

Making Ends Meet; How Single Mothers Survive Welfare and Low-Wage Work

**Kathryn Edin and Laura Lien
Russell Sage Foundation (New York, 1997)**

Reviewed by Owen Field, University at Buffalo Law School

Summary

Making Ends Meet is an enlightening report of a study done on welfare dependent and low-wage mothers in four different U.S. cities. It focuses on comparing these two groups' budgets and on the different "survival strategies" the two groups use. The authors find that the mothers in the study were usually no better off entering the work force and in some cases were worse off. The choice that many mothers make, to work or not to work, is between two dim alternatives.

Facts and Findings

Although this study was done 20 years ago, many patterns that are still applicable today. The study was done between 1987 and 1990 on 379 mothers from Chicago, Boston, San Antonio, and Charleston (5). Participants included both "welfare dependent" mothers and mothers with low wage employment.

At the core of all other findings, the study reveals that mothers on welfare can not and do not get by on the minimal benefits they are provided through welfare alone. Of the entire sample, only one mother did not report some form of "other" income. She offered an interesting case study because she never traveled outside the projects, washed her clothes in the tub, and owned only one pair of clothes for her child. Her son often had to stay home from school because he did not have warm enough clothing and sometimes went without food. For these reasons this mother had been reported to child services for neglect. The research determined that on average, the welfare dependent mothers needed \$876 each month to live on. On average they received only \$565 from benefits. Low wage workers were in a similar situation. They needed \$1243 on average and made only \$777 from their main jobs (108).

The choice between the two alternatives is tough and mothers in the study expressed many of the costs and benefits they weigh when making decisions. Working was more respectable, but kids would be left with less supervision and often spent their time out on the street.

The breakdowns of these budgets were illuminating as to where welfare money goes; a popular topic in political and social debates.

Despite popular belief, what were arguably non-essentials represented only 7% of the budget (30). According to the participants of the study, even this 7% was vital to psychological well being. Mothers were much more aware of their budgets than expected, most likely because of eligibility requirements for programs like food stamps.

A central area of curiosity for the researchers was to find out exactly where income came from. Numerous techniques were reported including stealing requested merchandise and prostitution. The different strategies of filling the gap were not static strategies but were dynamic. The authors use the analogy of a quilt that is being mended. When one part rips, you need to work to mend it or else there may be great consequences. Each patchwork is a different strategy, and some months you may use one strategy and other months you may use a different strategy.

The first major strategy was assistance from work (formal, informal, and underground). Welfare recipients were often able to get formal jobs using a fake social security number, or they would quit their job before the system caught up enough to realize it. At least 40% of mothers reported receiving money in this fashion. Informal work accounted for around \$399 a month on average (168). This was less commonly a source of income for wage-reliant moms because they did not have the time.

The second major strategy was cash assistance from others. Mothers from both categories reported an impressive network of people who were able to offer assistance at various times. Working mothers often found it harder to use this strategy since people assumed they “should be fine” and were less willing to help. Money would come from friends and family, boyfriends, and absent fathers. Seventy-seven percent of the mothers reported receiving money in this fashion (45). These networks served to smooth over income between months, and although not supported by the data in this study, it is likely that welfare recipients often helped each other out to bring stability (189).

The third strategy, one that both groups resorted to less frequently, was turning to agencies and charities. This was a hard option and often required one to develop a network of people within the agency system. Most mothers reported how hard this was for them because it often involved a lot of waiting and was less respectable.

Another stereotype busting finding was that less mothers took part in criminal work such as dealing drugs than expected. It was much more common that they took part in other “off the books” jobs (8). Some women were creative; for example, one woman created her own lottery system.

In addition to the statistical data, the book includes numerous accounts that demonstrate that if these families are able to manage easily as welfare recipients or low wage earners, it is a product of luck and fortunate circumstances. On such example was Ms. Carson, who made an extra \$100/month because she was able to watch the neighbor’s kid.

The data also revealed patterns of vicious cycles. One such cycle was that 40% to 43% reported going without a phone at one time or another (51). This only frustrated hopes of getting into the job force because employers had trouble contacting these mothers.

Recommendations and Implications

The majority of the book focused on the findings of the study, which were so powerful that recommendations did not seem necessary. The intention seemed to be to allow readers to ingest the information and draw their own conclusions for what needs to be done. The study identifies the biggest problem as the lack of a living wage, and not some “cultural of poverty” that people often reference as the reason why mothers cannot provide for their children. As discussed above, there are many stereotypes that do not hold much water under this data.

A key difference between the low-wage earners and the welfare-dependent moms was their ability to hold a job. The authors recognized that certain conditions need to exist (and often do not exist) to permit these women to work. These conditions include child support from fathers, low cost housing, and child care. In addition, numerous problems were identified throughout the system. One major problem was that since welfare would take any child support paid beyond \$50, there was little incentive to go through the formal system, and many fathers opted to provide for their children informally if they could.

The authors did propose a model system which they encountered in rural Minnesota. At the center of the model was a system of technical education programs that were accessible to low wage workers and welfare recipients. The county provided substantial child care subsidies for those mothers who chose to go back to school to receive their technical education. The training was directed at enabling mothers to obtain a “living wage” of \$8-\$10 dollars an hour (remember this study was done in the early 90s). The focus of this model was on increasing earning power.

Analysis and Critique

Making Ends Meet is rich with starkly revealing data and is even more valuable because the authors chose to pepper actual narratives throughout the book to compliment the data. The main points of the book are relevant for us today, and most of the issues brought up are still issues (such as child care for working moms). However, one can only utilize this study with the understanding that the system has changed dramatically between then and now, especially after the major changes to welfare programs made in 1996. Additionally, many of the acronyms and programs mentioned in the book are no longer in existence. Even the term welfare, used throughout the book, is outdated.

Although revealing by itself, the data would have been more valuable had the authors better addressed extraneous factors that could explain why a mother would answer a question a certain way. For example, it is unclear how they controlled for mothers who might underestimate the amount spent on cigarettes and alcohol in a given month in order to save face. Nor did they explain how they controlled for mothers who would overestimate amounts spent on children in fear of losing children or otherwise dealing with social services, regardless of whether the mothers had been assured it would be confidential. They did ask people who knew these mothers some questions in order to confirm certain parts of the interview, but the process of verification was not included.

Outside of the data itself, it would have been beneficial if the authors had more often addressed alternative explanations for spending habits. Except in a few instances, the authors were hesitant to explore explanations that placed accountability on the welfare mothers. For example, the authors discuss how many of the mothers bought expensive shoes for their children because the children would be too embarrassed in K-Mart shoes. As a result, clothing took up a large part of the budget; \$69 a month in the case of welfare-dependent mothers.

Since the researchers had become experts, they could also have identified areas of budgeting in which both welfare-dependent and wage earning mothers should work to improve. The point that benefits and wages are insufficient was already made. Since there is no guarantee that benefits or wages will be increasing anytime soon, why not look into strategies that could help mothers immediately, instead of just throwing up a white flag?

Lastly it is possible that the offered solution; the model of the rural Minnesota system, would not function in an urban area or any other area with too large a population of people in poverty. It also seemed to be a financially demanding system that would only work for areas with sufficient funds.

Nonetheless, the data was well presented and valuable to anyone trying to understand life for people with low income. It is powerful enough to change your view on welfare and should be utilized by anyone exploring this area, even though the data is outdated.