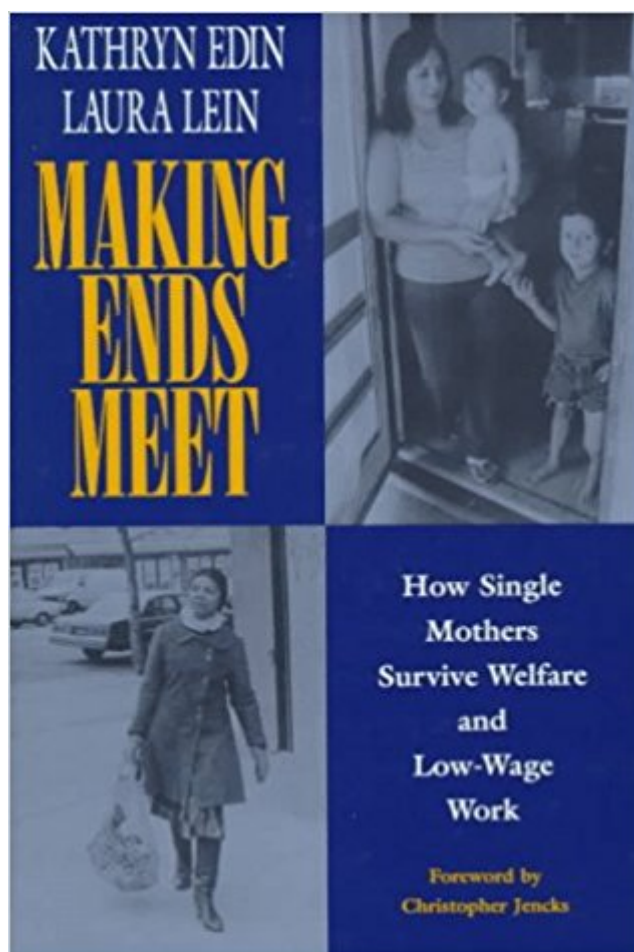


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# Making Ends Meet: How Single Mothers Survive Welfare And Low-Wage Work



## Synopsis

Welfare mothers are popularly viewed as passively dependent on their checks and averse to work. Reformers across the political spectrum advocate moving these women off the welfare rolls and into the labor force as the solution to their problems. *Making Ends Meet* offers dramatic evidence toward a different conclusion: In the present labor market, unskilled single mothers who hold jobs are frequently worse off than those on welfare, and neither welfare nor low-wage employment alone will support a family at subsistence levels. Kathryn Edin and Laura Lein interviewed nearly four hundred welfare and low-income single mothers from cities in Massachusetts, Texas, Illinois, and South Carolina over a six year period. They learned the reality of these mothers' struggles to provide for their families: where their money comes from, what they spend it on, how they cope with their children's needs, and what hardships they suffer. Edin and Lein's careful budgetary analyses reveal that even a full range of welfare benefits—AFDC payments, food stamps, Medicaid, and housing subsidies—typically meet only three-fifths of a family's needs, and that funds for adequate food, clothing and other necessities are often lacking. Leaving welfare for work offers little hope for improvement, and in many cases threatens even greater hardship. Jobs for unskilled and semi-skilled women provide meager salaries, irregular or uncertain hours, frequent layoffs, and no promise of advancement. Mothers who work not only assume extra child care, medical, and transportation expenses but are also deprived of many of the housing and educational subsidies available to those on welfare. Regardless of whether they are on welfare or employed, virtually all these single mothers need to supplement their income with menial, off-the-books work and intermittent contributions from family, live-in boyfriends, their children's fathers, and local charities. In doing so, they pay a heavy price. Welfare mothers must work covertly to avoid losing benefits, while working mothers are forced to sacrifice even more time with their children. *Making Ends Meet* demonstrates compellingly why the choice between welfare and work is more complex and risky than is commonly recognized by politicians, the media, or the public. Almost all the welfare-reliant women interviewed by Edin and Lein made repeated efforts to leave welfare for work, only to be forced to return when they lost their jobs, a child became ill, or they could not cover their bills with their wages. Mothers who managed more stable employment usually benefited from a variety of mitigating circumstances such as having a relative willing to watch their children for free, regular child support payments, or very low housing, medical, or commuting costs. With first hand accounts and detailed financial data, *Making Ends Meet* tells the real story of the challenges, hardships, and survival strategies of America's poorest families. If this country's efforts to improve the self-sufficiency of female-headed families is to succeed, reformers will need to move beyond the

myths of welfare dependency and deal with the hard realities of an unrewarding American labor market, the lack of affordable health insurance and child care for single mothers who work, and the true cost of subsistence living. *Making Ends Meet* is a realistic look at a world that so many would change and so few understand.

## **Book Information**

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## **Customer Reviews**

One of the unsettling facts that emerges out of *Making Ends Meet*, by Kathryn Edin and Laura Lein, is that mothers who work outside the home spend twice as much per month as welfare mothers on such necessities as transportation, health care, day care, and housing. Yet many women continue to move--or are being pushed by politicians--off welfare into jobs in the forlorn hope that those positions would one day lead to better careers. Almost inevitably, the economic realities of trying to raise families on the wages from low-paying jobs would force them back on government assistance. *Making Ends Meet* is a study commissioned by the Russell Sage Foundation, and its disturbing conclusions expose as myth the view prevalent in Washington, D.C., and the country at large that if people would just get jobs they could pull themselves out of poverty. --This text refers to the Paperback edition.

The disparity between research and much of recent federal and state welfare reform is again apparent in this practical study of the economic lives of mothers on welfare or in low-wage employment. The authors interviewed 379 welfare- and wage-reliant mothers in four cities. Their

study plainly displays the hardship for women on welfare and the even greater hardship for mothers engaging in low-wage work. The discussion centers on how these mothers meet expenses and what survival strategies they employ to obtain basic necessities. It shows the difficulties of making a transition from welfare to work, including the critical role of child-care costs, lack of access to healthcare, and concern for the emotional needs and supervision of their children. The authors have previously written on this and related topics, Edin from Rutgers University on the economic struggles of poor women and Lein from the University of Texas at Austin on women and work. All academic and public libraries will want this important and timely study. Mary Jane Brustman, SUNY at Albany Libs. Copyright 1997 Reed Business Information, Inc.

Spectacular book. Enlightening. Wonderful writing.

I have read perhaps fifteen books on this subject in the past six months, and this isn't one of the more interesting ones. I found it pretty dry reading. One thing in particular that astonished me was that one author admitted that she thought black children were beautiful and white children had begun to appear unattractive to her. This is not exactly unprejudiced writing and didn't make for balanced reporting. (The author is white.) Try "American Dream: 3 Women, 10 Kids and The Nation's Drive To End Welfare," by Jason de Parie. It's much easier reading, and it lets the people themselves tell their stories.

Researched before but published just after the 1996 welfare reform (when Bill Clinton made good on his promise to "End welfare as we know it"), "Making Ends Meet" by Edin and Lein made quite a splash among social scientists and other who were interested in the economic facts of life for welfare recipients. This is the first study to look in detail at the monthly budgets of welfare recipients. The authors show that welfare payments consistently fall short of the monthly needs of mothers and their children, with the shortfalls being worst among employed mothers (because of the additional expenses incurred for clothes, transportation, child care, and the reductions in benefits associated with work). They show that mothers use a variety of strategies to "make ends meet," combining various alternate sources of income, including unreported gifts from boyfriends and childrens' fathers; unreported income from informal jobs like babysitting and housecleaning; and illegal income from criminal activities like occasional prostitution and drug dealing. The authors highlight the (then-current) welfare rules that made it extremely difficult to get by without breaking the rules or the law, and they neither endorse nor condemn these activities, but they do make a number of policy

suggestions. Welfare rules have changed considerably over the past 15 years, rendering "Making Ends Meet" somewhat out of date. The changes that most affect the ability of recipients to make ends meet are those that reduce the costs and benefits of employment by subsidizing child care, health care, transportation and clothes, and by reducing the proportion of wages that employed recipients must pay back to the welfare agency. Still, most of the difficulties of survival on welfare likely remain much the same as they were in the mid-1990s.

Bill Clinton ran for President campaigning to end "welfare as we know it" and Republicans cheered him on, arguing that welfare mothers (since America's only real welfare program -- Aid to Families with Dependent Children or AFDC -- goes to single mothers raising children) were simply being lazy and had to be forced to work. The TV pundits and the politicians argued about this perhaps, but nobody challenged the fundamental premises. Edin and Lein decided to do something different. Instead of squabbling about politics, they went out into the field and actually interviewed mothers on welfare. Their study was as rigorous as can be imagined -- they visited four cities, talked to dozens of mothers, and went over the books with them until all the numbers balanced out, finding exactly where they got their money and what they spent it on. What they found was shocking. Far from being lazy, mothers on welfare in fact all worked. In addition to putting in time raising their children (or getting neighborhood women to do it, since expensive daycare was out of the question), they worked serious jobs under-the-table. There simply was no other way to make ends meet. In their entire study, Edin and Lein only found one mother who didn't work any other jobs -- and the neighbors called social services on her because she looked so bad. After looking at this evidence, it's hard to think of the politicians who cut AFDC in an attempt to move welfare mothers into the workforce they already clung to for survival as anything other than heartless monsters. And their number is well-represented in the introduction by Harvard professor Christopher Jencks, who diddles away the facts in an attempt to avoid seeming partisan, and has cautiously endorsed welfare reform in other forums. Anyone who wants to be taken seriously on the topic of welfare must read this book and understand the realities of the subject they're discussing.

This book is a year late to influence the Congressional welfare reform debate. It is on time for the state level debate and policy development that must follow federal reform. This book acts as a smart bomb to mythic misconceptions, nostalgia and ideology surrounding welfare reform. Edin's research and writing were formerly available through the Wisconsin based Institute for Research on Poverty. Her work proved a significant resource in my advocacy for effective and compassionate welfare

reform in Tennessee. You will encounter the real world of American poverty in this book. The President and Congress should read it with regret for their actions and Governors should read it for courage as they bear the weight of devolved welfare responsibility. Advocates and policy wonks should read it as essential.

Excellent statistical and investigative work that predates, but informs, much of the information we will get about the efficacy of welfare reform. Supporters of both Charles Murray and Christopher Jencks will find materials in here that support and challenge their views. There are a few methodological problems with this book, however. Because the authors rely on word-of-mouth for their data sample, they over-sample those poor mothers who have social ties, and this probably skews their sample away from society's most \*truly\* destitute. Nonetheless, this remains an essential read given the extreme weakness of other data on the subject.

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