefits are discontinued and they must reapply. As illustrated earlier, approval could be prolonged if they encounter problems.

Commenting on the welfare system in general Barbara said that singles are treated worse than families “because of the long line of law that says when the children are involved, you have to treat them a little bit better.” But she indicated that “sanctions are bad for anyone because that'll mean that your rent won't be paid. So a sanction can lead to a person being evicted.”

An option for some evicted individuals and families are homeless shelters, if deemed eligible. But here residents must comply with shelter rules in addition to DSS regulations, thus they are at further risk for transgressions and penalties. For instance, shelter residents receive temporary housing assistance grants. A sanction can result in the loss of the grant and shelter eviction. Barbara, the attorney, commented about this:

. . . there's two classifications of people who are being sanctioned. There's the regular recipients plus there's the homeless population. And we have way too many homeless people who are being sanctioned. And that's extra bad. Because if they're sanctioned, they're thrown out of the homeless shelter with no place to go. And that's part of welfare reform. Before welfare reform, you couldn't throw people out of the homeless shelter. You couldn't sanction them and throw them out of the homeless shelter. Now you can. Which is unbelievable. But you can. You can throw people out in the street.

Furthermore she said, “. . . with families it is worse if they are to be thrown out of the shelter. If they have no place for the children to go, CPS [Child Protection Services] will take the children from them. So there's all sorts of horrible things.” With empathy Barbara said, “So I mean I feel for these people that the law is not on their side. And it was written in a bad way. It doesn't give them much room.” The attorney's cogent explanation of the realities of bureaucratic rules and sanctions conveys the disciplinary nature of the system.

Some people in my study were never sanctioned; many others were. Their welfare histories show that generally a missed appointment was the principal violation for a sanction; this usually applied to a workfare meeting, but it could also have been a drug treatment session, physical exam, or routine meeting. Additionally, a sanction can be imposed if a recipient does not comply with standard regulations. When I met Chandra Alexander, she complained to me about a sanction that stemmed from an alleged failure to notify her caseworker of her new \$7.00 an hour employment. In fact, she could not get in touch with her DSS caseworker in person to advise him, so she left him a memo in his mailbox. Subsequently Chandra received a sanction notice and consequently her TANF grant was cut by \$52 a month, reducing her monthly aid to \$164 a month for her and her daughter. She expected the grant to remain at this amount for seven more months. She felt the sanction was particularly unfair because her employment only lasted seven weeks; she quit her job at a drugstore because "there was discrimination going on there heavily." Chandra said, “It just gets to me because

I know to them it's a little bit of money. But it takes its toll, you know. Especially when you don't have. What little you [do have] don't seem like you even have.”

Sanctions are an absolute threat to all who seek or obtain TANF because of workfare mandates. Because states must comply with work participation rates in the PRWORA era, the pressure bears downward on the individual to comply. Recall that Desmond Hughes received a letter instructing him to attend a workfare program. The letter⁸² stated, "As an employable customer you are mandated to participate in an approved employment activity to remain eligible for Public Assistance." It indicted the specific vocational training. And followed with, "Failure to meet the program requirements without documentation of good cause may result in a closing or reduction in your Public Assistance and/or Food Stamp benefits.” The letter enumerated some conditions of "full compliance." Recipients can be sanctioned for non-compliance of other workfare activities. For example, if they do not fill out the requisite job search forms. This can be problematic for people who have learning disabilities and have difficulty reading instructions.

Many people, like Lorna Webster, complied with mandates. When she was required to attend a workfare program she rationalized her attendance:

Well you had to do something. And when I was looking for a job, it wasn't going too well. And if you don't show them that you're trying to do something, they're quick to like sanction you or whatever. So I just went and took the class 'cause it was hard to find me a job.

Yet some people missed appointments because they forgot, or it conflicted with another government assistance related meeting, a personal commitment or

⁸² To protect Desmond's identity, citation standards for the letter will not be used here.

even their work schedule. After Lorna was evicted and placed in a homeless shelter she had an appointment a month later. But she forgot—an easy thing to do considering her families' displacement and trauma. She remembered her emotional state.

Yeah, they tried to sanction me because when I had first went to [the shelter] . . . I had forgot about my appointment [scheduled for a] month later 'cause I was hysterical when I first lost my apartment. . . . So when I got there, I'm like going crazy 'cause I didn't know what to do. I didn't have any money, . . . 'cause I lost my job and I lived six months off my bank accounts and stuff like that. And I really didn't have anything when I went there [to the shelter]. And I totally forgot about the appointment. And they sent me a letter like they're gonna kick me out of a homeless shelter because I missed an appointment. If I'm already homeless, how are you gonna kick me out of a homeless shelter? That was really stupid I think.

Lorna contacted her shelter caseworker who intervened and “got everything straightened out” in three or four days.

Another reason why people miss an appointment is because they never received a notification. This can happen for various reasons. Poor people often move frequently or abruptly and their mail might not have been forwarded. Or notices were never sent by the agency due to a technical problem or human oversight. Unaware, people do not comply and a sanction is imposed.

While Amber Hamilton lived at a family shelter for a year, she was sanctioned twice. After she first moved in, a notice was sent to the shelter instructing her to attend a mandated workfare program. Amber never looked in her shelter mailbox because no one told her she had one. Furthermore, she had been accustomed to retrieving mail from her U.S. postal box. Consequently she missed the appointment and was sanctioned. Amber sought the help of her shelter

caseworker, who during the course of his intervention, discovered that the workfare program, run by a private agency, had been cancelled due to lack of funding. Despite the cancellation, he still had to advocate on her behalf for DSS to lift the sanction. I asked Amber to explain the consequences if the sanction had been imposed.

TL: How much could you have lost if he [shelter caseworker] didn't help? Did they tell you?

AH: I woulda lost my room.

TL: Ohhhh.

AH: I would have been kicked out. I would have been sanctioned for thirty days.

TL: Oh my heavens! What would you have done?

AH: I don't know. I would have to get where we could fit in. Anywhere we could go. I mean, I could have stayed with my mother and everything but I don't; I mean I don't want to depend on her like that because my mother has younger [children]; I have a sixteen year old brother, eighteen year old brother. They live with my mother. And I feel I should be able to do things for myself. I don't wanna put my problems on her. 'Cause she's got a lot herself.

Some time later Amber received a second sanction alleging that she “refused” to attend a meeting and sign an affidavit that would have initiated court proceedings for child support collection from her sons’ father. She said she never received the paperwork. Her shelter caseworker interceded. Before he succeeded in getting the sanction lifted, her benefits were cut for a month. I asked Amber how much she lost and the implications.

AH: And by me not doing that, they took away part of my food stamps and stuff. Like a hundred and some dollars. . . . They were giving me \$246 and I was only left with \$130 for the month.

TL: . . . How did it affect you? Did you have to give up certain things? Were you struggling more?

AH: Yeah. I had to wash clothes out by hand and stuff. . . . Like my kids, I usually try to save them a couple of dollars so they can bring to the store after school. I couldn't bring them to the store. It was out of our routine. We couldn't; we was eating things like little packs of soup noodles and stuff like that. We wasn't eating like we used to eat. We was just like eating sandwiches for dinner and lunch. Always eating sandwiches and soup.

TL: And this lasted one month; two cycles of your benefit deposit, right?

AH: And they took away my part of the cash too. They didn't take my kids' food stamps and my kids' cash. They took my part.

Fortunately for Amber and other New York welfare recipients, Governor Pataki's attempt to legislate full family sanctions during the course of my fieldwork was thwarted. Yet a pro-rated sanction eliminating her portion was bad enough.

. . . we was just really, really poor. . . . Yeah. I didn't even have the money to get on the bus to go somewhere where my family was to get some food out of their refrigerator. I couldn't even do that. I was stuck here until my mother came and got me. She came and got me like one day. And they [shelter staff] didn't want me to leave. It was like 12:00 at night. . . . 'Cause she works up [north] at a warehouse. So she came by after work, she gets off at 11:00 at night so she came down here right after work to come get me. It was like twelve something. And that's after curfew. They didn't want me to leave. But I was not staying here [at the shelter] another night starving and stuff. I would not. So I left. I don't know if I got written up for it. I don't know what happened but I had to go. I wasn't gonna stay here and be hungry.

Amber risked being “written up” or receiving harsher punishment for not following shelter rules. A sanction that involves a housing crisis often has

ramifications for the punished family as well as kin or friends who temporarily house the family during its emergency. But for many participants like Amber, doubling-up with others is not an option for a variety of reasons, e.g., unwillingness to intrude, crowded conditions, or a violation of a lease arrangement in rental and public housing. During her shelter stay Amber had been employed as a home health aide. As we saw in Chapter 6, despite her employment, she struggled financially. Sanctions are even imposed on “deserving” (workers) recipients. For many people, sanctions and case closures can trigger or exacerbate an extant crisis and sink people deeper into poverty or prevent extrication (see Chapter 5 for descriptions of crises; cf. Mullings and Wali 2001:69).

Shelter regulations are definitely enforced. Shayleen Vaughan was once evicted from a shelter for not following rules. Recall that when she was nineteen years old, Shayleen was incarcerated after she protected her mother by taking a possession rap when her mother’s drug paraphernalia was found in a police raid on their home. Upon her release from her three and a half month jail term, an order of protection prevented Shayleen from being around her little sisters and returning home. She was placed in a shelter. Post-incarceration is difficult enough, but she was separated from her family and her boyfriend. At some point she was pregnant. To ameliorate stress her boyfriend sneaked into her shelter room nightly. Both that arrangement and her pregnancy were short lived. Her stress intensified. She recalled her situation.

And then they're making me run back and forth from DSS to the [shelter]. And it was winter, and I lost the baby. I had a miscarriage. And that was

another thing that just made me go crazy. 'Cause it was like, 'Why couldn't I have my baby?' You know what I'm saying? So I was flipping over that shit. And then when they found out about my man staying there, they kicked me out. I really didn't give a shit. So I said, I'd just be on the street. 'Cause I just didn't understand why I had to lose my baby. I went through a lot of mental changes from when I first started fucking with welfare. They put you through a lot of changes. A lot of changes. . . . After we got caught I'm like, 'Fuck it. It's summer now. I can go stay anywhere.' So I just went AWOL.

After Shayleen was kicked out of the shelter, she did not return to DSS for another placement. By going AWOL from DSS she relinquished her public assistance benefits. It was "illegal" for her to return home. So how did Shayleen survive?

I slept in cars. I slept in my uncle's car. I used to stay up all night. I used to just do drugs just to stay up all night and just chill. Hustle money up. Everyday I'm trying to hustle up \$65, \$70 to go stay in [a hotel]. You know what I'm saying? I used to put myself up for the night and the next day get back on my hustle just to do it again the next night.

TL: When you say "hustle", what does that mean?

SV: Sell drugs, you know what I'm saying? Sell drugs. Everyday.

But eventually motherhood altered Shayleen's behavior and thinking. She became pregnant again and after becoming a mother Shayleen held a different attitude about shelter living; she had a son to protect and living on the street was not an option. Mothers and fathers living in a family shelter often conduct their "parenting in public" (Friedman with Clark 2000) and therefore are routinely scrutinized. Parents must be especially diligent to avoid situations that could result in a sanction that would jeopardize their housing situation and their children's well-being. Shayleen said,

Oh, no. I don't get sanctioned. You know what I'm saying? Sanction is a form of incompetence. What are you doing that they are sanctioning?

And I'm not for it. I'm really not. You're not gonna cut me off. It's like this is what I need for my son. Not even me. If it was just me, I wouldn't be on this. I'd be in the street. But it's for my son. That's why I don't fuck around. They're not gonna cut me off.

Tina Brown expressed a similar sentiment. She has a long welfare history and was sanctioned several times, but not in a shelter.

TL: . . . have you ever been sanctioned at the shelter?

TB: Mm-mm, no. No. I did what I had to do. You know what I'm saying? Especially when I got my kids with me. I have to. I'm in that predicament where I got to do what I got to do.

TL: How do you know what you have to do? . . . Does DSS write things down for you?

TB: They send you a letter. When you're mandated to do something by them, they send you a letter. You know. And you either do it or either they sanction you. As far as that, I have to do what I have to do to make sure my kids are alright and they have a roof over their heads. I can't just [*laugh*] let them take my kids like that. I'm mommy, I'm the head of household. . . . They [children] don't have a worry in the world right now. Not a worry. I'm the one that do all the worrying.

Indeed parents have cause to worry about the implications of a sanction, therefore many comply. Their recourse is to accept the sanction, attempt to resolve the problem at the local DSS office, or request a fair hearing.

The Fair Hearing Process

Recipients of public assistance have the right to challenge DSS actions or determinations in a fair hearing—a formal procedure overseen by an administrative law judge from the New York State Office of Temporary and Disability Assistance. A person might request a fair hearing when she or he is experiencing a prolonged eligibility determination; disagrees with a determination

and reason for denial or discontinuation of cash, medical assistance or food stamps or other service; challenges the amount or reduction of benefit payment; opposes an evaluation that one is able to work; or a host of other grievances. When making a request, the aggrieved person can request "aid continuing," that is, the continuation of existing benefits while waiting for a fair hearing decision. People who receive a notice of intent, decision or denial of benefits, have a specific timeframe associated with different services within which to make a request for a hearing. For example, 60 days to request a fair hearing for TANF/Safety Net or Medicaid, and 90 days for food stamps. Emergency hearings can be expedited. Between the time of the request and the fair hearing, attempts can be made to resolve the problem locally. If the problem was solved, an appearance at the fair hearing is not required. If the problem remains unresolved and the person does not attend the hearing, she or he will lose the case. People either represent themselves or have another person or legal counsel do so before a judge and a Social Services representative (Legal Aid Society 2004; New York State Office of Temporary and Disability Assistance n.d.(b); Westchester County Department of Social Services n.d.(b)).

Given the effort involved in fair hearing preparation, presentation and the waiting time for a decision, some people do not bother to apply for a fair hearing, or attempt to resolve their grievance at the welfare office while waiting for a fair hearing. Several participants indicated that they filed for and attended a fair hearing at some time. Contrary to what Susser (1982:77) found in 1970s Brooklyn, I did not get the impression that participants in my study generally

relied on Westchester community organizers or social workers from other agencies who encouraged or initiated fair hearings or suits. However some did enlist the services of legal aid. Yet, an attorney told me that overall very few people seek out free legal counsel when they have a welfare problem of any sort. Several participants said that they did not even contest a determination. For example, Chandra thought that the reduction in her benefits was unfair since she did the right thing by informing her caseworker (see above). But when I asked if she filed for a fair hearing, she said "I should have did that, gone to a fair hearing, because it's not like I was trying to beat the system or try to take advantage of the system in a negative way. . . . I didn't have the energy."

The following story illustrates the time, energy and angst involved in appealing a determination. It is even more galling when a sanction or case closure is triggered by a bureaucratic mistake as in this case. Desmond Hughes' multi-month administrative fiasco (detailed above) was not the first time that he was involved in a drawn out process to obtain public assistance. At our initial interview a year before the fiasco, Desmond had recently been notified in a letter that his public assistance would be terminated. He recounted the following details of the bureaucratic error that he was challenging via the fair hearing process.

Two months prior to our initial interview Desmond received a Notice of Decision that his public assistance would be discontinued; it stated that his gross monthly income of nearly \$3,000 was more than the \$748.33 limit. When I read aloud that part of the Notice, Desmond exclaimed, "I wish that were the case." He had been unemployed for a long time and could not afford a termination of

benefits. Shortly after he received the Notice, he filed a Request for a Fair Hearing with “aid continuing.”

Desmond was granted a hearing date. In order to prove the DSS error he had to investigate the matter and piece together facts. It was a fact that earlier in the year Desmond was in a workfare program and his job search led him to a firm that helped people set up their own fragrance shop. Desmond reported his workfare activity to his job counselor at a non-profit agency who advised him to attend a subsequent group interview even though Desmond was not interested in the operation. Yet, he complied and arrived at the appointed time, but was sent home by staff at the firm. Desmond was suspicious, believing the firm to be a sham or a shell company. Subsequently the job counselor erroneously sent paperwork to DSS indicating that Desmond became employed by the firm. This triggered a public assistance budget recalculation on the inaccurate lucrative salary. Hence this made him ineligible for assistance and all benefits were scheduled to be discontinued shortly after he received a Notice. While conducting his investigative work for the fair hearing, Desmond learned that the agency lost its workfare funding and that program became defunct. This left Desmond disadvantaged because the job counselor was unavailable to corroborate his facts and provide evidence of his mistake.

At the fair hearing Desmond presented his case in front of an administrative law judge. He suspected that the judge heard about these types of “fly-by-night places” because the judge postponed his decision and instructed Desmond to write a return receipted, certified letter to the firm asking for

verification that he was not an employee. The judge also instructed him to try to find the job counselor. Allowing ample time for the accomplishment of these tasks, the judge set a future date for a second hearing.

My initial interview with Desmond was between his first and second fair hearing. Sensing his anxiety during his narration, I asked Desmond how he felt about the situation.

. . . I would have to feel like my whole existence really hinges on what their decision is going to be. Because I could lose my apartment and I might have to go into a shelter system again until they see fit that I can re-apply for assistance. Everything that I have up to this point could be lost which I am sure will do damage on my spirits. But I will still have to move ahead to keep my son from seeing that I'm going to be all broke up about it. I basically have to be strong for myself as well as for my son.

A month later I met Desmond at a café. Amid a noisy lunch crowd Desmond shared the good news that he won his fair hearing and his benefits. He said that at the second hearing he submitted to the judge his letter to the firm which was returned to him unopened with no forwarding address. The judge found that to be sufficient and declared the DSS decision to be unfounded.

To be sure, the fair hearing is a means of recourse in an inflexible system. For some people, their time, energy and research pays off when they win the hearing thus preserving benefits. However, it is often an arduous and punitive exercise. In an era of dispersed governance the onus is on recipients not only to challenge unfair decisions, but to rectify the mistakes of state and non-state actors. In New York in 2004 approximately 3,100 hearings were scheduled and 725 were actually held (Westchester Department of Social Services n.d.(b)). It is reasonable to think that the thousands of people who were aggrieved were not

only punished and stressed by the DSS determinations, but those who attended the hearing had to endure additional stress in yet another bureaucratic process in which their actions were judged.

Conclusion

Many participants who received AFDC and TANF assessed various aspects of PRWORA changes. Nellie Blake, a thirty-four year old woman who has a high school equivalency diploma and a long welfare history gave her assessment.

It's all the same. The system never changed. Nothing changed. And they're making it harder with less resources. . . . Like they'll tell you, 'Go find a job.' And basically after that, they try to close your case. And I'm like, 'You're telling me to go get a job, but you lack skills. Can you help me? 'Cause, you know, you're not ready to give an education to get a good job.' They wouldn't do that; they cut that.

Nellie's contradictory response is typical of those who perceive the welfare system as a static bureaucracy. It is understandable why people view the system as unchanging because conceptually it is more of the same—inconstant waiting and disregard for poor people's time, caseworker discretionary powers, invasive and laborious eligibility procedures, catch-22s and procedural traps, and regulatory aspects. Yet their narratives tell of a transformation. Even Nellie's statement covers several PRWORA changes—stricter workfare mandates, ending entitlement to welfare, and limiting educational opportunities. Although many facets are enduring, people's narratives described how they “definitely got worse” or said “it's way stricter and harder.” At the local level it is stricter and harder

because of PRWORA self-sufficiency ideology, regulations, especially work mandates and sanctions.

Under the rubric of dispersed governance in the self-sufficiency industry, an upshot of devolution of welfare and related businesses (e.g., shelters, workfare programs) is state (vertical) and non-state (horizontal) management of activities and the governance of subjects. It could be argued that increased public and private agency staff facilitates service and support, as indicated by the help that several of the participants described (e.g., shelter staff's intervention to lift sanctions). Yet, when self-sufficiency is a guiding principle and mission, then regulations, coercion and disciplinary measures are employed to achieve that end. That being the case, decentralized support creates an environment where people at various levels of disparate agencies use their discretionary powers to investigate, observe, judge, collect information and direct or mandate the activities of applicants and recipients of welfare. The new model of *worker* needing *temporary* aid is the ideal or "deserving" type, similar to the model recipient for Unemployment Insurance benefits. Yet, the two programs remain hierarchically ranked, with public assistance being far inferior in status, benefit level and in its treatment of recipients. Having inferior status is manifested in the disregard for recipients' time as evidenced by: waiting for people and benefit determinations, producing documentation within an unrealistic timeframe, responding to conflicting requests from several agencies, making repeated phone calls that are often ignored, attending numerous mandated meetings, recording job searches,

taking aptitude tests, and even resolving bureaucratic errors. Having inferior status also subjects people to various disciplinary measures.

In the PRWORA era the system has become more complex and inflexible for recipients due to new provisions and measures to decrease the welfare rolls. The three accounts of the eligibility processes illustrate that discretionary requests for information create excessive delays. Furthermore, prolonged administrative processes increase the opportunity for more rules, mandates, tensions, disciplining and traps which in turn inflates the risk for non-compliance sanctions and case closures. This design facilitates a shrinking welfare state, a neoliberal objective.

The threat of sanctions and case closures has intensified in the PRWORA era. Since most participants indicated that they have been mandated to workfare, their risk for sanction was increased due to the various tasks that must be completed. For families residing in homeless shelters, a sanction could result in shelter eviction and the involvement of a child protection agency. This ethnography has shown that mothers living in family shelters are coerced by the threat of sanction. Although the fair hearing process is recourse for the aggrieved, it is yet another administrative procedure that robs poor people of their time and energy in an environment where people have to work *and* work “harder” for their benefits.

Welfare governance is also a continuous process (see Clarke 2004:119). I wrote in Chapter 4 that Governor Pataki proposed full family sanctions. Support for this was voiced in the testimony of two promoters of full sanctions at public hearings on "The Effect of Welfare Reform Policy in New York State" held in

July and September 2005. Lawrence Mead (see also Mead 1986), a longtime workfare champion pointed out the “loopholes” that he thought weakened New York State's work requirements; one was partial sanctions. His justification for full family sanctions is clear in his statement: "More importantly, partial sanctions should be eliminated for people who do not comply with the work test [sic, task?]. We close grants entirely for many other infractions in welfare and we should do it for this as well because this is the thing that has positive effects" (Mead in New York State Assembly 7/7/2005:14-15). Similarly Robert Doar, then Commissioner of New York State Office of Temporary and Disability Assistance endorsed full family sanctions in his testimony by saying;

. . . But the concern is -- is that without the threat of being able to, in an incremental way, reduce the grant we're not able to get some people, certain people, into activities that we think are in their long-term best interests and -- and that has been the experience in other states. . . (Doar in Assembly Standing Committee on Social Services, Public Hearing #2 9/21/2005:31)

It is evident from these statements that disciplinary techniques are integral to the state's workfare strategies. Returning to Foucault, what is particularly relevant from his observations of disciplinary techniques is that “. . . there is the modality: it implies an uninterrupted, constant coercion, supervising the process of the activity rather than its result . . .” (1984:181). Although the state espouses the self-sufficiency ideology, actual results, e.g., measures, goals or programs to help workers secure wages that meet the self-sufficiency standard for New York (Pearce with Brooks 2000, Pearce 2004) have yet to be implemented.

This exposé of some of the processes of U.S. social programs reveals not only the unequal treatment of U.S. workers and citizens, but some important state-

sponsored mechanisms that contribute to inequality in U.S. society. The following chapter focuses on the *work-first* principle and some of New York State's workfare strategies, illustrating how they have become more strict and inflexible since PRWORA legislation and also how they further marginalize and oppress a vulnerable population.

CHAPTER 8: WORK FIRST, WORKFARE AND EDUCATION

This chapter focuses on the diminished education options available to individuals receiving TANF compared to recipients of welfare in the pre-PRWORA era. It begins with a discussion of the influence of the “work-first” principle, that is, federal and state governments’ first priority to move recipients of TANF into the workforce. I discuss some of the work-first ramifications which range from decreased college enrollments nationally to denial of education by welfare bureaucracy locally. Following this are accounts of some participants’ workfare experiences that illustrate New York State’s emphasis on job searches and curtailment of post-secondary education. The accounts reveal that the pre-PRWORA period was comparatively supportive in terms of access to associate and baccalaureate degree programs, as well as financial support. The cases also emphasize the limitations of the options that are offered today. Additionally, two women who attended a university workfare program twelve years apart describe their experiences. Although they both describe the program in favorable terms, it is apparent that the main program offering has diminished in scope, having contracted from an associate degree to a certificate program.

Most participants in this research who were mandated to workfare attended a short-term work search or vocation training program instead of academic or other long-term educational programs that could potentially lead to higher wages, job advancement or a career. The short-term programs are an integral part of the self-sufficiency industry, aimed at moving people quickly into the workforce. I envision poorly educated, low-wage U.S. workers on a

work/workfare roller coaster. They are at high risk for repeated unemployment. When unemployed, some receive TANF benefits with accompanying workfare mandates that might include a workfare program. When they become employed, often their new employment is short-term because of the nature of the insecure low-wage labor market. Thus, when they become unemployed, they might receive TANF and workfare mandates begin again. This work/welfare roller coaster conceptualization is an updated version of the work/AFDC cycle (Edin and Lein 1997). But in the U.S. welfare state today, because of the temporary nature of TANF, the ride eventually ends.

Work-First, Work Activities and Education

Personal responsibility, self-sufficiency, work and work-first are ideologies and keywords inscribed in the federal as well as New York State welfare reform legislation. At the local level they are manifested in the welfare policy, language, bureaucrats' attitudes and workfare programs. New York State's workfare programs embody a work-first principle. Work-first is described as:

. . . the phrase used to convey the primary goal for applicants and recipients of Temporary Assistance in New York. The expectation is that adult clients will consider work their first priority and will view work as the goal of the program, regardless of the number of barriers the individual and family may have to overcome to attain that goal.

“Work First” is based on the idea that finding a job and earning a pay check is the best way for families to become self-sufficient. The responsibility of the local social services offices and their partners in the community is to support work and help families overcome barriers (New York State Office of Temporary and Disability Assistance 2000:5).

On the ground, this translates into TANF applicants and recipients *first* complying with workfare mandates. That is, they must engage in defined work activities⁸³ when the state determines that the person is ready to work, or after the person has been receiving TANF assistance for twenty-four months, whichever is sooner. Although the work activities range from unsubsidized employment to various kinds of educational options, most often a person accepts any job, even if it does not pay a decent wage, for example a wage that meets self-sufficiency standard for New York (see Pearce with Brooks 2000, Pearce 2004 and Chapter 6). Not only have workfare mandates and associated sanctions worsened in the PRWORA era (see Chapter 7), so too have the educational options and access to education. It has been found that the number of TANF recipients nationwide participating in allowable education and training that would lead to employment advancement is low in most states. In fiscal year 2004 in New York State, of the recipients who were counted as working, only 13% were enrolled in vocational training (lower than the 15% national average) and less than 1% were enrolled in jobs skills training (in Renwick 2006).

⁸³ The *New York State Plan and Executive Certification* reads: “Districts may provide, but are not limited to providing, the following work activities: a. unsubsidized employment; b. subsidized private sector employment; c. subsidized public sector employment; d. work experience in the public and non-profit sectors; e. on-the-job-training; f. job search and job readiness assistance countable toward participation rate; g. community service; h. vocational educational training; i. job skills training directly related to employment; j. education directly related to employment, in the case of a recipient who has not completed secondary school or high school equivalency; k. satisfactory attendance at secondary school or course of study leading to a high school equivalency; l. provision of child care for an individual who is participating in community service; m. job search and job readiness assistance beyond the level allowed to count toward participation rate; n. certain educational activities. o. Other programs designed to meet the goals of PRWORA and Title 9-B of the New York Social Services Law and included in an [sic] social service district’s local plan as accepted by the commissioner of labor.” (New York State Office of Temporary and Disability Assistance, 2002a:2)

In the pre-PRWORA era, under the Job Opportunities and Basic Skills Training (JOBS) program created by the Family Support Act in 1988, providing access to higher education for recipients of AFDC was a national strategy; post-secondary education could include two and four year college programs as a job training option. For example, in New York State, the City University of New York (CUNY) developed several programs to help AFDC recipients pursue a college education. Comparative research assessed the progress and performance of students in a few CUNY programs specifically designed for welfare recipients with students who did not participate in those programs. One major finding was that students in the programs designed for welfare recipients made above average progress towards the degree (Gittell, et al. 1996).

Post-secondary education is a state-allowable work activity, but it has changed considerably in scope since the 1996 legislation. Under PRWORA, within federal guidelines, states were granted the flexibility to design the types and duration of allowable educational and training programs that count towards TANF work participation rates. In Westchester County, during the time of my fieldwork in 2004, post secondary education was one of several education options deemed an allowable work activity, but it was limited to two years with extremely strict and restrictive provisions⁸⁴. For example, a student must be employed and

⁸⁴ According to the Westchester County Department of Social Services *Temporary Assistance and Food Stamp Employment Plan, January 1, 2004 to December 31, 2005*, Post Secondary Education is defined as: "No more than a total of two years of post-secondary education (or the part-time equivalent, if full-time study would constitute an undue hardship). Such post-secondary education must be necessary to the attainment of the participant's employment goal. Such goal must relate directly to obtaining useful employment in a recognized occupation" (Westchester County Department of Social Services 2004:19). Furthermore, enrollment is limited to community colleges and two-year colleges; four year colleges, provided that the course of instruction is limited to a two-year degree granting program; a licensed trade school; or registered business

satisfactorily earn a vocational training certificate during the first year. Beyond that, if the recipient is approved for enrollment in an associate degree program, she or he must earn the degree in a year or less. Assuming that a recipient is approved for a post-secondary educational program, the demands of coursework, homework, grade requirement, program completion deadline, and the mandated 30 hour/week work requirement, on top of household and family care giving responsibilities, can be overwhelming for a poor parent receiving TANF.

Moreover, the cost of tuition is often prohibitive. Other findings (Center for Women Policy Studies 2004; Martinson and Strawn 2002), as well as the participants' histories in my study, indicate that low skill and low-income students take longer to complete basic education, skills training and a degree program.

Multiple demands on them are not only a deterrent but can contribute to college drop out rates. In fact, since PRWORA, TANF recipients' college participation rates plunged nationwide (see Center for Women Policy Studies 2002). In New York, research findings reveal that from 1996 to 1999 City University of New York enrollment among students who received public assistance dropped from approximately 27,000 to about 10,000 (Price, et al. 2003:20). The lack of a college degree relegates workers into the secondary flexible labor market and has

school. The first 12 month of the education must result in a certificate and meet the requirements and definition of vocational education training and is considered as such. If a recipient opts to continue post-secondary education, she or he may be approved up to a maximum of one additional year at the sole discretion of the Department of Social Services with many provisos. Some of them are that the person must have earned a certificate having a minimum GPA of 2.5. The person must earn an Associates Degree in one calendar year or less. And, the person must be concurrently engaged in 30 hours of work activities, some of which are employment, federal work study and internship. The student cannot quit or reduce employment or a work assignment and continue to be approved for the education. During the second year she or he must achieve satisfactory progress, that is maintain a GPA of 2.0 or better; other rules apply for those with a GPA less than 2.0 (Westchester County Department of Social Services 2004:19-20) .

a negative effect on earnings potential. An analysis of wage trends in New York from 1990 to 2004 shows that median wages for workers with a bachelor's degree or higher increased by 8.7%, whereas those with less than a high school education had a wage decline by 13.3%. Workers with some college experience had a 5% decline. The wages of workers with only a high school education remained flat (Fiscal Policy Institute 2006b:26). Many of the participants in my study are educationally disadvantaged and thus experienced wage erosion and have dismal future earnings potential in the low-wage labor market.

Of the forty-two participants in my study, seven (16.6%) have a college degree—three earned an associate's degree, three have a bachelor's degree and one woman has a master's degree. Of the seven, four earned a degree in the pre-PRWORA era while they received public assistance, two of whom hold a degree from the City University of New York.

In addition, ten women (23.8%) have some college, ranging from a single class to senior status. Thirteen women (30.9%) only have a high school diploma (n=9) or General Educational Development (GED) equivalency (n=4). Twelve women (28.6%) did not complete secondary education. Of those, two did not finish grade school. Some participants completed vocational training such as computer, secretarial, word processing, cashier, home health aide, nurse's aide, electrocardiogram, and phlebotomy training. Some paid for the training themselves, and others attended the training through a workfare program.

Some participants had educational and career aspirations that they were exploring or actually pursuing—obstetrics and gynecology, media studies,

physician's assistant, and penning a book. Some strongly desired an education for careers in social work, psychotherapy, and accounting. A few women had ambitions, such as careers as a physical therapist and a marine biologist, but figured those were dreams that would go unfulfilled, requiring major investments of time and finances, which they lacked. Others merely desired a high school equivalency diploma or to complete a degree so as to increase their marketability and earnings potential. Some had modest goals that would not yield high incomes—nurse's aide, "get into computers," or work in some caring capacity with children or the elderly. Nonetheless, a common aim was self-improvement reflected in the oft used term to "better myself." Participants unequivocally recognized the value of education for themselves and their children. A twenty-eight year old Black woman and mother of five children said, "I want to get my GED. Basically because I try to instill in my kids how important school is." This sentiment was elucidated in Jones' research (1993). He observed a "culture of achievement" among the majority of poor parents in a Head Start Program who attempted to instill values and attitudes in their children that would help them to succeed despite myriad obstacles common among impoverished families.

Participants' pursuits of and access to education are influenced by career aspirations and their current level of education. They are limited by their assets, debt obligation, financial aid, public policy, time, energy, childcare, transportation and the imperative to work (mandated or by choice).

For TANF recipients who want to pursue an education, their access to education is severely hampered by PRWORA mandates, "work-first" principles,

federal work participation rates, and TANF funding earmarked for specific education (cf. Polakow, et al. 2004). In my research, participants complained that education must be DSS-approved. Some educational options (e.g. high school equivalency, English as a second language) are essential and would be beneficial to those with limited education. However when vocational training is offered, it is generally short-term and targeted for specific low-wage jobs in growth-oriented, service sector industries, such as home health aide, basic computer, child care, and security guard training. Training is often administered by state or private agencies that have contracts for such purposes and entails governance. Moreover, recipients may not necessarily prefer these options. Many people I spoke with desired other areas of education ranging from culinary arts to a college degree.

Although some participants were offered different types of job training, others approached their DSS caseworkers about educational options but had been dissuaded, flatly denied or threatened with a sanction if they attended a non-approved program. Mercedes Carlisle went back to college during the period she collected Unemployment Insurance benefits after she lost her airline industry job. When she subsequently slid into financial decline, she applied for public assistance. During that time, she recalled that she was "offered no kind of vocational or educational training whatsoever." Mercedes thought that a person cannot be in school while receiving welfare benefits and she feared repercussions.

A lot of women I was with, including myself, had to hide the fact they were going to school at night. Or pursuing an education. Because that would be used against them. You can't do that, you can't be in school. Even though it's not interfering with your day time employment. . . .

No, I never told anyone. I kept it a total secret. So here I was, this woman learning about gender oppression and cultural oppression in school, and at the same time, experiencing it in the day. It was very interesting.

When Roberta Maza received TANF in the aftermath of her financial decline following her husband's incarceration, she was refused training. After a decade hiatus from the labor force, she began a job search, but lacked the confidence she had years earlier while working as a legal secretary. She knew computer basics but did not know if her skills were up to par. She felt that the free, basic computer classes offered to her were inadequate for her needs and requested more advanced training. Her caseworker felt otherwise and did not approve the training she requested, claiming that she would acquire the skills on the job.

Carissa Simone, a long-time welfare recipient who lacked a work history in the formal economy, said "I always expected for welfare to send me to go get a trade or send me to school for anything. And they never did that." It is not clear whether Carissa asked about educational options. But having completed the 10th grade, Carissa could have benefited from high school equivalency education.

Anita Rodriguez, who described her insecure labor as a nurse's aide in Chapter 6, had some thoughts about the lack of education alternatives and workfare in the PRWORA era:

I think welfare has changed because they no longer give you the help that you need for [people] like me. Dropping out in the 6th grade, I never got, I don't have a high school diploma. They never push you to get your education to like stay off of DSS. Sometimes I feel like they always want to keep you on. Which is bad. They never gave me the opportunity to go into a training program. They always wanted me to go back to work. And

every time I went back to work, it was always a job that I really didn't want to do.

I discovered numerous agencies that provided educational programs for low-income adults. This is not to say that participants would have found them suitable or desirable. However my data indicates that many people did not know about them because they were misinformed, misdirected or not told (cf. Kahn and Polakow 2002). In addition, many of the participants were kept in the dark about rule changes pertaining to education.

For example, none of the participants recalled being told by a caseworker about a New York State law favorable to students receiving TANF that had been in effect since 2000. The law clarified "that certain work study and internships shall be counted toward a client's work activity requirements and that districts shall make reasonable efforts to ensure other work activity assignments do not conflict with the student's academic schedule" (New York State Senate 2004 S6358; see also New York State Assembly 2004 A10097). The legislation was a grassroots initiative spearheaded by the Welfare Rights Initiative within Hunter College of CUNY as a contestation to the dramatic drop in the CUNY enrollment in the aftermath of the workfare initiative under PRWORA (Lane 2002; Loffredo 2001). When the law passed in 2000, it was a victory for the Welfare Rights Initiative, its collaborators, supporters and presumably for college students who were recipients.

However, based on my findings, information about the Work-Study and Internship Law was not well disseminated. In fact, I gave the particulars to a few who were enrolled in college or eager to learn about their educational options.

The information that was commonly disseminated was workfare notifications to perform some type of work activity that entailed full compliance of specified activities.

Workfare Experiences

The majority of the participants were involved with workfare during their welfare history, some of which spanned the AFDC and TANF periods. Some people presumably escaped it due to an exemption such as having a child under a certain age, domestic violence or disability. Workfare encompasses a range of work mandated activities. One form is a work assignment in which an individual works without compensation in exchange for welfare benefits. A few people found this appalling, likening it to "sharecropping" and "free labor," or thought it absurd when it paid the equivalent of a welfare grant (see Boris 1999).

Another type of workfare is a welfare-to-work program. Thirty-two of the forty-two participants were required to attend some variation that included short-term job search and job readiness programs, vocational training, or a certificate or degree program designed for welfare recipients at a local college. People had various opinions and experiences depending on the type of program, tasks required, staff, regulations, hassles, and their education and work history. In the next section some study participants describe their workfare experiences in the AFDC and TANF periods.

Job Search and Job Readiness Assistance Programs

From the participants' descriptions of the programs, it appears that the most common workfare programs that they engaged in were short term, usually six-weeks, job search and/or job readiness programs. Participants' assessments varied. Some liked the program, or considered the program to be useful in general, or practical for others but not themselves. Some thought their experience to be futile or an unproductive use of time. A few complained that they were merely given a classified newspaper section and phone book and told to make "cold calls." Several found a job during the time they were in a program, yet some of them thought that they would have found employment regardless. Participants described programs administered by state and non-state agencies contracted by the state or county; they were cognizant of sanctions that would be imposed if they did not attend. The six-week job search program assumes the availability of jobs and that one can find employment during that period; many did not find jobs during their first program and were assigned to another. The insecure labor market was not implicated in people's unemployment (see Chapter 6). Instead the blame was often directed to the individuals, sometimes in a demeaning fashion. Some of participants' resounding criticisms were the lack of available jobs and the pressure to find one. Participants wanted an employment service that matched their skills to occupations and provided leads for suitable jobs. Lorna Webster, Sandee Staton, Chandra Alexander and Shayleen Vaughn told about their job search and job readiness assistance programs.

Lorna recalled the PRWORA workfare mandates imposed on her. About two months after the birth of her second son in 1998, she received a letter from the welfare agency regarding work eligibility. She subsequently met with a caseworker with her resume in hand and recalled her experience:

I know I am able to work. But I just had a baby. And I had a Caesarian. So I need time to heal. And they're like 'Well we can only give you like four weeks and then you have to get back out there and you have to find a job.'⁸⁵ . . .

Lorna attended the job search program, but it did not meet her expectations. She thought the program was ill suited for her particular needs and that it was a waste of time. She was also critical of the overall failure of the labor market, caseworkers' condescending attitudes and their failure to supply her with tangible employment leads.

. . . I mean it got to the point where I was really pissed off about it. Because just imagine eighteen people in the room. One person in a suit and tie, clean cut, telling you, 'you can get a job, you just don't have the skills, you just don't have the tools.' I've had jobs all my life. Don't tell me what I don't have. Give me leads. Don't give me lectures. . . . But they don't do that. They want you to sit there and listen to their lectures and play these little interview games. I mean don't get me wrong 'cause [for] somebody who's never had a job, it's a start, it's a jump off. But for me, I've been there, I've done that, I know how to get a job. Tell me where they're hiring, don't tell me I need to go get a job. Give me papers saying, 'well, these six places are hiring, go fill out applications.' Out of those six, I guarantee three would be calling me back because I'm a good worker. I have letters of recommendations that you wouldn't believe. . . . Just from reading the letters you would hire me. But they're telling me, 'Oh no, why don't you have a job now?' 'Because the economy is screwed up, you retard.' That's why I don't have a job. But to them, it's

⁸⁵ *The New York State Plan and Executive Certification* defines all the exemptions from federally countable work activities. One exemption category is "a. Custodial parents or caretakers of children under one year of age for a total of 12 months (lifetime), with only three months exemption for any one child of the parent or caretaker, unless the district decides to use more than the three months or all of the maximum 12 month period for any one child; . . ." (New York State Office of Temporary and Disability Assistance 2002a:1).

like nobody gets a job because nobody's able, or you're not capable of getting one. They make you feel like you are less than what you are.

Lorna resumed working part-time at nights at the job she held before having her baby. She withheld reporting her part-time employment to her caseworker because she thought "part-time isn't good enough for Social Services." Moreover, she kept her benefit payment at the same level; her budget would have been recalculated on new income and her grant might have been reduced or terminated. This withholding strategy is commonplace for two reasons. Lorna needed to maximize her TANF income to supplement a part-time, low-wage job that lacked benefits. And due to the volatility of low-tier employment, the job might be short lived. If her case was closed, she would have to reapply and wait out the eligibility process that could be long, as illustrated in Chapter 7. This is an established adaptive strategy, albeit risky for her actions could be considered fraudulent (see also Susser 1982).

Because Lorna's case indicated that she was still unemployed, she was assigned to another work search program. Her search for full-time employment was self-motivated and diligent, and she complied with program requirements in order to avoid a sanction. Lorna took advantage of the bus passes and clothing allowance that were program benefits. She said that the latter "wasn't a lot," but she was able to purchase about "eight outfits." However her lament was similar to that made about the first program—she wanted solid leads to pursue. She said,

Because with the program, I was doing my own thing, really; . . . sign the sign-in sheet, snatch up some papers, make a couple of phone calls and leave. I already had my week set though. So basically I just went there so I wouldn't get cut off so it would look like I was really trying to work with their program. But what they have you doing is insane. It's insane. They

have you looking through the phone book, calling places out of the phone book. . . . If you're gonna call yourself an employment center, you should have places that are ready to employ. . . . help me become employed, don't help me do the things that I'm already doing on my own that I don't need you for. That's a waste of time. . . . Doing all this crap that we already know what to do. If we didn't, we wouldn't have a resume. If we didn't, we wouldn't have work history. Get us leads. . . . That's all I want.

Some other women had experiences with multiple job search and readiness programs over time. Sandee Staton, a thirty-three old mother of three children, has a work history extending back to her teen years. During a nine year gap she raised her children, and she took secretarial courses at a local college. Sandee returned to work in 1999 when her youngest was about a year old. For many of her working years she relied on public assistance. Although she tried to get off, something unforeseen happened that required her to lean back on Social Services.

Over the years Sandee was assigned to four job search and readiness programs. Therefore she was duly qualified to make an informed assessment. She thought that for her, the programs were inappropriate and inadequate. Sandee said, "When they started the reform, it was better because they helped you in the work program, helping you try to get a job. But for some of us, it didn't help us. It just ended us back in another work program; another work program doing the same thing." She remembered telling the job counselors that she had her resume and had work knowledge and experience. She explained to them, "All I needed was a job. I don't need the program." Sandee did not believe she needed help writing a resume, training on how to conduct herself on an interview, or advice on where to go to buy clothing for the job search. Yet, she admitted that she picked

up some useful tips watching films on mock interviews. And, in the last program she made use of the facility's computers and databases for her job search.

Twenty-two year old Chandra Alexander was mandated twice to attend a PRWORA era job search program. She "liked the program a lot, a great deal." Her work history included a five-month stint as a supermarket cashier in her high school years. During the height of the 1999 tax season she worked as a receptionist/secretary at a tax service firm. For about six months she was employed as a cashier and usher at a local movie theater. When Chandra attended the first six-week welfare-to-work program in the winter of 2002, she had not worked in a year. She had had a baby in 2001. Although she felt confident about writing a resume, she took a resume workshop in order to improve upon it. She found the PowerPoint and Excel classes to be helpful, especially since she was looking for a secretarial or reception position in which it was likely that she would use computers. Throughout the first six-week program Chandra applied for about thirty secretary, receptionist, retail store sales representative and cashier positions. She said she went "everywhere"—Best Buy, Circuit City, Victoria's Secret, Target and different stores at the Galleria, an urban mall. No one called her back. Feeling very qualified initially, the search left her discouraged and unemployed. In the summer of 2004 she was mandated to another job program. Her job search was a repeat of the first; so was the outcome.

Twenty-one year old Shayleen Vaughn spoke about being in a mandated welfare-to-work program after she was released from prison and living in a shelter for single women.

SV: And they sent me to [non-state agency]. That was supposed to be getting you ready for the work place. Learning how to do a resume and stuff like that. . . . They would give you a long-ass sheet with like twenty dots. Somehow you gotta go and you gotta fill out all these applications. . . . Where though!? There's no where that's accepting work. You see some places say they're hiring. Then you go in there, you go fill out the application and then that's one. Meanwhile you gotta find nineteen other ones for this month. . . . They're not giving me money to go outside of the jurisdiction. . . . What else is there? I just didn't understand it. I didn't understand it.

TL: Did they give you leads?

SV: No. . . . they were trying to tell me how to do a resume and all this shit, I already worked. So like man, forget this, unless they send me to a work site then I'm not really gonna do it. And then I went AWOL. So I didn't really care.

. . . .And I'm like, I'm trying to tell these mother fuckers that I'm pregnant, like, you know what I'm saying. And they're telling me that unless you are seven months pregnant, that you have to go to [the workfare program] still. I believe it was like either five or seven months⁸⁶. And I'm like, 'No, I don't want to go work, cause I'm like sick, I'm getting sick.' I'm throwing up and doing all this shit. And they're making me do all that. And then they're making me run back and forth from DSS to the [shelter]. And it was winter, and I lost the baby. I had a miscarriage. . .

The overriding theme among the four participants' stories was that each wanted more from the workfare program—a job. Indeed, each had some work experience and felt they knew how to write a resume. They were generally frustrated by the push into what they perceived as a lackluster labor market. And their qualifications and searches were aimed toward the low-wage service sector where they would have little opportunity for career and salary advancement.

⁸⁶ According to the *New York State Plan and Executive Certification* other exemption categories from federally countable work activities are: “b. A woman who is pregnant, beginning 30 days prior to the medically verified date of delivery of the child; c. Individuals who are ill, incapacitated, sixty years old or older or disabled pursuant to State law; . . .” (New York State Office of Temporary and Disability Assistance 2002a:2).

In the self-sufficiency industry the market is given primacy. This research has provided evidence that women work very hard to provide for their families. While some of their employment might have been rewarding, for many it was not, and a couple people worked in inhospitable and dangerous environments. A few women returned to work soon after having a baby. Yet workfare mandates seem to disregard women's own assessment of their physical and emotional condition and ability to determine if and when they are able to work. Even when people are at their most vulnerable, they are mandated to work and workfare.

Vocational Training

Several participants completed vocational training and told me of their experiences in great detail. Vocational training counts as a TANF work activity⁸⁷. The vocational programs they described as being approved by DSS generally fell into the categories of remedial education, high school equivalency training and job-skills training. Some of the vocational classes that participants attended were in the areas of healthcare aide, office skills, and childcare. The approved classes are mostly geared towards the demands of the local flexible labor market.

Some programs include "soft skills" training. Soft skills are associated with personal traits and non-technical skills. I learned that at one such training

⁸⁷ According to the Westchester County Department of Social Services *Temporary Assistance and Food Stamps Employment Plan, January 1, 2004 to December 31, 2005*, vocational training "May include, but not limited to, an organized educational program offering a sequence of courses which are directly related to the preparation of individual for current or emerging occupations requiring other than a baccalaureate of [sic] advanced degree. Such programs shall include competency-based applied learning which contributes to an individual's academic knowledge, higher order reasoning and problem solving skills, and the occupational-specific skills necessary for economic independence. Such term also includes applied technology education. Vocational educational training may not exceed 12 months for any individual (Westchester County Department of Social Services, 2004:19).

class most of the morning was spent discussing workplace behaviors and on tips for filling out job applications. Workplace scenarios posed by the facilitator initiated a class discussion on ethical behavior and interpersonal skills. At one point the facilitator discussed the habit of cigarette smoking and asked the class to calculate how much they spend on cigarettes per year; the amounts were tallied. The facilitator then asked them how they might spend that money if they did not smoke. He offered ways to quit smoking—avoid buying, borrowing or accepting cigarettes. This emphasis on the economics of non-smoking seemed inappropriate and off the point; instead it might have been more realistic to acknowledge structural factors, such as the lack of decent jobs or substandard wages.

The short-term job search, job readiness and vocational programs appear to be an integral component in the insecure labor market where people lose jobs, obtain public assistance benefits, attend mandated workfare programs and return to the low wage insecure labor market. When they become unemployed again, if they are eligible for TANF benefits, they begin the workfare process over again. Even those who completed vocational training for low-wage occupations (through workfare or on their own) are on a work/workfare roller coaster. They lack the education and skills for a career in the core labor market where they have the potential to make higher lifetime earnings and where workforce supports may be less disadvantageous for working parents than they are in the low-tier labor market.

Post-Secondary Educational Options

Earning a baccalaureate with welfare agency support and benefits is a thing of the past. In this section the short stories of Ruth Jenkes, Vanessa Geller, Desmond Hughes and Deirdre O'Hara illustrate the comparatively supportive environment within which they earned a degree during the pre-PWROWA era. They received welfare benefits while attending college and did not have to strictly comply with mandated work requirements. Deirdre's narrative is contrasted with Shayleen Vaughn's; they both attended a workfare program at a local college twelve years apart and tell about their education experience. A comparison of the participants' experiences shows how the educational options for poor people diminished in the PRWORA era.

Ruth Jenkes voluntarily participated in a workfare program in 1978 while she was attending college. She recalled that the workfare program was not mandatory. Although she worked for her AFDC benefits, her workfare experience was counted towards college credits. And, she was able to receive childcare for her two-year-old son. To help pay for her education she had grants and also earned income at a part-time job. But she needed AFDC to augment her salary; she also needed Medicaid. In 1982 Ruth earned a BA in business at a college within the City University of New York.

Vanessa Geller said she obtained student loans for an associate's degree program which helped because, "otherwise I wouldn't really have had money to eat, money to go to school or anything." She also received food stamps and cash which was "barely enough to get by." She remembered that she had to push for

herself and learn from other recipients about entitlements, because most of the caseworkers would not volunteer the information. When I asked whether the caseworkers were supportive of her academic efforts, she recalled they were basically neutral. She said, "the workers I guess they were just leaving me alone 'cause I was in school. They were just like, 'oh well, she's going, she's trying, just leave her alone.' You know. That's basically what I remember." She also recalled receiving transportation money for school. At some point Vanessa began working full time for the postal service where she worked for about seven years. When she began working, she quit school because the work hours interfered with school and her courses were not offered at opportune times. Nonetheless, Vanessa eventually finished her A.A.S and went on to earn a B.A. and M.A. All her degrees were conferred from colleges within the City University of New York.

Desmond Hughes began his college education in the late 1970s, which he financed with the aid of Pell and TAP education grants, which he had to "stretch as far as possible." He received public assistance and recalled that the welfare agency "didn't have any problem with a person who was striving or trying to move ahead and on welfare and going to college also." In 1982 he was incarcerated for thirteen months during which time he was selected to enroll in a college program that held classes in a state prison. Nine months into his jail term he was allowed school-release whereby he attended classes on the college campus. After his prison release, he was able to continue college until he graduated in 1984. However, finding it difficult to secure work after his incarceration, Desmond had to rely on public assistance.

Several participants attended post-secondary education workfare programs administered by colleges in partnership with the Department of Social Services (DSS). These programs changed over the years in response to PRWORA. One such program was the Learn Then Earn⁸⁸ Program at a local college. A program representative told me that when the program commenced in the pre-PRWORA era, it emphasized academics, but it has since pulled back on education and now focuses on “training, training, training.” She acknowledged that this was a disadvantage to students because they need an education; but they also need jobs, so it is now a training program. Undoubtedly the program is influenced by the “work-first” principle, hence the "training" is focused primarily on preparing for employment. Because the overall program receives funding from a block grant and is contracted through DSS, it is accountable for specific measures such as recruitment, retention and upgrades. The representative said that the latter is any "positive movement" of students in the workforce. This ranges from employment, additional employment hours or a salary increase.

Another New York academic institution offered the ADVANCE program to recipients of welfare; it was another educational collaboration with DSS that spanned the AFDC and TANF years. After PRWORA, the main program offering was downgraded from a two-year associate degree program into a one-year certificate program. Deirdre O'Hara and Shayleen Vaughn attended the program twelve years apart and describe their experiences.

⁸⁸ The names of the workfare programs, Learn Then Earn and ADVANCE, are pseudonyms. They mimic the names of typical programs that herald the work ethic and/or imply a positive outcome of the program and employment.

Deirdre O'Hara's Pre-PRWORA Era Workfare/University Experience

Deirdre O'Hara recalled that she received a letter from DSS in 1991 stating that she had to go to work or school. She remembered choosing between at least two colleges and a variety of programs such as nursing, water abatement, and x-ray technician. She chose the ADVANCE program, a two-year associate degree program designed for welfare recipients and began her studies in 1992. Students continued receiving public assistance benefits while enrolled. The classes were scheduled around children's school hours; during the summer the state paid for childcare. Deirdre majored in office technology and took the required academic subjects, such as English literature, social studies, European history, and myriad computer courses. In addition to the academic and vocational classes, the students were prepared for entering the work world. An entrepreneurial course, geared to women starting their own business, covered such topics as bookkeeping, marketing and securing start up funds. Representatives from local businesses periodically addressed specific topics. Deirdre recalled that college was a transforming experience, saying that ADVANCE was the greatest experience in her life.

. . . [Before entering the program] some of these girls couldn't even spell and they had high school diplomas. They couldn't write a paper. They didn't know how to type. We all learned how to type. I didn't know how to type when I got there. That was our first class, to learn how to type. Once you learned how to type, the doors were wide open. And just like I said, the self esteem aspect, I'm getting emotional thinking about it because it was such a good experience. And now, it was such a hard experience. Did we cry and have breakdowns! I was home typing papers until 3:30 in the morning and I had two little kids. And it was a hard time. But it was so worth it in the end. I didn't want to leave. I had such a good experience there. You felt like you were smart. You felt like you were doing something for your kids. You were getting an education so you

could get a better job. And I know that they tried to keep the [degree] program but they were cut. They cut them down so it was just a certificate. . . .

. . . We used to have a ball, I mean laugh. Definitely we had a lot in common. White or Black it didn't matter because we all struggled. And we all were married to jackasses that didn't take care of us. You know, unfortunately, we all made bad choices. And so we all came from the same boat, we all struggled. . . .

Anyway, that was a great experience. I mean that was like the greatest experience in my life. Because being on welfare all those years and not really going anywhere personally and everything and really feeling like I'm doing everything for everybody else. You know, 'cause I had two kids and was taking care of my mother, taking care of everybody. And going to school gave me an opportunity, really my self esteem really, really raised that time. . . . So there was only a handful of white people, otherwise it was Spanish and Black. And I graduated with distinction. You know, a couple people graduated with honors, I didn't. But I did graduate with distinction, so that was really, a really good experience. I love school. I really did. And I did well in it. So it was a good experience for me.

Deirdre graduated, earning an Associate of Science degree in Office Technology. Cognizant of the benefits of the program, Deirdre offered a concrete suggestion to policy makers: "have people go to school" and offer an academic/vocational degree program for people on welfare.

For Deirdre, a career after college was halted by the child rearing of a third son, and she has been plagued by back problems that limit the type of employment she chooses. Yet, Deirdre has worked and has not received TANF for a few years, but recently had to apply for food stamps. However, having an associate's degree, rather than merely a high school education gives Deirdre an advantage in the labor market. And, it was a springboard and incentive to continue her education. When we met, she applied to a local college and felt confident that her forty credits would be transferred.

Shayleen Vaughn's PRWORA Era Workfare/University Experience

Shayleen Vaughn attended the ADVANCE program in 2004, twelve years after Deirdre. By this time the program had changed in response to PRWORA. When Shayleen enrolled in the program at age twenty-two, she and her seven-month old son were living in a family shelter. By then she had experienced a number of crises and stressful events—multiple episodes of incarceration, separation from family, homelessness, shelter living, a miscarriage, and subsequently child birth. The responsibilities of motherhood instilled in Shayleen the incentive to adequately provide for her son and an aspiration for a successful life in the corporate world of work. Seemingly undefeated by some of the incidents that had led to her homelessness, she used her shelter experience as an impetus to acquire an education that she hoped would lead to a lucrative career. By the time we met for a follow-up interview, Shayleen had completed three semesters of the ADVANCE program and overall viewed it positively, although there were some aspects that she eschewed. From Shayleen's narration, it appears that the courses can be categorized as technical, vocational, academic and behavior modification. She is most critical of those involving the latter. Shayleen described some of her courses:

SV: Alright, my first semester I took a technology seminar which was they teach you how to basically fiddle around with Microsoft WORD. You learn how to edit documents, all kinds of stuff. Language seminar, that's writing. I wrote a persuasive essay; my persuasive was on medicinal marijuana. And I got an A on it. Because you know, shit is crazy. Alcohol and tobacco is legal and it tears you up just as bad. College prep seminar. It's basically teaching you procedures of going to school. How to take notes. You know, sometimes you gotta take a recorder to class. You gotta learn how to deal with your professors 'cause they're all

different. Like everybody's teaching style is different. I've got Keyboarding. Computers [. . . course]. That was good too.

TL: What's that about?

SV: Basically for people who are not computer literate. It teaches you how to save, how to print, real cut and paste, basic shit. You know what I'm saying? But it's really good for people who don't know 'cause you'd be surprised how many people are not into the whole computer revolution.

TL: Were you bored with that, because you knew all that [Microsoft Application Software]?

SV: Yes.

TL: So how did you deal with that boredom?

SV: How did I deal with that? The first marking period I excelled in everything and I got straight As. But I was bored. I was like, 'Man, this is shitty.' The only thing that's helping me is Language Seminar because I like to write. So the professor was helping me with my writing and everything. You know, putting things together. But I just said to myself, 'maybe it will get harder,' and it certainly did. . . .

But after that I also did a poetry thing and I did it on Robert Frost. Now, . . . you never know how many things fly over your head until you get the knowledge and it's like, 'WWOOO, I know that'. . . . And I'm so proud to be able to say, 'I know that.' . . .

I definitely cannot say that I didn't learn a lot. I learned so much. It fascinates me. It does. It really does.

TL: What were some of your most useful classes? You talked about the writing class.

SV: The writing class, the keyboarding class, the employment preparation and all of the business kind of classes, you know, where you're learning the professional jargon. Those are the concrete ones that I like. Also now I'm learning now to deal with Excel, Microsoft Excel. And I've been knowing about it, but it's good to just get in there and really, really learn how to do it. You know, with the formulas and things like that. 'Cause that's what employers are looking for. So it's definitely, I would recommend it for anyone. But you know, you've gotta have drive. If not, it's gonna drive you up a wall and you're gonna be like, 'Forget it.'

TL: You seem like you have over-drive.

SV: Yeah, 'cause I'm an overachiever. In my first semester I had a 3.8. Second semester 3.5. Third semester 3.6. . . .

TL: So how do you think this training is gonna affect your future?

SV: It's gonna affect my future in a major way, in a major positive way 'cause it's getting me ready to work in the corporate world. You know, you don't wanna be going into nothing blind. Plus you got that paper saying, 'Oh, we're behind you.' [The academic institution] is behind me. They're saying that I'm good; you know? So why wouldn't they want to hire me? . . .

TL: . . . Anything else you want to say about the ADVANCE Program? It sounds like you have a pretty good, positive response to it.

SV: There's nothing bad that I could say about it. It's a good program.

Yet, Shayleen's comments were less enthusiastic when she described parts of the curriculum that seemingly aimed at modifying an individual's behavior. Her narration about the non-academic classes at the ADVANCE program, which were her least favorite, can be interpreted as self-help or behavior modification techniques. She recalled:

SV: I had [. . . a] workshop series. It's about basically teaching you how to deal with your children. 'Cause you know we all mostly got little babies and stuff. 'Cause my son is unruly. He's wooh [*laugh*]. He fights and everything and he's only thirteen, fourteen months.

TL: Is it like a parenting class?

SV: Yeah. Basically.

TL: So what do they teach you?

SV: They teach you how not to hit your kids. How to deal with the pressures; like how to deal with them when they get fussy. You know, do you get fussy or do you try to help them. They help you with trying to nurture your kids. There's a lot of stuff that we do subconsciously, that we do without really noticing that it can change your kid. Things that you do and that some of them things I didn't know. Like the way that you deal with anger, your kid will learn how to deal with anger because of what

they see you do. That I really don't like it because I feel that I could be getting something else. I feel I could be getting a class where I'm learning something I'm touching base on something that I don't know yet. I really want to look into web design so [the parenting workshop] is like pissing me off [*laugh*]. We got Non-violent Communications. That's a workshop where we're reading a book and it's kinda good 'cause I do need to learn how to disagree without being offensive. You know, that's something that we definitely don't come programmed with already. We come into the world not knowing how to deal with people all the time, how to deal with our anger and to have compassion.

TL: That's a whole class called Non-violent Communications?

SV: Yep, we gotta book and we gotta read a chapter and do papers. Ahhh [*exasperated*]. I feel we can get rid of that too. . . . Then we had Business Communications. That class was useless. Oh, I think it was just the professor [*laugh*].

TL: So what was Business Communications?

SV: Basically we were learning how to write memos. She'd give us a memo where somebody was clearly out of their mind writing, you know, in all caps with fucking exclamation points, like they're yelling at you. And you gotta exercise your non-violent communication [*raises her voice*] and put it in a way that's not gonna be offensive, things like that. . . .

Both Deirdre and Shayleen seemed hungry for knowledge and were enthusiastic about the ADVANCE program because it afforded them a chance to learn and excel in an academic environment and boost their self-esteem. The differences in the program influenced their experience and outcome. First, Deirdre was able to choose a degree program from an array of colleges and degree programs whereas Shayleen's choices were not as broad. Both had computer technology courses but it appears that Deirdre's curriculum had more of an academic focus since it was longer and a degree program. It also seems that Deirdre did not have a time limit to complete the program because she interrupted her studies when she gave birth to her son. Deirdre's curriculum included

entrepreneurial courses geared toward the empowerment of women in the workplace. In the personal responsibility and self-help era, Shayleen was required to take what seems to be a parenting class that focused on behavior modification based on middle-class norms. It is not yet clear whether the ADVANCE program will help launch Shayleen into a career in corporate America, but she was enthusiastic and felt confident that the academic institution's name will enhance her resume.

In the new world of welfare, none of the participants were offered or encouraged to enroll in a bachelor's degree program as part of their work activity. The programs offered to TANF recipients now appear to be more employment focused rather than academic.

Yet, education alone cannot safeguard periodic financial decline or persistent poverty spurred or exacerbated by personal crises, physical and emotional hindrances, care giving priorities, flexible labor practices, insecure labor, wrong turns, and a host of other pressures that prevent people from finding and maintaining employment or keep them trapped in low wage employment. We have seen that Desmond's work history in the formal economy was irregular. Having had much difficulty finding work, he resorted to the illegal drug trade. Consequently this resulted in multiple incarcerations. Ruminating about some job prospects, he thought that in some instances employers were reluctant to hire him for entry level jobs because he was "over qualified." It is not clear to what extent Desmond was passed over because of his criminal justice record. Likewise Ruth Jenkes' career never fully took off after she graduated from college. She worked

as a “Gal Friday” in the media industry, but then became “actively addicted” when crack “hit like a tornado” in the mid to late 1980s. At some point she was incarcerated. However, with the aid of AFDC and other public assistance benefits, as well as post-incarceration services designed to give women a “second chance,” Ruth obtained residential, counseling, drug treatment, financial and transportation services. Ruth recovered but had some prolonged periods of unemployment especially after her incarceration. Her checkered employment history ranged from “menial things” to work as a case aid, research interviewer and a job in family shelter advocacy. For about seven years Vanessa Geller was employed with the postal service and she suffered some minor injuries on the job. After two separate accidents unrelated to work, a fall down steps and being hit by an automobile, Vanessa became eligible for Social Security Disability benefits and is currently unemployed, raising a toddler.

As I have shown in this research, countless pressures and crises can trigger financial decline; these can be particularly devastating to poor people. The lack of education might have contributed to their decline. Conversely educational credentials might have ameliorated a crisis or aided in the recovery. Because of this, it is even more important for poor and educationally disadvantaged people to be given a range of opportunities for further education.

It has been documented that current or former welfare recipients with low skills and educational levels experience little earnings growth over time because of limited opportunities for upward mobility. Moreover, education and skills have become more important determinants of employment opportunities and

wages than experience (Martinson and Strawn 2002). Much evidence has linked the acquisition of skills and educational attainment with earnings power. For example, California's TANF program, CalWORKS, allows TANF recipients to attend a community college for eighteen to twenty-four months as a means to satisfy TANF work requirements. A study tracking employment rates and earnings of recipients who exited the CalWORKS program in 1999-2000 revealed positive economic outcomes. Among the findings, CalWORKS students were twice as likely to be employed year round after attending college than before. The more education they received, the greater their earnings increase. The CalWORKS students who completed a vocational certificate or associate degree program had higher earnings and employment than those who completed non-vocational programs. The median annual earnings of associate degree graduates were five times greater two years out of school than their earnings prior to entry (Mathur et al. 2004). Similarly, U.S. Census data from 2003 found that earnings increased significantly with each level of educational achievement. People who dropped out of high school experience the lowest level lifetime earnings. Compared to women who *did not complete* high school, women who had some exposure to college increased their earnings by 57%; women who completed a bachelor's degree increased earnings by 182%. Compared to women who *completed* high school, women who had only some exposure to college increased their earnings by only 5%; but those who completed a bachelor's degree increased earnings by 58%. Comparing women of different races/ethnicities, minority women received the largest gains. Furthermore, higher education reduces poverty

especially among minority women. U.S. Census data from 2004 shows that for African American women the poverty rate decreased from 41% among those without a high school diploma to 17% for women with some post-secondary education and down to 5.3% for those who completed college. Among Latina the decrease was from 32% among women without high school diploma to 12% (some college) to 5.9% (degree) (cited in Jones-DeWeever and Gault 2006:4-5). Additionally compared to less educated individuals who received welfare, those with higher educational levels are less likely to return to welfare (Center for Women Policy Studies 2002).

Women especially must be afforded education opportunities throughout their life cycles. Care giving responsibilities, coupled with poverty-related issues and crises, can often inhibit women's ability to put her newly acquired skills to use at the moment. Many parents raise their children with no or little help from men or a support network. Therefore, education and an array of support services (financial aid, child care) for parents are necessary to help adults achieve economic independence and balance the pressures of home, work and school.

Conclusion

This chapter gave evidence that since the enforcement of PRWORA legislation, opportunities for academic and vocational education have diminished in scope and that work is the *first* priority. This is particularly problematic for TANF recipients such as those in my study. Eighty-three percent of the study participants have less than a college degree and almost a third did not complete secondary education. This has contributed to their weak position in the volatile,

low-wage labor force where their wages have eroded, earnings potential is poor and where they are exposed to (in)flexible labor practices. In addition to their educational deficits, many have experienced pressures during their life cycle that have caused or exacerbated their financial decline or poverty. It is impossible to know how the acquisition of higher cognitive and technical skills and academic education might have mitigated a crisis or aided in recovery. However research indicates that education buffers the risk of job loss and protracted unemployment. Moreover, as I have pointed out earlier, as education attainment increases, workers improve their potential for higher salaries, employment benefits and reduce their risk of poverty. For women with college experience, the lifetime earnings potential is higher; women of color are purported to receive the largest college premium.

Because of PRWORA provisions and work-first enforcement, recipients of TANF must engage in work activities. To satisfy work requirements, most of the participants were mandated to attend work search and readiness assistance programs. Some may have benefited from skills training, the use of a technology-equipped employment center, transportation and clothing allowance, child care subsidies, and employment. However, the services come with strings attached—governance by the state and private agencies, through surveillance, discipline and sanctions. Workfare in any form is a type of coercion. While unsatisfied “customers” can exercise choice and leave the program, many parents are coerced into complying. Parents risk forfeiting benefits essential for their families,

especially those living in a family shelter who would have "but no choice to do it" or lose benefits and housing (See Chapter 7).

Many people recognized the benefits of the job search and job readiness programs for others, but not necessarily for themselves. Most people were frustrated by the New York State labor market and the lack of available jobs. One fate was another mandated search program. In the job search programs individuals are pressured to find work within a short period and some stated that they accepted a job they did not want (see Anita Rodriguez' comment above). The unwanted jobs generally lacked a living wage and were sometimes short-lived. Thus, people obtain TANF, or in New York, if they exceeded the five year time limit, Safety Net Assistance. Then they are mandated to work or workfare. One factor that helps to explain people's successive bouts of unemployment and entry back into the social services system is their lack of education and access to educational opportunities.

Some participants' narratives reveal the contradictions in the messages they received in the workfare programs. Lorna heard, "you just don't have the skills, you just don't have the tools." The focus is on the deficits of the individual. There is a lack of consideration for systemic issues that create significant obstacles to obtaining education that could lead to employment in the core sector and sustained economic independence. Instead in the welfare system participants had been dissuaded and denied education. Today approved training is short-term. Some participants who have taken short term vocational training (either through workfare or on their own) often do not get the opportunity to utilize or maximize

the newly learned skills because they failed to find employment, or the employment is temporary or short-lived. Technology is sometimes obsolete by the time a person secures a position or masters a skill.

A resounding criticism among the participants is that educational options for welfare recipients are limited to the DSS-approved programs that count towards mandatory work requirements. What is flatly ignored in the welfare system is the “culture of achievement” (Jones 1993); many women yearned for an opportunity to improve their situation through education. Several women wanted to attend college. A constant lament was that they were told by DSS caseworkers that they could only do that on their own time. Most people did not have the money or financial aid to pursue their desired course of education. Those who pursued school obtained government grants and loans. However, research indicates that financial aid only covers a fraction of tuition and it too has diminished in recent years at the same time that the cost of higher education has skyrocketed. For example, the real value of the Pell Grants is half its 1970 value, the average of which only covered about a third of the cost of an average public two-year college in the 2003-04 academic year (in Jones-DeWeever and Gault, 2006:1). Furthermore, if parents manage to attend school, they must arrange for child care and reorganize their time to accommodate this additional responsibility. Even in those instances when recipients of TANF are approved for post-secondary education, the restrictions and conditions are so overwhelming, that the multiple demands of school, work and home often impede their completion.

The state-approved educational opportunities restrict the freedom of TANF recipients to choose their educational path. Participants had specific personal goals and desired the education to ascertain those goals. Not every participant aspired to hold a college degree; but many expressed interest in completing high school or specialized training. Lorna Webster, who worked in food preparation for years, wanted to attend a culinary institute. But, she saw no way to finance it. Even if she secured tuition, she required TANF income and the state would likely mandate her to work thirty hours a week. Advocates for the poor and research policy recommendations have long promoted the allowance of class time to be counted towards work activity and stopping the TANF clock. The combination of educational preference, financial and TANF aid, suspension of work assignments and TANF durational limits, child care subsidies and other supports would seem like a more successful national strategy for poor adults to achieve self-sufficiency, than programs forced upon them to satisfy work requirements. But that is the antithesis of neoliberal strategies aimed to shrink the welfare state and of the work first philosophy to move low-income workers, especially women, into the low-wage economic sectors. Here again we witness government processes that inhibit equal opportunities and thus contribute to disparity in U.S. society.

CHAPTER 9: CONCLUSION

Some valuable insights can be gained by positioning welfare restructuring within the framework of the global restructuring that occurred in late 20th century capitalism in which neoliberal economic and political practices emerged and unevenly flourished. The participants in this study, representative of recipients of welfare and workers in the United States, hardly benefited or greatly suffered from post-Fordist and neoliberal trends. Here I reiterate a few of these trends: robust tax cuts for the wealthy, inequitable tax codes⁸⁹, and labor market transformations. Some of these result in inequitable wages, decline in “quality” jobs and attendant wages, de-unionization, feminization of low wage labor and (in)flexible employment practices. Significantly, welfare restructuring tends to be a continual process.

In the federal government’s effort to restructure its functions and responsibilities, the nation’s impoverished people have born the weight of its attempt to minimize the nature of the government, i.e., the welfare state. In the devolution chain of welfare provisioning for needy families, the ultimate responsibility now rests with the individual. In this dissertation I have shown how adults who have acted responsibly as parents and kin caregivers are now required to take on state-mandated responsibilities in exchange for much needed TANF aid. The welfare program machinations of state workfare regimes—diversions and delays, time limits, sanctions, and employment mandates—serve a workfare goal

⁸⁹ U.S. families in the bottom quintile pay 11% of their income on state and local taxes, which is 4% higher than the top earning fifth of families (Waldron, et al. 2004:10).

that functions to supply labor to the local market. To be sure, New Yorkers who have exhausted their TANF grant have benefited from state Safety Net Assistance—one positive aspect of devolution for recipients. Nonetheless, in the PRWORA era, cash aid for poor New Yorkers has contracted due to the inflationary erosion of the basic welfare grant that has not increased since 1990. And PRWORA provisions resulted in benefit cuts and terminations and strategies to supply the market with low-wage workers. Concomitantly, for many low tier workers, their wages have also eroded. Conducting a study of welfare restructuring in an affluent community afforded me the opportunity to compare the circumstance that precipitated the need for welfare among a broad range of individuals including those who experienced a middle-income life style downhill slide. As the quality and wages of jobs decline, and as the U.S. welfare state moves increasingly towards a bona fide workfare state model, the TANF program appears to be evolving into one designed for the downwardly mobile middle-income and working class workers rather than for impoverished people who need aid throughout their lives. As the (in)flexibility of the labor market increasingly corrodes the economic security of more U.S workers, TANF will become a recourse for them, but only temporarily, and certainly not throughout life. Harvey (2005) and others have theorized that neoliberal political and economic practices created class inequality. My research has built on this theory and has illustrated how federal and state welfare policy, the flexible labor market, and a dispersed welfare bureaucracy converge and conspire to unequivocally intensify the pressures and insecurity in people's lives. This interrelationship may also

have contributed to U.S. inequality and poverty. As this research waned, Census Bureau data indicated that since the end of the 2001 recession, the nation experienced four full years of economic growth. However, in New York poverty rates did not decline. In fact it had a statistically insignificant increase from the previous year and stood at 14.7% in 2004-2005 (in Fiscal Policy Institute 2006c). The ethnography in my research attests to the poverty and insecurity in disparate areas of people lives, especially in the labor market. Moving people into a low-tier labor market where inflexible labor practices are the norm and where people are at risk for repeated unemployment, feeds a public-private self-sufficiency industry that has intensified in the neoliberal era. But people are far from self-sufficient when they struggle and must devise creative strategies to feed their families. What follows is a summary of the ethnographic findings that support my arguments.

Life Cycle Insecurity

This research has emphatically shown that for many impoverished people the need for welfare arises from time to time throughout one's life cycle. What is evident is that during the course of a lifetime, people experienced sequential and often concurrent pressures that led to their need for AFDC/TANF cash and other government aid. Several women assumed the responsibilities of adulthood in their mid and late teens for such reasons as the loss of a parent, becoming homeless, aging out of foster care, and early pregnancies. Some needed welfare and other public assistance aid to cover medical and other household expenses. Others required welfare to defray the expenses associated with child-rearing

which can continue for many decades when births are multiple, spread far apart, and multigenerational. Many women were care givers for sick or disabled children, partners and other kin, especially dying parents, precluding full-time and permanent employment. Many women supported their family with little or no male support; often the low-wage income of husbands and male partners was insufficient.

The many stories show that family pressures have multiple effects in different family spheres and can trigger crises throughout the life cycle. In comparison to families with middle-class resources (i.e., education, higher quality jobs, economic and kin safety nets) poor families generally do not have the sustaining social and financial cushions to tide them through a prolonged crisis. The five-year TANF time limit, obliterating the federal safety net that had been in place for sixty years, takes no account of these recurrent life time needs. Young mothers will reach the TANF lifetime limit at the beginning of their child rearing years. I have suggested that the earlier people enroll in the welfare system, the more the time limit harms them over the life cycle. In the U.S., as impoverished people age and experience sequential crises necessitating the resumption or continuance of welfare, they edge closer to TANF termination. The time limit thus threatens their family wellbeing.

Welfare System Insecurity

My research found that the flexibility granted to states has created greater inflexibility for TANF recipients and thus resulted in a harsher environment for them. From a devolutionary perspective, states respond to economic fluctuation.

In a fiscally weak environment New York proposed or enacted changes that would further erode welfare benefits, increase the difficulty for recipients to continue benefits, and aggressively push the workfare initiative. Moreover, welfare restructuring remained on the agenda during the jobless recovery and is a continuing project.

The U.S. welfare program is now a highly insecure source of income maintenance since it is no longer an entitlement. Furthermore, PRWORA has resulted in a more complex bureaucracy owing to the increased employment-related directives and the layers of state and non-state partnerships that implement workfare and other welfare-related activities. We have seen how governance in a dispersed bureaucracy has increased the efforts, responsibilities and frustration levels of recipients. When the approval and/or continuance of cash are at stake, recipients are in the insecure position as compliant subjects. Prolonged eligibility processes lengthen their engagement with welfare staff and increase the prospect of governance.

PRWORA mandates and personal responsibility through work ideology have resulted in the intensification of work mandates and workfare activities. Workfare is paradoxical. Some people have benefited from skills training; employment counseling; use of computer technology; child care, transportation and clothing subsidies; and employment. However, short-term workfare programs are often ineffective for attendees and cater to the flexible labor force. Moreover, workfare is integral to the self-sufficiency industry in which people are subjected to governance by state and private agencies through surveillance and

discipline. PRWORA era sanctions have intensified. They can have a severe financial impact on families who live on an extremely lean budget, and are especially injurious for families in shelters who are at risk of losing a shelter assistance grant and residency.

The PRWORA provisions and work-first principle have diminished the educational opportunities for TANF recipients. Federal and state governments appear to be blind to the research and statistics that overwhelmingly indicate that increased educational attainment correlates with increased lifetime earnings and decreased poverty level, especially among minority women. Policy makers myopically consider the labor force as the prime means to self-sufficiency and disregard any concerted national effort to prioritize access to education and financial supports for poor people, especially minority women. We have in place a U.S. welfare system that abets the insecurity and poverty or near poverty of low-wage families.

Labor Market Insecurity

A significant finding of this research is that most of the participants experienced labor market insecurity. The shrinking of the welfare state and an inequitable labor market conspire to create insecurity for those at the bottom. I have shown that the minimum wage of \$5.15 in 2004 was insufficient to cover the fair market rent and was below the New York self-sufficiency standard in

Westchester County. Although the state and federal⁹⁰ minimum wages have increased since then, the wages fall far short to achieve economic independence.

Participants' risk for underemployment and unemployment was greatly due to structural factors ranging from recession, corporate restructuring and flexible staffing practices, as well as personal factors such as education deficit. Many adults and their children had chronic health problems that made long term employment problematic. Much of their nonstandard employment was part-time, temporary, and/or seasonal; hours were erratic and insufficient. Some worked as independent contractors, temps, or outside the formal economy; their informal work and formal non-union jobs lack workplace protections. Most experienced an erosion or serious decline in wages as they worked serial jobs. The recent insecurity in the labor market has affected middle-income workers, especially women, so that for the first time in some of their lives they needed to resort to TANF.

Another salient finding is that much labor market insecurity stemmed from employer flexible labor practices. In nonstandard employment and low-tier occupations where "flextime" is not an option, flexibility appeared to be advantageous to the employer, whereas it was often disadvantageous to employees. For example, some employers only offered part-time employment, progressively reduced hours and over-staffed to accommodate flexible scheduling and staffing exigencies, presumably to contain expenses. We have seen that

⁹⁰ The federal minimum wage increased in 2007. In July, the new wage of \$5.85 (from \$5.15) took effect. It is scheduled to increase to \$6.55 in July 2008 and to \$7.25 in July 2009. See Chapter 6 for the New York State minimum wage.

employees demonstrated flexibility when they worked additional hours to alleviate a staffing shortage. Yet, employers exhibited inflexibility when the employees' emergencies, health, child care or personal issues interfered with work schedules. The balance of power is clearly in the domain of the employer who can exercise control; the employees have little autonomy in nontraditional and marginal employment.

Employees are also disadvantaged by flexible staffing when it prevents workers from undertaking supplemental employment in those situations where schedules are unpredictable and erratic. Additionally, flexible scheduling yielding inadequate income often necessitated an array of government assistance benefits, including TANF, as a wage supplement or during periods of unemployment. Workers who augment their income with TANF are subjected to dual governance--workplace *and* welfare/workfare regulations. Moreover, when wages fluctuate, so do government benefits. Managing wage changes adds an administrative burden to workers' schedules and any oversight is risky and may result in punitive action, e.g., repayments, case closures or fraud allegations. Low-wage workers whose TANF cases are closed or who earn "too much," become ineligible for TANF and other government aid. For many, this loss of supplemental income keeps them at the poverty level or slightly above. Survey data from 2003 indicates that of the 5,131 low income, female headed households in Westchester County, 65% received no income from public assistance or SSI; 31% were "with work effort" and 6% were working full time (in Fiscal Policy Institute 2004b). When public assistance aid is unavailable, many people

increasingly rely on private resources—community organizations and kin (Stack 1974; Susser 1983), as many families have in my research.

Several participants obtained employment through temporary agencies, including the home health aides. Temporary help agencies have experienced a growth since the 1970s and have become integral to employers' personnel strategy. Yet, as studies on the preference of temporary workers have shown, up to 60% is involuntary. Temps often work in low-skill jobs typically lacking employee benefits and career advancement; they earn lower wages compared to regular workers (in Kalleberg 2000). My ethnography has illustrated that when workers secured employment through an agency, the extent of their work assignments varied. Some complained that work was inconsistent or scarce. Their labor was exploited when they were only offered downgraded assignments at lower pay where employers could utilize their higher level skills. One such occupation was the home health aide which, in the Hudson Valley, had "very favorable" employment prospects through 2014 (New York State Department of Labor 2007). As such, this and similar occupations are suitable workfare occupations (security guard, medical billing clerk). Short term training is approved for these types of low-wage, in-demand occupations. Employers who staff using workfare-trained employees can minimize their investment in education and gain in employee productivity. Moreover, when an employee is terminated, the employer can simply replace a flexible worker with another who received training elsewhere. In contrast, terminations can have serious short-range and long-term ramifications for employees as illustrated in the ethnography.

An (in)flexible labor force is incompatible with the child care needs of working parents. Often the cost for safe, nurturing child care is prohibitive. Subsidies, when obtainable, are time limited and fraught with bureaucratic regulations and frustrations. A parent must arrange a workday to conform to the schedules of employers *and* a day care facility. Generally child care centers are unavailable to evening and night workers. Child care is particularly problematic for workers who receive TANF. When child care is unavailable, it puts them at risk for protracted unemployment or losing work. When they do not work, they risk losing benefits.

The impoverished ex-offenders who currently have marginal employment or had prolonged unemployment who previously made a living on the streets through the sale of drugs paid mightily for their illegal work in the informal economy. Their lives were disrupted during their incarceration and they struggled after their release. Some have benefited from the educational programs offered in prisons and from the post-incarceration services they received decades ago, an era more sympathetic to ex-offenders. The lifetime ban on TANF and food stamps for individuals convicted of a felony under federal or state law involving the use or sale of drugs after August 22, 1996 is an exemplar of a neoliberal policy that is detrimental to impoverished individuals and widens the gap between the rich and the poor. From a devolutionary perspective, New Yorkers are not affected by this draconian provision, for the state opted not to impose it.

Housing Insecurity

The low wages of the flexible labor force creates insecurities in families' household economy. A prime factor of household insecurity stems from the high cost of housing in Westchester County. When a low-income household spends well over thirty percent of its income on rent, the balance is often insufficient to cover family expenses. Many families thus live in unhealthy apartments in neighborhoods that some considered dangerous. Public and subsidized housing and other government rental assistance programs are also generally insufficient to cover demand. Federal and state funding slashes result in subsidy freezes. Private landlords are not obligated to rent to low-income families, even those who have a Section 8 voucher. Landlords may decide to relinquish renting under the guidelines of the program or sometimes they are cut off for not complying with program housing standards. Consequently, on short notice, a family can lose their housing. The participants in this research can attest to the housing problems that led to an eviction crisis that triggered myriad consequence—from living on the streets to a shelter. Shelter residents must also contend with house rules, surveillance, crowded quarters, lack of privacy, and other stressors. Dispersed governance extends to shelters in which residents must be especially compliant or risk family eviction. A common strategy to ameliorate a housing crisis is “doubling up” with others. Hardly a panacea, crowded living conditions often result in strained family relations. The U.S. welfare state formed in the 1930s lifted some financial pressures from families. The dismantling of the welfare

state since the 1970s however has increased their pressures. Kin support is not always feasible or sustainable to ameliorate a crisis and poverty.

In today's neo-conservative and neo-liberal environment, there appears to be little moral obligation or political will to adequately provide for the American working class, let alone poor families. I have shown that the minimum wage is insufficient to achieve self-sufficiency. The four year TANF reauthorization process was a political battle ground for legislation by promoting "traditional" and "healthy" family values and a self-sufficiency work ethic versus provisions for workplace supports and poverty reduction. Conservative and neo-liberal ideologies prevailed, worsening the playing field for poor people. The new rules will spur state initiatives to move more TANF recipients into local labor markets. It is against this changing punitive policymaking environment that I challenge the speech-making of politicians and policy makers who insinuate that PRWORA is a "success" because it moved unprecedented numbers of people from welfare rolls into the labor market. This research contends that "success" is tied to the achievement of the federal and state government neoliberal objectives of reducing their responsibility to impoverished people by reducing social service expenditures. It abets the movement of cheap, mostly poorly educated, female labor into low-wage, non-union jobs in the interest of profit. The current course of punitive policymaking also increases the pressures and insecurities in many domains in their lives.

This is an era of so much rhetoric about national security. But that concern for security does not extend to all of its citizens. Welfare restructuring,

bureaucratic public-private administration and an unfair labor market conspire to create insecurity, recurrent life crises and family poverty for those in the bottom quintile, the poor in the United States.

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