

—— Chapter 1 ——

Single Mothers, Welfare, and Low-Wage Work

ON DECEMBER 18, 1994, the cover of the *New York Times Magazine* featured an African American single mother of four. In the photograph, Mary Ann Moore stands in an apron and sanitary cap in front of an industrial-sized stove, ready to start her ten-hour work day as a cook in a Chicago soup kitchen. When *New York Times* journalist Jason DeParle interviewed Moore in the fall of that year, she had been working at this job for almost twelve months.

As the article revealed, thirty-three-year-old Moore had held at least two dozen service-sector jobs since leaving high school. Between these jobs she had relied on Aid to Families with Dependent Children (AFDC). At the time DeParle interviewed her, Moore was paid \$8 an hour and could work up to sixty hours a week. It was the highest-paying position she had ever held. To land the job, she had to complete training at a Chicago city college and obtain a food and sanitation license. To keep the job, she had to wake her family at 3:30 each morning; dress, feed, and transport them eleven miles from her subsidized South Chicago apartment to her mother's apartment in the Cabrini Green housing project (her mother got the older children to school and the younger children to their day care center); and then travel six more miles to the North Side to begin her work day at 6:00 A.M.

Although this job netted Moore about \$1,600 in a typical month (she worked an average of fifty-six hours a week), leaving welfare for work had substantially increased her expenses. The Chicago Housing Authority raised her rent from roughly \$100

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to \$300 a month; she had to purchase a used car that cost her \$300 a month; she had to pay for liability insurance and gasoline (\$100 a month); and she had to spend \$100 a month on day care for her two-year-old twins. This left Moore with roughly \$800 a month with which to feed and clothe her family of five, buy diapers for the twins and school supplies for her two school-aged boys, pay her phone bill and household expenses, and meet out-of-pocket medical expenses. In addition, she paid \$67 a month toward a student loan for the training she had needed to land her job.

Of the thousands of welfare-related stories appearing in major newspapers in recent years, DeParle's rendering of Mary Ann Moore's situation was one of only a handful that took a serious look at the working lives of former welfare recipients. DeParle used Moore's story to test the assumptions of those who wanted to replace welfare with work. After spending several weeks living with Moore's family, observing her daily routine, asking countless questions, and tallying up her monthly budget, DeParle concluded that, even for mothers who can get a relatively good job like Moore's, trading welfare for work is far more problematic than most reformers presume. Moore was—and would almost certainly remain—one sick child away from destitution.

ECONOMIC WELL-BEING OF MOTHER-ONLY FAMILIES

National data suggest that despite her tight budget, Moore was more fortunate than most former welfare recipients. Not only did she earn more money per hour than most women with similar skills and education, she was able to work more hours than most, and she had not been laid off. She was fortunate enough to live in a subsidized apartment and had a day care subsidy for her preschool children. Finally, Moore's mother was willing and able to take on many of the parenting tasks while Moore was at work.

Moore's income placed her just above the official poverty line, but about half of all single mothers and their children fall below this threshold. Fifty-five percent of all African American children living in a mother-only family were officially poor in 1990, as

were 41 percent of white children. Twenty-two percent of all children lived in mother-only families in that year, up from 11 percent in 1970. Among whites, the proportion of children living with two parents fell from nine in ten to roughly seven in ten. For African Americans, the proportion dropped from about six in ten to just under four of every ten children (Levy 1995, 40).¹ Some of this decline was due to growing nonmarital births (three of Moore's children were born while she was unmarried) and some to divorce or separation.

Like Moore, most unskilled and semiskilled mothers who try to support their children by working are hard-pressed to find a job that pays a living wage (see chapter 5).² In the 1970s, few unskilled and semiskilled women who worked full time earned enough to support a family (for a discussion of what constitutes a living wage, see chapter 8). During the 1980s and 1990s, these mothers' prospects for a living wage job did not improve (Bianchi 1995, 127–33).

Neither did their chances of getting financial help from their children's fathers, though federal and state lawmakers have made repeated efforts to improve these chances. In 1988, the Family Support Act required states to increase the percentage of welfare-reliant children who had legally identifiable fathers, mandated improvements in collection rates, forced fathers' employers to begin withholding child support from their wages, required states to adopt uniform standards for setting child support awards, and obligated child support officials to update these awards at least every three years. In addition, some states implemented computerized systems for locating delinquent parents and have required the putative fathers of nonmarital children to take genetic paternity tests. Other states intercept tax returns and lottery winnings, garnish bank accounts, suspend driver's licenses, and put non-paying fathers in jail. Unfortunately, these measures have not improved the financial situations of most low-income single mothers (Edin 1994; Edin 1995; Sorensen and Turner 1996).

Given their limited ability to glean income from either work or their children's fathers, it is not surprising that, at any given point over the last few decades, half of all mothers raising children alone have relied on welfare to help pay their bills. However, the value of a welfare check declined dramatically (more

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than 40 percent) between the mid-1970s and the mid-1990s as inflation eroded the purchasing power of benefits. As welfare devolves to the states, this erosion will almost certainly continue because federal block grants to states are not likely to increase as living costs rise. As states begin to implement the new federal work requirements and time limits, fewer mothers will be eligible for the program at all.

Nearly three decades of stagnant wages, ineffective child support enforcement, and dwindling welfare benefits have made single mothers and their children America's poorest demographic group. Because 60 percent of all children born during the 1980s will spend part of their childhood in a mother-only family, and because current trends suggest that an even higher proportion of children born during the current decade will be raised by single mothers, we believe the economic well-being of mother-only families should be of concern to every American (Martin and Bumpass 1989; Sweet and Bumpass 1987).

Welfare, Work, and Motherhood in Four U.S. Cities

Even before welfare was time-limited, a substantial majority of those who collected welfare got off the rolls within two years, and hardly any stayed on the rolls continuously for more than eight years (Harris 1993; Pavetti 1992). Just about all of those who received any welfare spent three times as many of their adult years off the rolls as on it (Harris 1997), and only about one-fifth of the daughters of highly dependent mothers became highly dependent themselves (two-thirds of these daughters never even used welfare) (Duncan, Hill, and Hoffman 1988).

Despite these realities, taxpayers have generally viewed welfare recipients as wastrels who were willing to spend their adult years living off the hard work of others while raising children who were likely to do the same (Bobo and Smith 1994). In the 1990s, even the relatively sympathetic renderings of many liberals portrayed welfare mothers as trapped in a vicious cycle of dependency from which many of them could not escape. Lawmakers of both parties and a Democratic president used these claims to jus-

tify their support of the Republican welfare reform bill of 1996. They reasoned that the only way to rid society of current and future generations of dependent women and children was to toughen up the rules regarding welfare. As the government got tough, they believed poor women would behave more responsibly. They defined “responsible” behavior on the part of parents rather narrowly as the willingness to engage in wage-earning labor (and on the part of nonparents as the willingness to forgo child-bearing until they could support their children on their earnings).

This book is about 379 low-income single mothers who, in future years, will likely be affected in some way by changes in federal and state welfare policies. When we interviewed them, their lives were somewhat similar to Mary Ann Moore’s. Most were similarly skilled and had a good deal of experience with the world of low-wage work. Most also had personal experience with welfare. None of the single mothers we spoke to, however, earned as much as Moore. Nor did most have housing and day care subsidies plus a supportive relative with enough free time to take a major role in parenting their children.

Our conversations with these mothers show that low-income single mothers have a much broader view of what constitutes responsible behavior than policymakers do. Not only must mothers ensure that their children are sheltered, fed, and clothed, they must also see that they are supervised, educated, disciplined, and loved. As any parent knows, these goals often conflict. Few affluent Americans realize the depth of this conflict for poor or near-poor single mothers. The mothers we interviewed had to choose between a welfare system that paid far too little to provide for their basic needs and a labor market that offered them little more than they could have gotten by staying home. Since neither affordable health insurance nor child care was available to most low-wage workers, mothers who chose work over welfare often had to trust their family’s medical care to county hospital emergency rooms and their children’s upbringing to the streets. The lack of affordable housing for low-income families meant that many low-wage working mothers (particularly African Americans and Latinas) had to raise their children in some of the country’s most dangerous neighborhoods—neighborhoods many Americans are afraid even to drive through.

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The women we interviewed were fairly evenly divided between those who received cash benefits from welfare and those who did not. We refer to those who were receiving cash welfare benefits as welfare-reliant, and to those who were not receiving cash welfare but had low-wage jobs as wage-reliant. Yet like their counterparts nationwide, most of the welfare-reliant mothers had substantial work experience, and most of the wage-reliant mothers had received cash welfare in the past. This reflects the fact that over the last few decades, many unskilled and semiskilled single mothers have cycled between welfare and work (Edin and Harris forthcoming; Harris 1993; Harris and Edin 1996; Pavetti 1992).

We have chosen the term “reliant” over the more commonly used “dependent” because neither welfare nor work provided enough income for families to live on.³ Because of this, all but one of the 379 mothers we spoke with engaged in other income-generating strategies to supplement their income and ensure their economic survival. The one mother who did not, a publicly housed Boston-area resident, provided the quintessential exception that proves the rule. Her child went without food and adequate clothing on a regular basis, and she was in danger of losing custody of the child due to “neglect.”

The mothers we interviewed were drawn from four U.S. cities: Chicago, Boston, San Antonio, and Charleston, South Carolina. None of the cities we studied provided mothers nearly enough in welfare benefits to cover their expenditures. Yet because of state differences in welfare payments, mothers’ benefits varied broadly across our four sites, and these variations had real consequences for the women and children we studied. Welfare-reliant mothers living in cities in low-benefit states (the Charleston and San Antonio mothers) experienced significantly more material hardship than those either in Chicago, a city in an average-benefit state, or in the Boston area, which offered higher-than-average benefits (see chapter 2). Overall, the welfare-reliant mothers covered only three-fifths of their expenditures with their welfare benefits.

The working mothers covered about two-thirds of their monthly expenses with wages from their main jobs. Yet in dollar terms, the wage-reliant mothers faced the largest gap between their income and expenses. Their material hardship rates reflected

this large gap: wage-reliant mothers reported experiencing more material hardship than those who relied primarily on welfare (see chapter 4).

Because of their constant budget shortfall, mothers in both groups had to generate additional revenue to make ends meet. Welfare-reliant mothers had to keep these activities hidden from their welfare caseworkers and other government bureaucrats. The federal rules that applied to these mothers required them to report any cash income to their welfare caseworker, who then would have reduced their welfare checks by nearly the same amount. In most states, these rules still apply. Therefore, in order to supplement their welfare income, recipients concealed the extra money. Although the federal tax rate on income is far less punitive than the penalties of most welfare departments, many of the wage-reliant mothers we interviewed also hid their side-income. This was because many received means-tested food stamps, housing subsidies, or other benefits that would have been reduced or eliminated if program officials knew about their supplementary income.

The Dual Demands on Single Mothers

It is virtually impossible to understand the economic behavior of the mothers we interviewed without considering the overall context within which this behavior occurred—that of single motherhood. Our mothers' accounts show that all over America, unskilled and semiskilled single mothers face desperate economic and personal situations that they can seldom resolve satisfactorily. Most want to be good providers *and* good mothers. For these parents, good mothering means, at minimum, keeping their children out of danger—off the streets, off drugs, out of gangs, not pregnant, and in school. Most of us would endorse these goals, but few realize just how difficult they are to achieve for mothers who must support their children on low-wage employment.

These widely shared social definitions of good mothering affected how our respondents spent their money. Good mothers, they believed, should treat their children on occasion. Consequently, some mothers would occasionally forgo necessities to pay

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for a basic cable television subscription, a movie rental, a trip to a fast food restaurant, new clothes for the first day of school, or name-brand sneakers. Although these items are not essential for a child's material well-being, a cable television subscription is a relatively inexpensive way for mothers to keep their children off the streets and away from undesirable peers. Likewise, buying a pair of expensive sneakers is insurance against the possibility that children will be tempted to steal them or sell drugs to get them.

The importance of being a good mother also limited women's access to the more financially lucrative survival strategies available to them. Although a few mothers sold sex, drugs, or stolen goods when other strategies failed, almost all believed that good mothering and routine criminal activity were incompatible. Thus, few mothers engaged in well-paid side-work like prostitution. Instead, they opted for cleaning houses, maintaining apartment buildings, mowing lawns, babysitting, collecting bottles and aluminum cans, or other poorly paid work.⁴

Finally, concerns about good mothering profoundly affected the way that mothers thought about the advantages of welfare and low-wage work. The regular jobs open to unskilled and semi-skilled women were precisely those jobs that are least compatible with mothering. The jobs our mothers held seldom provided health benefits, so mothers who chose them often had to forgo medical care for themselves or their children. Many of these jobs offered unpredictable or limited hours, required workers to take shifts at odd or irregular times, provided few if any paid vacation or sick days, and did not allow mothers to take or make personal calls to check on children left home alone. In sum, the nature of their jobs often made it difficult for mothers to fulfill their parenting roles satisfactorily.

Because virtually all the women we interviewed were at least as concerned with parenting as with providing, many chose not to work for a time. As low-income single mothers' option to withdraw from the labor market and rely on welfare is increasingly restricted, it is hard to gauge what impact this may have on their ability to parent their children effectively. We believe that this will largely depend on the type of jobs and the kinds of long-term support services states will be able to provide unskilled and semi-skilled single mothers who work.

PROJECT HISTORY AND RESEARCH DESIGN

This research grew out of two previous studies on how low-income single mothers made ends meet. Kathryn Edin began her research in Chicago after working with Susan Mayer and Christopher Jencks on the 1983–1985 Chicago Survey of Poverty and Material Hardship.⁵ The survey showed that nearly half of the families with incomes below the official poverty threshold reported that their expenditures on food, housing, and medical care exceeded their entire incomes (Mayer and Jencks 1989).

This finding led Edin to ask how poor families—particularly poor mother-only families—make ends meet. Her first attempt to find the answer to this question involved reinterviewing poor single mothers who had participated in the 1985 survey, first by telephone and then in person. While a few of those she contacted were forthcoming, most were unwilling to offer information about how they made ends meet. Their hesitancy arose because they had no personal introduction to her and therefore suspected she was “checking up” on them in some official capacity.

Edin concluded that she could not get accurate responses from low-income single mothers using survey research methods. She therefore took a different tack, contacting a wide variety of individuals who knew welfare mothers in various capacities and asking them for personal introductions to potential respondents. She then arranged a series of informal semistructured interviews with each respondent.

Edin’s initial interviews took place in Chicago, a city with average welfare benefits and living costs. For the most part, Chicago welfare recipients lived bleak lives, often in dangerous neighborhoods, and spent little or nothing for extras. Their welfare checks and food stamps often did not cover rent and food, much less the rest of the items their families needed each month. If the mothers had tried to live on their welfare benefits alone, most would have exposed their children to serious material hardship. To avoid this, the mothers devised a set of survival strategies to supplement their welfare benefits and pay their bills. Virtually none of the mothers reported any of this supplementary income to their caseworkers. Though no mother Edin contacted

in Chicago went without such supplemental income, many people doubted that the patterns one had observed in Chicago—a city with a reputation for vice and corruption—occurred with equal frequency elsewhere.

At about this time, Laura Lein was conducting similar research among Mexican American welfare recipients in a San Antonio public housing project. These families could not make ends meet on their welfare checks either. In order to get the goods and services their families needed each month, the San Antonio families garnered assistance from as many as twenty-five different public and private service agencies each year. Each agency had different regulatory requirements, eligibility criteria, and routines for service delivery. Thus, using agencies as a survival strategy took a lot of time, energy, and know-how. Yet even when parents undertook such efforts, they barely raised their families above destitution.

Edin and Lein pooled their data from Chicago and San Antonio welfare recipients and extended their work to two additional cities: Boston and Charleston, South Carolina. Two of the cities (Charleston and San Antonio) offered very little in cash welfare benefits, whereas the other cities offered average (Chicago) or above-average (Boston) welfare payments. Edin and Lein also extended the study to include a sample of low-wage working single mothers in each site, since Edin's Chicago research had suggested that low-wage workers were in a financial bind similar to that of welfare-reliant mothers. One of the low-benefit cities offered these single mothers a tight labor market (Charleston), while the other was slack (San Antonio). Similar labor-market differences were evident in the higher-benefit cities (Chicago's was average whereas Boston's was slack). In addition, there were substantial variations in living costs between the sites. Thus, extending our work in these ways allowed us to observe the effects of welfare benefit levels, labor-market conditions, and living costs on low-income single mothers' economic situations and survival strategies.

When Edin conducted her Chicago interviews, Illinois mothers received cash welfare benefits approximating the national average, and they faced a moderate cost of living and a relatively tight labor market (unemployment ranged from 5.3 to 6.2 percent

in 1989). When Lein collected her data in San Antonio, cash benefits were among the lowest in the nation (though the cost of living was also low) and unemployment rates were quite high (ranging from 6.2 to 7.3 percent in 1991). Charleston, South Carolina, also offered very low welfare benefits, but the cost of living in Charleston was much higher than in San Antonio and the labor market there was quite tight (unemployment ranged between 4.1 and 5.3 percent in 1991). Finally, the Boston area provided relatively high welfare benefits, matched by a high cost of living. Unemployment was also well above the national average (ranging from 7.2 to 8.6 percent in 1991 and 1992).⁶

SAMPLING AND INTERVIEWING TECHNIQUES

In each of these metropolitan areas, we sampled two basic populations of single mothers: welfare recipients and nonrecipients who held low-wage jobs. We also stratified our sample by two additional criteria: race and whether the respondent got a housing subsidy. We looked primarily at African Americans and whites, not because we expected to find substantial racial differences, but because we wanted to ensure adequate representation of both groups. We also stratified by whether a mother paid market rent or had some level of rent subsidy, on the grounds that mothers in subsidized housing have a better chance than others of making ends meet on their welfare benefits or wages alone.

We allowed one deviation from this design. San Antonio, like most Southwestern cities, has a large Mexican American community with large numbers of mother-only families, so we added Mexican Americans who were U.S. residents to our San Antonio sample. We included this group because Lein's previous research indicated that San Antonio's Mexican American mother-only families had little access to the kind of income-generating strategies that Edin's Chicago mothers had used, and we wanted to see how these constraints affected these mothers' budgeting strategies and material well-being.

Gathering accurate budget information from a large group of single mothers living in a variety of places proved to be a huge task. Mothers who are used to keeping their survival strategies a secret from caseworkers, housing authorities, the Internal Rev-

enue Service (IRS), and unfriendly neighbors who might turn them in hesitate before trusting anyone outside of their personal networks. In our initial fieldwork, we both learned that a stranger had almost no chance of getting an accurate accounting of these mothers' income-generating strategies (see Edin 1993; Lein 1994).

Data from large nationally representative surveys were consistent with our experiences. Poor or near-poor persons who participate in such surveys typically report incomes that are far below their expenditures. In analyzing the results of the Consumer Expenditure Survey (CES), Edin and Jencks (1992) found that mothers who received something from public assistance (which includes welfare) typically reported enough income to cover only three-fifths of their expenditures. Since these mothers were unlikely to have any savings to fall back on, Edin and Jencks concluded that welfare-reliant CES respondents were as likely to hide their side-income from survey researchers as from welfare officials.

Because reliable data on survival strategies proved so hard to obtain, we recruited mothers with the assistance of a wide variety of trusted community residents, including members of neighborhood block groups, housing authority residents' councils, churches, local community organizations, and local charities that the community held in high regard. These personal introductions were crucial to our ability to gain the mothers' trust.

To guard against interviewing only those mothers who were well connected to community leaders, organizations, and charities, we asked the mothers we interviewed to refer us to one or two friends whom they thought we would not be able to contact through other channels. In this way, we were able to get to less-connected mothers. All in all, we were able to tap into over fifty independent networks in each of the four cities. This technique ensured an extremely cooperative and yet relatively heterogeneous group of prospective respondents, almost 90 percent of whom agreed to be interviewed.

After contacting each mother, we arranged multiple semi-structured in-depth interviews with her. Interviewing more than once proved just as important to our data-gathering efforts as personal introductions. First, we found that the more conversations we had with a mother, the more likely she was to give us the whole story. The whole story was hard to get not only because

mothers were sometimes hesitant to tell it but also because we did not always know how to interpret their words when they did.⁷ For example, when we initially asked mothers if they engaged in prostitution to make ends meet, virtually every woman denied doing so. However, a small number of women told us they had several “boyfriends” who would “help them out” with a bill in exchange for “going out.” Others admitted to “selling sex” or “selling ass.” When we pressed them, we found that the women used these terms to distinguish their activities from those of “professionals”—women who worked for a pimp and solicited on a daily basis.

Questions regarding support from absent fathers provide another example of how difficult it could be to interpret mothers’ initial responses. In this case, some mothers who insisted they received nothing in child support later told us that the child’s father “helped out” each week. At first, we assumed this meant that the father provided only in-kind support. Later, we discovered that many of these fathers also contributed cash outside of official channels. Finally, we learned that most mothers only termed absent fathers’ cash contributions as “child support” if it was collected by the state.

Questions about household composition provide yet another example of interpretive difficulties. When we asked mothers if boyfriends or absent fathers lived with them, they would often tell us “no, but he stays sometimes.” Over time, we discovered that mothers in certain communities do not generally refer to a boyfriend as “living in” unless his name is on the lease. In subsidized housing, boyfriends never signed the lease—if they did so, their income would raise the rent. In private housing, boyfriends seldom signed leases either since they frequently moved between the households of relatives and girlfriends.

Some of these problems (such as distinguishing between prostitution and help from boyfriends) arose in all groups, but others applied only to specific sites, racial or ethnic groups, or neighborhoods. In San Antonio, for instance, some mothers told us that they purchased their clothing from “boosters.” We soon learned that “boosters” were professional shoplifters who contracted with the family to steal preselected clothing in the sizes needed. Families then paid boosters an agreed-upon fraction of the sticker

price. Thinking we had stumbled across a folk term that might apply across all poor communities, we began to ask respondents in other sites if they purchased clothing from boosters. They were mystified. This type of professional shoplifting was not common in other sites, and the term was seldom used.⁸

Among Charleston's central-city African Americans, to offer another example, mothers who turned their child's father over to the Child Support Enforcement authority told us they "put him on the green." Some respondents believed this phrase referred to the color of money. Others told us they thought it referred to the large park in front of the central-city welfare office—which resembled a village green—since this was where mothers signed the necessary forms to begin child support proceedings. However, neither whites nor African Americans living in the semirural areas on the outskirts of the city had any familiarity with that term.

In short, gathering accurate data regarding income-generating strategies required not only trust but learning to ask the questions properly and interpret the answers correctly. However, there were also other reasons for multiple interviews. First, mothers who were unclear about their expenditures the first time we interviewed them could keep careful track of what they spent between interviews and give a more precise accounting of their budget the second or third time around. Second, multiple contacts gave interviewers a chance to double- and triple-check budget information, probing for more information when budgets were not in balance or did not make sense. We deemed a case finished when the respondent came within \$50 of reconciling her monthly expenses to her income and when the interviewers felt confident that the overall budget made sense given what else we knew about that family's situation.

In a typical initial interview, we gathered a topical life history. In subsequent interviews, we collected detailed income and expenditure data. We first asked respondents to estimate expenditures during the previous month. We then asked how much these monthly amounts had varied over the previous twelve months. Finally, we asked if they had made large one-time purchases during the previous year (VCRs, furniture, appliances, bicycles, and so forth) that were not included in their monthly account.

For mothers who had moved from welfare to work or back to welfare within the prior twelve months, we gathered expenditure data for only those months since their change in status but asked them to describe how their economic situation had changed as well. If they had changed status within the last month or two, we spaced the first and second interviews several months apart, so the women could accurately calculate the impact of the status change on their budgets. We used the same practice for mothers who moved from a subsidized to a private apartment or vice versa, or for mothers who had recently doubled up or moved out of a shared-housing situation.

After gathering a detailed account of each respondent's monthly expenditures, we asked her to tally her total income, both from AFDC and other welfare programs and from outside sources. Asking the expenditure question first was crucial for getting an accurate budget. In one or two of our very early interviews, we felt that respondents who had talked about their income first had adjusted their expenditures downward to fit those descriptions, and almost never talked about outside income. Then, once mothers made the claim that they spent nothing for clothing, school supplies, transportation, Christmas presents, entertainment, and so on, it was very hard to get them to change their stories, even when we ran into them at a bus stop or saw the newly purchased items in their homes. Though we finally generated budgets from these respondents that made sense, it took repeated interactions (twelve in one case) and a lot of persistence.

We asked respondents to detail their monthly expenditures and income at least twice and asked them to account for any discrepancies. Once we persuaded a mother to trust us, getting an accurate accounting of her expenditures was relatively easy. Unlike more affluent consumers, most single mothers who live on very little keep careful track of every dollar they spend. Since the food stamp program required that mothers keep records of rent and utility bills and pay stubs, mothers generally had these on hand. Any purchase the mothers made beyond these necessities usually involved careful planning. Expenditures for nonnecessary items often required that mothers skimp on necessities. For these reasons, mothers were generally able to construct sensible bud-

gets over time. The principal exception was a very small group of drug-addicted mothers whose spending patterns were erratic and hard to tally. In these cases, we worked with the respondent to make the best estimate possible.

RESEARCH QUESTIONS

Five central questions drove our research design:

1. How much money do unskilled and semiskilled single mothers spend in different locations?
2. Where do unskilled and semiskilled single mothers get their money?
3. What kinds of material hardships do single mothers experience in different locations, and how much do these conditions vary between welfare- and wage-reliant mothers?
4. How do single mothers assess the economic and noneconomic consequences of choosing work or welfare?
5. Are single mothers' spending patterns influenced by their welfare or marital status, their family background, the neighborhoods in which they live, or their racial or ethnic group?

In each city, our first goal was to construct expenditure and income figures that made sense and were roughly in balance. One might think that such figures already exist.⁹ After all, the Census Bureau is constantly asking people about their incomes, and it also has an ongoing Consumer Expenditure Survey. As we mentioned earlier, this survey and others taken at the national level have failed to produce budgets that balance for poor and near-poor single mothers. We thought there were three possible reasons for the discrepancy these surveys show in mothers' budgets: they could underreport their income, they could exaggerate their expenditures, or they could borrow to meet temporary deficits. Our goal in collecting budget data was purely descriptive—to discover how much money unskilled and semiskilled single mothers really spent, both when they received welfare and when they did not.

Once we collected all of the expenditure data, we asked mothers about how they generated the income—both official and unofficial—to meet these expenses. We expected that mothers' unofficial income sources would vary from city to city, because some cities would offer more unofficial moneymaking opportunities than others. We expected these opportunities would depend, in turn, on labor-market conditions, on the character of each city's informal economy, and on how effectively welfare officials could enforce rules about reporting side-income (which, it turned out, depended mostly upon city size).

Over time, we found that mothers in both groups relied on three basic strategies to bring their income in line with their expenses: work in the formal, informal, or underground economy; cash assistance from absent fathers, boyfriends, relatives, and friends; and cash assistance or help from agencies, community groups, or charities in paying overdue bills. Mothers employed all these strategies in all four cities, but to varying degrees.

Our third question was one of objective well-being. Until recently, no government agency regularly kept track of how often a family goes without food, needed medical care, adequate housing, or warm clothing during a given year. Given the widely varying sites we chose to study, we thought that variations in mothers' economic situations might have an effect on whether they suffered hardships. We also believed that by measuring hardship, we might gain some insight into the trade-offs involved in moving from welfare to work. Specifically, we wanted to know whether mothers who lived in cities with lower welfare benefit levels or wage rates experienced more hardship, whether welfare-reliant mothers experienced more or less hardship than wage-reliant mothers, and what level of spending was necessary for mothers of both groups to avoid hardships.

Fourth, we were interested in how mothers who received welfare viewed their own prospects for work, and how these perceptions compared with the situations of the workers we interviewed. Several surveys have asked welfare-reliant women whether they want to work (see chapter 3), yet no study we know of has captured detailed open-ended accounts of the work attitudes and plans of such a large and heterogeneous group of wel-

fare recipients. We asked mothers to talk at length about what kind of job (in terms of salary, benefits, job security, and other less tangible job attributes) they believed they would need to provide a viable long-term alternative to welfare. Since we could not follow mothers as they moved on and off welfare, we paid special attention to the accounts of people who had recently moved from work to welfare and compared them with those of people who had recently moved from welfare to work. These comparisons involved people who were “at the margin” with respect to the welfare/work choice.

Finally, we wanted to know whether the economic lives of unskilled and semiskilled single mothers were similar for all groups of mothers, or whether mothers from different backgrounds had different economic situations. Although there has been renewed interest among social scientists in the role that culture plays in the lives of the poor, no other study has gathered data that allow comparisons of the income-generating survival strategies of mothers from different backgrounds. In particular, we hoped to address the question of whether mothers’ economic situations and survival strategies are largely driven by shared structural opportunities and constraints or whether subgroups exhibit distinctive patterns that cannot be explained merely by reference to their position within the social structure.

LISTENING TO LOW-INCOME SINGLE MOTHERS

We believe that the in-depth accounts of these 379 single mothers’ real-life economic situations and the survival strategies they employed to resolve these situations can shed new light on welfare reform efforts across states. In the scholarly debate about welfare reform, the voices and lived experiences of single mothers are often drowned out by reams of statistics, usually aggregate numbers that, while useful, can distance us from the daily struggles poor single women face as they try to both parent and provide for their children. As states take on the hard task of creating welfare systems that are more effective than the federal system which preceded them, legislators who hope to succeed will need

to recognize that implementing the mandate of the federal government to get mothers to work in two years will make daily life harder for many of these women and their children. Mothers who made ends meet by combining informal work with welfare under the old welfare rules will have to quit their informal jobs to meet workfare requirements and will have less net income with which to pay their bills. Mothers who managed before by waiting for hours in the lines of local charities in hopes of getting help in paying an overdue bill will face similar constraints under the new rules. Less income for the mothers will almost certainly mean that their children will be worse off, both materially and developmentally (Brooks-Gunn and Duncan forthcoming). The harm to children will be particularly severe if states cannot find a way to pay for long-term child care and health care for unskilled and semiskilled working mothers. Because the kinds of jobs most of these mothers will likely get offer virtually no premium on experience, transitional child care subsidies and health benefits will not be enough.

States who want to meet the twin goals of getting welfare mothers to work while safeguarding the well-being of their children must understand that the real problem with the federal welfare system is primarily a labor-market problem. For the large majority of the mothers we interviewed, it was lack of access to a living wage and not a pervasive and disabling poverty culture that made working so difficult. Unless states can manage to equip welfare-reliant single mothers with the skills that will lead to living wage jobs, single mothers who work will continue to need government help.