

WOMEN AND WELFARE REFORM: HOW WELL CAN WE FARE WITHOUT EDUCATION?

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As I considered the notion of "welfare reform" in preparation for this dialogue, it seemed reasonable to begin by asking "what is it that we mean when we speak of 'welfare' in our culture?" I found two formal definitions (Webster, 1983) that were useful. First the definition of welfare as "the state of being or doing well." In the simplest case this may be applied at the level of the individual as in personal welfare, but it can also be applied to the well being of a group or community. The second formal definition was of "welfare work." This is defined as "the organized effort of a community or organization to improve the living conditions and standards of its members." A discrepancy was immediately evident to me between how these terms are formally defined, and how we tend to use them in common every day talk. That is, in our culture, when we speak of "welfare" in a social-political context, as in "welfare reform," we are commonly speaking of government programs that are related to improving the welfare of the poor. A good example is the most recent legislation on welfare reform, the "Personal Responsibility and Work Opportunity Reconciliation Act of 1996" (PRWORA). At the same time, a myriad of government programs exist in the form of subsidies such as social security, health care, school vouchers, and housing and tax benefits. While these are in place to improve the welfare of the middle class and the wealthy, they are generally not being referenced when we speak of social welfare and welfare reform.

These discrepancies reminded me of the disconcerting distinctions between the behavioral and the cultural meanings of the term control, as when we speak of behavioral control. In the behavioral instance we speak of principles with broad application and "valuing" of good or bad is neither implied nor inferred. The common cultural meaning of the term on the other hand is narrow and laden with negative connotations of manipulation, power and coercion. These negative

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characterizations associated with common usage fuel anti-behavioral sentiments and the prejudiced stereotypes of behavior analysis we encounter in our work to reform cultural practices in education, psychology or other cultural contexts. In a similar sense, common usage of the term "welfare" is also narrow and laden with negative connotations associated with structural categories that are culturally constructed such as class and race. Widely shared prejudices and socially sanctioned stereotypes about the poor, ethnic minorities, and other disenfranchised groups such as single mothers living below the poverty level fuel anti-welfare sentiments.

These sentiments, and the worldview of our culture which is invested in the concepts of personal responsibility and meritocracy are embedded in the language and the substance of the "Personal Responsibility and Work Opportunity Reconciliation Act of 1996." Unfortunately, this legislation, which casts the problem as a tension between individual responsibility and work availability, is seen by many as a step backwards from the 1988 Family Support Act (also known as JOBS or Job Opportunities and Basic Skill) which enabled states to extend access to higher education to eligible welfare recipients. Under the Family Support Act many states adopted a "human capital investment" approach which recognizes the role of higher education in helping welfare recipients leave public assistance. The Personal Responsibility and Work Opportunity Reconciliation Act, on the other hand, is designed to drastically limit the number of recipients who can participate in education, and specifically mandates a "work first policy." I want to briefly touch on a few specific problems related to this mandate.

Recent figures (American Psychological Association Task Force on Women, Poverty and Public Assistance, Division of the Psychology of Women, 1997) indicate that approximately three quarters of a million students are currently on welfare. The new welfare rules create a precarious situation for those students who need an income. These individuals must now get a job, but taking a job may force them to leave school. The writing on the wall is clear, and it is estimated that community colleges will lose up to 60% of their welfare students as states are mandated to put larger proportions of their caseloads to work.

Of the 14 million people receiving public assistance, approximately nine million are children. Of the five million adults receiving public assistance, 90% are women. Poor single women and their children represent the largest single group supported by welfare programs addressed by PROWRA. This same group, particularly women of color and their children, will suffer most from the provisions of the current legislation. If the goal is to help recipients transition out of the system and toward financial independence, then we must ask whether the

provisions set forth represent adequate contingencies for poor women given our current cultural structure. To fully understand the extent of the problem, it is helpful to examine some structural hurdles that must be considered in a realistic assessment of PROWRA.

The average unskilled or semiskilled woman welfare recipient faces virtually insurmountable challenges when she tries to escape poverty solely through private earnings, particularly if she has dependent children. Women on public assistance remain desperately poor and unable to change their circumstance largely because of structural barriers nested within powerful metacontingencies. For example, the kinds of work most available to these individuals are jobs in clerical or service sectors, notoriously known for gender stratification, low pay, no benefits and low job stability. In analyzing "the paradox of women's poverty," Smith (1986) explains that the expanding service economy over the past two decades has necessarily had as its major premise the availability of workers ready to perform marginal, inconsequential labor. Women constitute the largest group within this labor force, warranting Smith's conclusion that women's poverty and continued economic dependency are functional components of the most rapidly expanding sectors of the US economy today.

The economic gap between poor and rich has reached unprecedented levels, and continues to expand. Since the early nineties approximately 50% of the total income in the United States was earned by 20% of the population, while those in the bottom 20% shared less than 4% of the total. This gap has its harshest effects on children and single mothers. For example, approximately 70% of working women in the United States earn less than \$20,000 a year, and nearly 40% earn less than \$10,000 (American Psychological Association Task Force on Women, Poverty and Public Assistance, Division of the Psychology of Women, 1997). At the same time, there are over 10 million women who are the sole support for their children and families.

According to recent census data (Spalter-Roth, Burr, Hartmann, & Shaw, 1995) and in contrast to stereotype, 43% of women who receive public aid work intermittently or full time. Their income averages \$4.29 an hour and the most common jobs of welfare mothers are as maids, childcare workers, waitresses, nursing aids, and cashiers. Their employers provide health insurance coverage for less than one third of the time they work. Those of us working in developmental disabilities, for example, are aware of the all-too-familiar scenario of the single mother and direct care worker who literally cannot afford to work full time in our facilities because they risk losing welfare benefits (e. g., health care). A telling analysis by Edin (1996) explains the double bind in dollars and cents. The average

mother who left welfare for full-time, low-wage work would experience at least a 33% gap between her expected earnings and her necessary expenses. In order to maintain her family's welfare-supported standard of living, she would have to earn wages ranging from at least \$8 to \$9 per hour to earn roughly \$16,000 yearly. Put another way, at minimum wage and with no income assistance, a woman must work 60 to 70 hours weekly for 50 weeks a year to come just above the poverty threshold.

While the picture may appear dismal for the largest group of consumers within the welfare system, data show unequivocally that education is key to creating transformative cultural practices. Educational interventions also appear to be a most efficient strategy for effective change. As our economy continues to be technocratic, a rise out of poverty increasingly depends on technical and professional skills available only through advanced education. We are witnessing predictions from a decade ago (e. g., Solomon, 1990) that by year 2000, at least 50% of all new jobs will require a college-educated workforce. Most pertinent to our discussion is the fact that poor women stand to benefit most from educational programs. For example, census data clearly show that earning college credits without graduation, and even attending college for short periods, have a positive impact on income earned (American Psychological Association Task Force on Women, Poverty and Public Assistance, Division of the Psychology of Women, 1997). The outcomes are significantly more impressive with graduation after two years. An analysis by Sherman (1990) on college access reveals that an Associate degree raises women's income by 65% over their earnings with a high school diploma. In addition, the persistent negative gender gap between the pay of men and women, though not eliminated, decreases with increased education. For example, data for the past ten years show that while women with masters degrees earned 69% of the average male salary, the gender gap is much greater for women with less education. That is, women with high school or less earned less than half the wage of comparable men. Current figures reported by the American Psychological Association's Task Force on Women, Poverty and Public Assistance (1997) show that the median weekly earnings of women with high school diplomas is \$308, compared to \$453 for women college graduates. But this is still considerably less than the \$548 weekly median wage earned by men with only a high school education. A woman who is the head of a household in particular needs a college degree to earn a family wage even approaching that of a male high school graduate.

Most telling, research by Sherman (1990) has found that while the poverty level among families headed by African-American women with a high school

degree is 51%, this rate is cut by more than half to 21% with at least one year of post secondary education. Though the figures are not as dramatic, the numbers for Latina and white women follow the same trends.

While admittedly a complex process, data suggest that "welfare reform" must incorporate some basic elements if it is to be truly transformative and have enduring positive effects for the culture. One such element is education aimed at the largest group of adult consumers, single women. The poorest, minority women and their dependent children, stand to gain the most from educational support. A gain in terms of economic independence within this group would also represent a substantial long-range gain for the culture as a whole. While we would hope that data would guide the behavior of our policy makers, the most recent legislation suggests that we may be moving backwards where federal provisions for education are concerned. The safety net of the Act is the modest flexibility it allows states in the interpretation of work. PRWORA permits certain forms of education and training that meet the definition of "work," including up to one year of vocational educational training, job skills training, and education which is directly related to employment. The relatively general categories of "job skills training" and "education related to employment" could and should be interpreted to include options for post-secondary education. Structural adjustments specifically aimed at ensuring success of single mothers such as provisions for childcare should also be included. Our efforts as individuals and as an organization should be aimed at the state and local levels for enforcement of the most flexible interpretations of educational programming for welfare recipients.

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