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The Feminization of Poverty: Women, Work and Welfare

Diane Pearce

Poverty is rapidly becoming a female problem. Though many women have achieved economic independence from their spouses by their participation in the labor force (and in some cases, by divorce), for many the price of that independence has been their pauperization and dependence on welfare. In 1976, nearly two out of three of the 15 million poor persons over 16 were women. (Bureau of the Census, 1976) In certain groups, the imbalance was even greater: over 70% of the aged poor are women. Black women, who were only 6.1% of the population in 1975, accounted for 17.0% of the poor that year. (Women's Bureau, 1977)

The economic status of women has declined over the past several decades. At the same time, a number of important and relevant demographic changes (the increase in longevity, the increase in divorce, the increase in illegitimate births) have occurred. Perhaps the most striking of these trends is the increasing numbers of female-headed* families; the percentage of all families that were female-headed rose from 10.1% in 1950 to 14% in 1976, an increase of almost 40% in a single generation. (Bureau of the Census, 1976; Women's Bureau, 1977) At the same time, the economic well-being of this growing group has eroded. The ratio of median income of female-headed families to male-headed families has declined steadily from 56% in 1950 to 47% in 1974. Moreover, between 1950 and 1976 the number of families with incomes less than the poverty level that were female-headed doubled. Today almost half of all poor families are female-headed. (Bureau of the Census, 1976; Women's Bureau, 1977)¹

Paradoxically, this decline occurs in a period when other trends would suggest potential for improving women's status — trends such as the increase in women's labor-force participation, the mandating of affirmative action, and the increasing employment of better-educated women. Yet, women's earnings, relative to those of men, have decreased; the female/male ratio of full-time, year-round, civilian

earnings has fallen from .61 to .57 between 1960 and 1974.² Larger differences are harder to explain.

Whereas in 1950, the unemployment rate of women was only slightly larger than that of men (5.7 vs. 5.1), by 1976 it was 8.6 compared to the male rate of 7.0. (Women's Bureau, 1977) Moreover, if one does not include workers under 20, for whom unemployment rates are high for both sexes, the disparity becomes much greater; in 1974 the unemployment rate of women 20 years old and older was almost one-and-one-half times that of men. (Bureau of the Census, 1976)

In sum, it is women who account for an increasingly large proportion of the economically disadvantaged. What these statistics do not reveal is that while many women are poor because they live in poor male-headed households, an increasing number are becoming poor in their own right. I will concentrate here on the latter group, that is, those women who are poor because they are women. While many women are poor for reasons other than, or in addition to, their gender, in this paper I will focus on the question: what are the economic and social consequences of being female that result in higher rates of poverty? This does not mean that the problems of the millions of women in poor male-headed households are insignificant or unimportant; on the contrary, much of what is said here can be applied to their problems as well. In particular, I will explore two aspects of the feminization of poverty: (1) the role of different sources of income — earned income, public and private transfer income — in allowing women's poverty, and (2) the role of the welfare system in perpetuating women's poverty.

Income and Poverty

Unlike earlier immigrant groups, who entered the urban labor market at the bottom and gradually improved their position, women have remained at the bottom. (Coser and Rokoff, 1970; Darian, 1976; Oalte, 1976; Treiman and Terrell, 1970; Suter and Miller, 1973; Blinder, 1973; Sorkin, 1973) As Oppenheimer (1970) has cogently argued, women's entry into the labor force in steadily increasing numbers, from less than one-fifth of the work force in 1920 to nearly 40% today, has been bought at the price of economic advancement for women workers. That is, within occupationally segregated "ghettos," the demand for *cheap* labor and the demand for *female* labor became synonymous. The

* This term will be used to connote those families in which there is only an adult woman and no adult male; likewise, "male-headed" will be used to refer to families in which there is an adult male, and perhaps an adult female. These are official Census Bureau terms, and not descriptions of intra-family dynamics.

rapid growth of jobs, particularly since World War II, has been in industries and occupations that are low wage and dead end — and open to women. Once in the labor force, women are confined to these jobs, and are restricted from moving into better paid (but traditionally male) jobs, or moving up career ladders. As a result, women are much more concentrated in fewer occupations than are men; 80% of all women are in ten occupations. Moreover, this concentration has remained stable over time. Fourteen of 17 occupations that were predominantly female in 1900 are still predominantly female, and a segregation index developed by Gross (1968) indicates that women are as occupationally segregated today as they were at the end of the Victorian era.

Not only do women suffer limited occupational opportunity, but economic well-being is a price paid by women in the pink collar (Howe, 1977) and other female ghettos (textile and electronics factories, banks and offices, household service and day care). Sometime ago, Knudsen (1969) showed that the higher the percentage of workers that are female in an occupation, the lower the average income in that occupation. Fuchs (1971) maintains that most of the earnings gap between men and women can be accounted for by the different jobs held by men and women. In short, women are concentrated in relatively few, generally low-paying, occupations. Some specific examples are given in the table below:

TABLE ONE
Weekly Wages and Percent Female
for Selected Industries, Jan., 1973

	Average weekly earnings	Percent Female
Apparel manufacture	\$ 93	81
Transportation equipment	210	10
Malt Liquor	229	7
Motor vehicle sales	152	11
Construction	223	6
Transportation & utilities	196	21

Source: E. Waldman and B.J. McEaddy, "Where Women Work—An Analysis by Industry and Occupation," *Monthly Labor Review* May, 1974, p. 10.

The cost to women of occupational segregation is difficult to grasp. In 1970, when the poverty level income for a family of four was about \$3,700, there were six million women who worked full-time, year-round, and earned less than \$4,000 per year. Such women were concentrated in a few of the lowest-paying jobs: household-service workers, farm workers, salesworkers. (Shorridge, 1976)

In terms of increased poverty of women, Sawhill (1976) presents two sets of findings that put a price tag on occupational segregation. First, a study done by The Urban Institute calculated the earnings functions of female heads of families as if they were males, but otherwise with the same age, race, education and residence characteristics. It was found that women who head families would receive 36% more income if they were men, other things equal. If male labor-force participation characteristics, such as hours worked, are also added into the equations, the women's incomes would also increase, but by much less (13%). Sawhill also calculated what could be considered to be the long-term institutional constraints on women's income imposed by occupational segregation. Classifying occupations from the detailed (three-digit) census code as predominantly male (80% or more of all workers are male), predominantly female (30% or less of all workers are male), or mixed, she calculated the number of occupations in which a female high school graduate, age 25-34, would make less than \$3,000 per year working full-time. She found that while only 20% of the predominantly male occupations were ones with such poverty level wages, over half (54%) of the female dominated occupations were ones with poverty level wages. (Sawhill, 1976)

Although similar in their role in the labor force to previous ethnic, immigrant, and racial groups who were exploited for their cheap labor — particularly in the first generation of their participation in the urban industrial labor force, in at least one respect women are different from such past groups of new entrants to the labor force. Women are permanent temporary workers. That is, employers can and do flim-flam women to their (the employers') advantage, by simultaneously enticing them to enter the labor force (the help wanted ads read "varied, interesting work, young company on the move"), but at the same time minimizing their commitment to the idea of an individual career ("earn that Acapulco vacation, send your kids to college"). As long as women, as well as their employers, view their work as temporary/secondary while their home and family is their permanent/primary commitment, they are less likely to engage in expensive-to-the-employer type activities such as participating in labor unions and affirmative-action suits, making demands for advancement or skill development, and even simply working long enough to be eligible for a pension.

This interest on the part of employers in obtaining loyal but not long-term employees also accounts for their lack of interest, much less enthusiasm, for developing quality day care, even for welfare mothers. Such a service might permit a nearly uninterrupted worklife, and/or commitment to the individual employer over a period of time long enough to acquire seniority, to demand a promotion, or otherwise to become expensive. Providing day care implies support for the

permanent participation of women in the labor force, as well as acceptance of women, including mothers, as workers whose primary economic contribution is not in terms of child care. Without the provision of quality day care, on the other hand, women who drop out of the labor force or quit a job because of child care problems can be seen as "less committed" workers. In turn, their lesser attachment to the labor force is identified as the cause of their disadvantaged status. Their interrupted worklives also make upward mobility difficult; they never achieve seniority, and career development suffers. Particularly, as fringe benefits become an increasingly large proportion of the employer's labor cost (estimates run as high as 40%), workers who are denied such benefits because of their temporary and/or part-time and/or short-term status are increasingly attractive economically. Temporary workers are *cheap* workers.

Related to the "temporary" status of women is their tendency to be employed in part-time work. Although clearly part-time work is the preference of many women, particularly middle-class women, there are many women who would prefer to work full-time, but are unable to do so. In part, this is because the structure of the economy has changed. Many of the service industries that account for much of the recent increased labor demand, and especially for female labor², are ones that have hours that require one or two part-time shifts of workers rather than a single eight-hour shift (for example, restaurants, transportation service, and retail stores). Such places frequently differentiate between part-time and full-time workers, not only in wages and benefits, but in terms of opportunities for advancement and for upgrading of skills.

In addition to lower wages, women suffer from higher rates of unemployment and must wait longer periods of time between jobs. These patterns of instability, or what Wlensky (1981) called "disorderly work history," lead many women to become disillusioned, and leave the labor force. Almost twice as many women as men are classified as discouraged workers: neither working nor actively looking for work. (Women's Bureau, 1977)

Finally, it should be noted that the effects of occupational segregation and wage discrimination are so strong that they tend to overwhelm other kinds of disadvantage. Thus, there is some evidence that black women earn somewhat more than white women of comparable education and occupation, apparently because black women tend to have more economic return to work experience than do white women (perhaps because it is less interrupted than the average white female's). (Farley, 1977) Apparently, for a woman race is a relatively unimportant consideration in determining economic status.

Private Transfer Income

The second source of income to be considered here is that of private transfers. At one time, most of the private transfer was indeed private, that is, within the nuclear family. Working husbands gave their nonworking wives some portion of the paycheck to pay for the expenses of the home and child(ren). The rising divorce rate is such that it is estimated that about one in three marriages will fail; moreover, they will fail sooner, resulting more often in the early marriage/early divorce young mother with very young children. The internal transfer of resources for housekeeping and the needs of the children becomes institutionalized in the form of child support payments (and, sometimes, alimony). For many women, the price of freedom from the marriage bond is therefore very steep, for the likelihood of the same rate of transfer of economic support continuing is very low. In one study done on behalf of the public welfare department office charged with enforcement of child support for welfare mothers, it was found that a minority of only 22% of spouses were fulfilling all of their obligations fully; half were contributing nothing. Moreover, in two out of three AFDC cases, there was no child support agreement, formal or informal to be enforced. (NCSS, 1977) In part because of this problem, in part because the fathers are either not accessible or do not have the resources themselves, concentrated efforts at increasing child support payments on behalf of women on AFDC have very little effect. The total money collected in December 1976, after nearly a year of increased nationwide efforts, averaged about \$6 per recipient, and about 1 percent of the AFDC cases closed that month were closed because of receipt of child support. (Ibid.)

It is clear that particularly in the case of AFDC mothers the lack of child support is in part due to the fathers' own poverty, for one study estimated that over a third were unemployed, almost a fifth had criminal records, and the majority had unskilled or semiskilled occupations. (Nicol, 1975) Potential for support exists; a third of the AFDC parents providing no support had some college education and a third had their high school diplomas. (Nicol, 1975) This potential for support will not be realized because the social norms permit men to cease their support of their children when they leave their children. The poor father by no means has a monopoly on nonsupport, for the failure to provide (or cease to provide after a few years) is a practice widespread throughout American society. Forty percent of absent fathers contribute nothing, while the average payment provided by the other 60% is less than \$2,000 per year (The Urban Institute, 1976); this is at a time when the median income for all families is about \$13,800. Thus, the poverty among female-

headed families that is due to the lack of child support will not decrease unless there is real change in the societal context that condones and even encourages the absent father's neglect of his financial responsibilities to his children.

Finally, women who head households are less likely to be the recipients of intergenerational transfers of resources. While many parents help out adult children in times of financial need or crisis, the single or divorced daughter is less likely to be the recipient of these transfers. Even if a woman received such help during marriage, the dissolution of the marriage often includes selling the house and other property. It is also true that while women have the same overall median level of education as men, the distribution is much more clustered around the median. Thus, not only do fewer women have very low levels of education, but also fewer women than men continue their education beyond the high school level. The lesser investment in daughters' than in sons' higher education robs women of a source for intergenerational transfer of resources.

Women and Public Transfers

Public transfers include all unearned income received from the government and can be divided into two basic types: that which is received as a consequence of participation in the labor force, and that which is received as minimal income support, regardless of previous employment status.

In work-related benefits, women are generally underrepresented among the beneficiaries, and are even more underrepresented in dollars received. Thus, while women are 52% of the beneficiaries of Social Security (which is underrepresentation because of the highly skewed sex distribution of the aged), they receive only 46% of the benefits. (Bell, 1973)

Unemployment insurance, however, is somewhat more of an enigma. Figures cited by officials state that women make up 38% of the total recipients (Dahm, 1973), which compares favorably with their percentage (40%) in the labor market. Yet, a number of factors point to the fact that a much larger number of women are not covered at all, or are covered in a very limited way. First, there are certain occupations that are entirely excluded, such as household service workers (that is, almost all women, or 1.7 million workers), and farm workers (who number .7 million). Second, unemployment insurance is predicated upon "willingness to work" which is usually defined as "willingness to work full-time." Since many women work in industries that structurally require part-time workers, many of them are excluded. Third, under similarly rigid logic, many states disenfranchise pregnant women entirely without considering individual differences in physical ability or willingness to work, and regardless of month of pregnancy. Fourth, many women work in the "irregular economy," doing work that is not covered because it is semilegal or illegal,

marginal, or bartered (prostitutes, babysitters, women who type at home). Finally, many women workers seem to use AFDC instead as unemployment insurance (see below).

Other forms of "work"-related, income-transfer programs support so few women that it becomes difficult to compare the relative inequality created thereby. How much, for example, is the free medical care and educational benefits available to veterans directly or indirectly a reason for their lesser rates of male poverty? A corollary question of policy interest is whether the incidence of poverty is reduced for those women who serve in the armed forces, as apparently it may be for men who enter the labor force via the armed forces. (Ornstein, 1978) As Black Lung coverage does for mineworkers, would "Brown Lung" legislation and benefit programs for the largely female workforce of textile mills have a measurable impact on women's poverty (due in this case to work-related ill health and consequent uncompensated unemployment)?

In discussing public assistance, that is, public transfers not conditioned on previous labor force experience, it is necessary first to establish the extent and the adequacy of such public assistance. Although the number of AFDC recipients has risen dramatically in the last decade, as a percentage of the population it has remained stable at about five percent. (NCSS, 1977) Benefit levels, however, have been declining; using 1967 as the base (=100), benefits declined from \$139 to \$135, from 1974 to 1978, or about 1.4% per year. The actual average payment per family in 1977 was \$235, or about \$75 per recipient. By even the very conservative standards of state governments, benefit levels are inadequate. Each state determines its own standard of need based on cost-of-living estimates, but this standard is not necessarily tied to the Bureau of Labor Statistics poverty-level income cutoffs. Even so, the state is not required to provide families on relief with the full amount that the state has determined as their minimum need. Further, many states set an arbitrary top figure regardless of family size. The result is that, nationally, 23% of the AFDC caseload receives cash benefits that total less than 40% of the poverty line (adjusting for family composition, etc.), and 24% were given benefits that put them between 40 and 70% of the poverty line, of that nearly half of all AFDC recipients were receiving benefits that were less than 70% of the poverty line. (Joint Economic Committee, 1978; figures refer to 1974) Even including the cash equivalent of Food Stamps in the calculations left ten states in 1974 with *maximum* benefit levels less than 75% of the poverty line. (Joint Economic Committee, 1978) Finally, if one compares the poverty level of recipients before and after receiving welfare, there is relatively little escape from poverty via AFDC: whereas 92% of the families receiving AFDC were poor before, 76% of AFDC families remain poor after receiving aid. (Bell and Bushe, 1975)

It seems clear, then, that whatever the source of income considered, women are frequently likely to receive less than they need, often much less than a poverty-level income. Child support payments are, with rare exceptions, paid irregularly, frequently well below need (as well as below absent parent's ability to pay), and are subject to premature demise. Welfare payments are below even that state's own determination of need in almost half the states, leaving almost all welfare families below poverty-level cash incomes. Even earned income, largely because of occupational segregation as well as discrimination, fails to provide above poverty level incomes for many women. In 1976, almost 20% of employed, female family heads were poor — and one-third of black employed females who headed families were in poverty. (Women's Bureau, 1977)

As we have seen, each of the sources of income — and, therefore, of potential economic well-being — is likely to be inadequate and thus to contribute to women's poverty. The process of feminization of poverty is also a process of institutionalization of sexual inequality, focused in particular around the institution of public welfare. In order to understand, however, the role of public welfare in both the deterioration and the maintenance of women's poverty, it is necessary to put Welfare's role in historical perspective.

The History of the American Welfare System

Over time, the American welfare system has moved through three stages of development, each of which can be characterized by its role in the larger society, in particular its role vis-a-vis the labor market. In the first stage of this federally-constructed and subsidized system, welfare was conceived as a *means to protect an already glutted Depression-era labor market from being further flooded by would-be workers, widows and deserted wives, the disabled, and the aged*. Even the titles of the original state assistance programs revealed that welfare was predicated on motherhood: "Mothers' Pensions," "Mothers' Aid." By the 1950s, however, the problem became not one of too many workers, but of too much dependency. At this stage, welfare was seen as a *temporary expedient, necessary to ease the transition from rural to urban* (for example, for Southern black and white migrants), *and from home to work* (for the woman who heads the family). Welfare recipients at this juncture were not so clearly "deserving" as those in the first stage. Nevertheless, much of the policy debate centered on the adjustment problems of these families. Indeed, much of the rhetoric that frames today's policy questions comes out of this "tiding over" model of welfare; the "problem" of second-generation welfare families, the "vicious circle" of poverty, all imply that welfare had failed in its function as temporary expedient to tide one over a rough spot. This stage culminated in the 1962 Amendments, which established social services for the

welfare recipient. The object of these new services was to enhance the positive aspect of welfare, its role in easing the adjustment of the individual in crisis (for example, to urban life, to single parenthood, or both), while preventing the development of permanent dependency.

The third stage is somewhat more difficult to discern, for it continues to be clouded by the leftover rhetoric of the "tiding over" stage, the dominant policy question is, "Why don't welfare recipients work and get off of welfare as quickly as possible?" If instead we turn it around and ask, "Why are so many welfare recipients working?", we will be better able to comprehend the way in which welfare is not simply a temporary aid during a crisis or adjustment phase, but a system that is creating a permanent underclass of welfare recipient/low-wage workers. For in spite of the enormous disincentives and severe labor-market handicaps of most recipients, an increasing proportion are working. Although, at any one point in time, only about 15% are working as well as receiving welfare, surveys indicate that the true percentage is at least 25%, to which one must add those in training, awaiting training, or looking for work. (Williams, 1975)⁴ Moreover, if one looks at even a relatively short span of time, it is clear that most welfare recipients in fact alternate between welfare and work, or combine both in a bewildering and rapidly shifting pattern. Of currently active AFDC recipients in 1973, Williams (1975) found that almost one-third had worked 13 months or more in the past three years, and only one-third were dependent *solely* on welfare over the entire 37 month interval. Like the ex-convict, the ex-welfare recipient is "at risk"; consigned by prejudice, discrimination, institutional constraints to a narrow range of opportunities to "get a living" by combining or alternating work and welfare. Put more graphically, *the third stage of welfare can be described as a "workhouse without walls."*

A Workhouse Without Walls

What are some of the elements that underpin the development of welfare as a "workhouse without walls"? Without trying to exhaust all possibilities, we will devote the remainder of this paper to a brief discussion of several of these elements: (1) the increase in labor force experience of welfare recipients, (2) the change in welfare rules related to income disregarding, (3) the effects of the WIN program, (4) the skill levels and occupational status of welfare recipients, and (5) indirect effects of welfare/single mother status.

As with most mothers, the labor-force participation rate of welfare mothers was low in the past, but today over 90% have worked at some time, and fully three-fourths of AFDC recipients worked full-time at a regular job at some time in the past. Most began regular work early, almost half starting their first regular job by the time they are 17, including 18% who began regular

work when they were 15 years old or younger (Williams, 1975). Together with the figures cited above, it is clear that the typical woman on welfare is, or has been, a worker. If instead of viewing welfare recipients as single mothers who have "lost" their (male) source of economic support, one views welfare recipients as disadvantaged workers who are unemployed, then welfare takes on a different character. Essentially, welfare viewed this way is a kind of poor woman's Unemployment Compensation, but with a difference. Although serving the same economic function as Unemployment Compensation, that of temporarily supporting workers who have become involuntarily unemployed and thereby easing for both the individual and the economy the stress of being out of work, welfare is a privilege (however dubious) and not a right. This has important consequences for both recipient and the prospective employer; welfare supports a low-wage, predominantly female, labor pool that is so stigmatized, harassed, and degraded, that many eagerly seek to exchange welfare poverty for wage poverty.

Making the transition permanently from welfare recipient to worker is becoming increasingly difficult because of the way in which income disregards work. In 1967 Congress required that states not tax the recipient's earned income at 100%, but rather that they disregard one-third of all earned income plus employment-related expenses. While this reduced the effective tax rate to about 40%, the rest of the population does not face this steep rate until their income is above \$40,000. (Levitan, Rein and Marwick, 1972) Even so, the tax rate forces recipients into a position whereby it is almost impossible for them to work their way off of welfare. It does this in two ways: first, the combined value of welfare's cash benefits, food stamps and medical benefits, plus the income disregards, make it necessary for recipients to earn quite a bit more than the maximum allowable amount to achieve an equivalent standard of living; second, the tax rate subsidizes and rationalizes the payment of poverty-level wages. Appel (1971) estimated that in Michigan, where one may earn up to \$669 per month and sustain welfare eligibility, it would take \$904 per month to buy the equivalent of welfare-subsidized food, child care and medical care. Likewise, there is a "notch" in terms of getting on welfare: it frequently is advantageous to quit work because one's earned income is too high to get on welfare, and then return to work at the same wage. Even with the high tax rate, the total welfare benefit package is higher than low or poverty-level wages without the nonmonetary benefits. (Garfinkel, 1977)⁸ This should not be taken to mean that income disregards are not an improvement, but rather that they widen the group who work but do not earn enough to escape from welfare or poverty. As we shall see, few women on AFDC have the skills and education to earn their way to independence.

In addition to incentives to go on or stay on welfare while working, welfare systems offer incentives to work while on welfare simply by giving recipients less than the state has declared that they need. About half the states do not pay the full standard of need, resulting in over 82% of AFDC families having budgets that recognize unmet needs (NCSS, 1974, Table 55); any amount earned up to the level of need is usually totally disregarded.

Altogether, the income disregards and notches that push welfare recipients to work, and low-wage workers to get onto welfare, could potentially be the modern equivalent of the Speenhamland Plan. (Polanyi, 1969) That is, employers have no reason to raise wages, for there is no scarcity of low-wage workers and much incentive for those who are on welfare to seek employment. But there is much incentive to lower wages below subsistence level, since the worker will be paid the difference, at least minimally, by welfare. Thus, the creation of low wage jobs is subsidized by welfare, making profitable manufacture and services that would otherwise be too costly to produce. This thus creates a class of workers who are forced onto welfare because their work pays too little, and welfare recipients who are forced to work because welfare is inadequate.

The Work Incentive Program (WIN)

Since the days of the Poor Laws, welfare has sought to force people to work. This has been done not only by stigmatizing the poor, as when seventeenth-century Pennsylvanians had to wear a "P" on their sleeves (for Pauper), and by benefit inadequacy, as in the principle of "less eligibility" wherein no recipient receives more than the lowest worker. It has also been done by coercion. The workhouse and poorhouse were the nineteenth-century means; today's poor are coerced through forced registration in the WIN program. Although WIN does not force all recipients to work, its implied promise of a route out of poverty is, for many, a cruel hoax. WIN contributes to the poverty of women in several ways, each of which is a variation on the theme of reinforcing rather than removing the handicaps that women face in the labor market.

First, WIN has promised much but delivers little for most women. Although many women on welfare are required to register for WIN, there are a number of stages between registering for WIN and obtaining employment: certification, determination of need for services, training, job placement, etc. Thus while there were 1,175,800 ongoing mandatory registrants in November, 1975, there were only 6,900 who left WIN that month for employment (including those who became employed on their own and not through or because of WIN: NCSS, 1976.) The relatively small numbers who do reach training are disproportionately male and white, i.e., those with the least handicap in terms of race and sex in the labor market. (Levitan, et al., 1972)

TABLE TWO

**Comparison of Occupational Distribution of AFDC Mothers,
Female Family Heads, and WIN Institutional Training Positions**

	Ever Employed AFDC Mothers (1967)	Fem. Fam. Heads With Work Experience (1970)	% In occupational group in poverty	WIN Training Positions (1971-2)
Professional, Technical Managerial, Official	2	17	9	10
Clerical and sales	14	33	12	41
Craftsman and Operatives	12	12	46	22*
Private household workers	20	8	56	23
Other service workers	28	22	34	

* Listed separately in occupational training distribution as "processing, machine trades, bench work, structural work"
Source: Levitan, *et al.*, (1972); Bureau of the Census (1978)

Once in training, WIN enrollees find that the jobs that they are being trained for are ones that will not remove them from poverty.

As can be seen from the table above, almost half the training slots are for jobs which are in sectors that have very high poverty rates for women who head families.⁸

Third, in addition to placing small numbers of women, and providing them in occupations that frequently do not pay a living wage, WIN has been moving towards direct job placement (sometimes with "on-the-job" training), in spite of the fact that women in particular benefit from even minimal skill upgrading. (Smith, *et al.*, 1975; U.S. Commission on Civil Rights, 1974) Most job training under WIN was classified as minimum — less than six weeks — or moderate — up to several months.

The bottom line in assessing WIN, however, is its ability to prepare participants to earn a living wage; in that it has failed. Those recipients who are able to find employment do not usually earn even a poverty level wage. ⁷ Smith (1975) reported that the average salary was \$5572 for women, and \$6308 for men; perhaps even more discouraging was the fact that the net average increase in earnings for all program participants was \$676 per year for women with little or no recent work experience and \$41 for women with recent work experience. (Figures are from the Dept. of Labor, 1976, cited in Gordon, 1978; figures are similar for men.)

Since WIN does not train women for jobs that provide the means to economic self-sufficiency, it is not surprising that one of its outcomes is increased caseloads, and/or an increase in working welfare recipients. The study by Smith, *et al.* of Chicago (1975) found that two-thirds of the ex-WIN female participants who were working received supplementary welfare grants, but only one-third of the male recipients. About a year and a half after completing the WIN program, a majority were working (58%) or had worked (16%), yet a majority were also still on welfare (70%).

The WIN program, whatever its phase, is thus a cornerstone of the "workhouse without walls." By taking a group of women who are already handicapped by low educational levels, low skill and occupational status, and giving them either no training or minimal training in fields that do not pay a living wage, and forcing them to work, WIN has created for many women a "no-win" situation. They cannot use welfare training programs to get decently paid employment, nor can they use paid employment to get off of welfare.

Conclusions and Implications For Policy

The problem of women in poverty has many aspects that should be mentioned. First, many of the disadvantages suffered by poor women are exacerbated by racism and prejudice for minority women. Such effects, however, are complex and uneven. Second, many of the economic problems of women are reinforced or increased by the indirect effects of being female and/or a single mother; for example, housing discrimination forces many women to live in "ghettoes" which are far away from the better-paying jobs in the new suburban industrial parks.

Even without having explored the added handicaps of minority status or the additional indirect effects of gender, it is clear that the relative economic status of women is declining. This is true regardless of the income source. In spite of increased labor-force participation, the occupational ghettoization and discrimination has prevented any improvement in women's earnings relative to men. Child support, which rapidly increasing divorce and illegitimacy rates makes more important, is so minimal in reality that even the one- or two-child family runs a high risk of becoming poor if the father leaves. And welfare, although it supports more of the eligible population than ever before, does so at an even more penurious level than in the past (relative to the current incomes of American families in general).

Welfare's role in women's poverty is much more than simply one of penny pinching in payment levels, for it plays an important part in perpetuating women's poverty. We have maintained here that the Work Incentive Program and income-disregard programs are creating a "workhouse without walls," from which escape is increasingly more difficult. The welfare system has not only "bureaucratized" inequality (Street, 1978), it has institutionalized it. By unting inequality in the labor market with the pauperization that is endemic to public welfare, the American system is creating a set of forces that oppress all women, as well as those that are already in poverty. For the same work incentives that "encourage" women on welfare to work at poverty-level wages are also the means of subsidization of a low-wage labor force enabling entire industries to pay poverty-level wages. By "training" and/or placing AFDC women in traditional, low-paying, predominantly female occupational ghettos, WIN programs not only perpetuate their poverty, but reinforce the barriers that many women face as they try to get jobs that pay a living wage but are traditionally male.

The major implication for policy of both the feminization of poverty and the increasing labor-force participation of welfare mothers is that gender cannot be ignored. That is, the poverty of men and the poverty of women are different problems, requiring different solutions. For men, the problem is more one of a high-dependency burden: in the New Jersey income experiment, the average number of children per family was four, (Hollmer, 1976) while nationally the AFDC-UP family averaged 4.4 persons. In contrast, an average AFDC female-headed family was 3.1 persons. (NCSS, 1976; see also Ferman, n.d.) Male poverty is thus more often a welfare problem, that is, supplementing wages with some kind of family allowance for those with heavy dependency burdens. For women, however, the problem lies more with the labor market. Going to work, even full-time, is not likely to be the means of escape out of poverty for most welfare women.⁸ Once welfare policy begins to treat female welfare recipients as disadvantaged workers, then it can begin to develop appropriate programs of intervention at the individual level (for example, training in traditionally male blue-collar occupations) and at the institutional level (aggressive action by the federal government against sex segregation of enterprises and even entire industries). Without such changes, we will continue to build a "workhouse without walls," and its inhabitants will become even more predominantly women who are trapped in a life of poverty by welfare penuriousness and institutionalized work force marginality.

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Notes

1. This is probably an underestimate, for the poverty levels established by the Census Bureau assume that a male-headed family needs more money than a female-headed family of the same size; thus in 1972 the poverty threshold for a family of four (with three dependent children was \$3902 if the family was headed by a male, but only \$3716 if it was headed by a female. (U.S. Commission on Civil Rights, 1974)

2. The ratio of female to male changes in an uneven pattern over time, as well as across industries.

3. Why is it that in a society that constantly investigates welfare recipients for fraud, no one enforces child support? It may be that this reveals something about the way in which marriage is still an economic institution. It is as if the husband's economic support before divorce was in "payment" for the wife's housekeeping, emotional support, and sexual access, but not for her childrearing activities, for it is only the childrearing activity that is continued after divorce, typically by the wife — 93% of mothers receive custody of the children. (The Urban Institute, 1976)

4. This does not include those who are: in training, awaiting training, awaiting placement, or looking for work. Thus the employment of a broader definition of "in the labor force" not limited to those currently and officially working would result in a much larger percentage of welfare mothers in the work force (however marginally).

5. Two caveats about this anomaly should be noted, however. First, there is little evidence that people consciously act in this way; rather it is probably an unconscious move that is difficult to reverse. Second, and perhaps more important, it only applies to women workers; men have an hours limitation. (100 per month) on the amount that they can work and stay on welfare, whereas for women the only limitation is total earnings.

6. Of course, this table is only a gross indicator; it is expected that more detailed breakdown on both occupational distribution of AFDC mothers and WIN training positions would reveal even more reinforcement of occupational segregation. In addition, this limitation is carried through at the individual level.

7. By law, WIN participants may be placed in jobs that pay as little as 75% of the minimum wage. (U.S. Commission on Civil Rights, 1974)

8. On the basis of a number of studies that the work ethic is alive and well among the poor, it is assumed that they want to work, so that what is taken as problematic is not whether the poor (or welfare mothers) are willing to work, but whether they can find jobs by which they can support themselves. See especially Goodwin (1972) and Hollmer (1976).

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