

**Three Essays on Women, Low-wage Work,
and Economic Well-being**

by

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Chapter 1

Introduction

Many changes that have occurred over the last fifteen years have affected the well-being of low-income, single mothers living in the United States. The 1996 welfare reform law significantly overhauled the nation's cash welfare program. Under the new law, poor single mothers must work in exchange for benefits or face termination of cash assistance, although going to work often renders a family ineligible for benefits. Due to welfare reform and other policy changes, poor single mothers are now more likely to work and derive a greater share of their income from the market than from public assistance. However, the jobs they hold tend to be low paying and unstable, meaning that household income typically remains low (Acs and Loprest, 2004).

Following implementation of the 1996 welfare reform, a very large literature emerged, focusing on poor women's barriers to entering the labor market (e.g., Danziger et. al, 2000) and their challenges to sustaining employment, particularly due to child care and transportation problems (e.g., Scott, London, and Hurst, 2005). Other studies provided descriptive information about the financial circumstances and experiences of material hardships among these and other low-income families (Heflin, 2006). Largely missing from this body of research, though, are examinations of how low-income single mothers make sense of their financial, employment, and family situations in this new era.

The essays in this dissertation use qualitative interview data to address this gap in the literature. The data come from two different studies. The first two essays use data from a study focused on understanding how lower-income families manage during an economic downturn. The 50 women participating in this study are primarily African American, single parents living in Detroit, and they have been interviewed yearly since 2006. The first essay uses three years (2006-08) of data from a subsample whose income was below 300 percent of the federal poverty line. The second essay uses interview data from women who lived in households that could generally be considered low-income and who also worked in the formal labor market at least some time during the 2006-2008 period or were off from work due to a disability.

The second set of data come from a qualitative supplement to the Women's Employment Study (WES). WES was a five-wave panel survey of a random sample of 753 women who were receiving welfare in one urban Michigan county in February 1997. The survey collected detailed measures of women's employment experiences and family context as they transitioned from welfare to work. In 2004, after the final survey was completed, I conducted a qualitative supplement to the WES, interviewing 32 of the remaining 536 women who had participated in all five waves of the survey.

The first essay considers the various sources of financial support that low-income women draw upon in an attempt to "make ends meet." In the interviews, debt emerged as a as a key category of economic support, rather than as a mechanism used to increase consumption of non-essential items. While prior studies have focused on work, welfare, and kin as the primary sources of economic support, debt as a financial management strategy is rarely mentioned. This essay documents the type of debt that women have, the

reasons for its existence, and the strategies that women use to manage it. I conclude with a discussion of how those strategies demonstrate a sense of financial responsibility, as defined on women's own terms.

The second essay focuses on challenges to the development of a worker identity for single mothers employed in low-wage jobs and asks the question, "How do the conditions of low-wage work affect the development of a worker identity among poor single mothers?" Using the framework of symbolic interactionism, I demonstrate that the structure of women's workplaces do not provide them with opportunities to display the identity of "worker" since they are often working alone or segregated from co-workers. Instead, it is during interactions with the public assistance system that women engage in "identity work," asserting the role of worker. However, their presence as benefit claimants and the unequal relationship with welfare caseworkers makes this claim tenuous and one that is not necessarily recognized externally.

The final essay highlights the work-family challenges low-income single mothers face and the strategies they use to manage those challenges. Using a life course framework, the essay shows that while single mothers make decisions to forgo opportunities to advance in the labor market, many plan to start their "careers" once their children are grown.

Citations

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Chapter 2

Irresponsible Spending?

Debt and its Role in Low-Income Women's Financial Management Strategies

Scrutiny of poor families' consumption choices has long been embedded within the practices of helping-institutions and in public policies in the United States. From charity workers of the nineteenth century who supervised the purchases of newly-arrived immigrant women (Zelizer, 1994) to the development of the Federal Food Stamp program, which assumes that without a restricted allowance for food, poor families might spend their money frivolously (Fraker et. al, 1995), to contemporary concerns that the low-income families need to be encouraged to save for the future (e.g., Sherraden and Barr, 2005), many policies directed at helping the poor assume that without proper guidance, the poor will be unable or unwilling to make wise spending decisions.

This conventional wisdom does not recognize that for many poor families decision-making skills are not the issue; many low-income families just do not have enough resources to meet their basic needs. Many studies have documented the various efforts low-income families, particularly those using cash welfare benefits, undertake in order to generate enough resources to get by, including off-the-books work and borrowing from friends and family (e.g., Stack, 1974; Edin and Lein, 1997; Clampet-Lundquist et. al, 2003).

However, changing political and economic environments have affected both the consumption patterns and the income-packaging strategies of low-income families in ways that have not been widely documented. The 1996 welfare reform law, the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) significantly reduced access to cash welfare. Under PRWORA, poor single mothers, with few exceptions, must work in exchange for benefits or face termination of cash assistance, now called the Temporary Assistance to Needy Families (TANF) program. And, taking a job usually renders a family ineligible for cash benefits. In contrast, the Earned Income Tax Credit (EITC), increases the rewards of work to low-income families through refundable tax credits that can exceed the size of annual welfare benefits in many states. Earning and the EITC now are a more important source of income for low-income families than are cash welfare benefits. Additionally, increased employment and changes in the early years of the 21st century in the financial sector opened up access to credit cards and home loans for lower-income individuals, who previously had been deemed too high-risk to receive these financial products.

How have all of these economic and policy changes affected the financial lives of low-income families? The goal of this study is to better understand how lower income women make decisions about what avenues of financial support to pursue (or not), how they maintain a basic standard of living, which items they are willing to forgo, how they prioritize their spending, and how they manage once those decisions are made. Gaining insight into these issues means understanding the everyday experiences of low-income families and their decision making processes- not just the outcomes that result from their choices they make and the constraints they face.

In this paper, I make two contributions to the sociological literature on low-income families' financial well-being. First, I document how taking on debt, a relatively hidden activity, is used by many lower-income women as a way to “make ends meet” rather than as a means to achieve a higher living standard. Second, I show that the strategies women use to manage their debt, which at first glance appear to be simple payment-avoidance tactics, are ones which often entail a great deal of mental calculation and effort to sustain. Drawing from their set of cultural repertoires (Hannerz, 1969), these women find ways to continue to accumulate debt and avoid paying it down, since no other options for economic support are available—bankruptcy is out of reach, jobs are increasingly hard to find, and cash welfare is no longer available.

This paper proceeds as follows. First, I review the existing literature on poor families and their finances, weaving in a discussion of changes in public and private sector policies- both those related to cash welfare and those related to the financial services sector- that affect economic both consumption options and coping strategies. I then describe the respondents who comprise my qualitative study sample and use their stories to illustrate how they accumulated debt and the types of debt they acquired. I conclude with a discussion of the strategies that women use to manage their debt and how those strategies demonstrate a sense of financial responsibility, as defined on women's own terms, that challenges the conventional wisdom that they are financially irresponsible.

Money and the Poor

Viviana Zelizer's (1994) history of the meaning of money in the U.S. makes the case that charitable and public efforts to help the poor have long been challenged by

concerns about the poor's ability to manage money. In the nineteenth century, for example, experts warned that "money could turn into a dangerous form of relief, easily squandered for immoral purposes" (p. 120-21). With passage of the Social Security Act of 1935 and establishment of the Aid to Dependent Children program (ADC, later AFDC), the public welfare system began providing cash grants to poor, single mother-headed families. However, local welfare agencies had the option to issue these funds directly to third parties, such as landlords or utility companies, through "vendor" payments if there was any suspicion that a recipient might mismanage her public funds.

There is a long literature on the preference of politicians and the public for non-cash, in-kind public assistance for the poor (e.g., Katz, 1986; Weaver, 2000). As a result, most means-tested assistance for the poor is now provided through the Food Stamp program, the school lunch program, Medicaid, housing assistance, and other programs that prescribe exactly how the poor can use public funds.

Why would nineteenth century charity workers and 21st century social policies so distrust the ability of the poor to make "rational decisions"? Whether rooted in cultural (Lewis, 1966; Moynihan, 1965) or structural explanations (Wilson, 1987; 1996), a dominant theme in the discourse about poverty in the U.S. is that the poor's values are inconsistent with middle-class notions of hard-work, thrift, and future-orientation (see Swidler, 1986). Left to their own devices, the implicit assumption is that low-income families might make bad decisions about how to spend their money, further enmeshing them in poverty.

Prior studies that have examined the financial circumstances of low-income communities, though, demonstrate that poor families have difficulty getting ahead

primarily because they have too few resources, and not because they have differing values or behave irresponsibly. Carol Stack's classic *All Our Kin* documented the complex networks of familial and "fictive kin" that existed in a poor African American community in the 1960s. Communal child rearing, sharing and swapping of household items, and trading "back and forth [of] food stamps, kids, clothes, money, and everything else" were common strategies Stack observed among this community. While this "cooperative lifestyle," as Stack termed it, helped poor families survive the uncertainty of the labor market and the idiosyncrasies of the welfare office by providing a stable network of individuals who could always be relied upon for help, it also constrained economic mobility. Individual members of the kin network could not save their money; instead they were expected to help others.

Similar to Stack, Edin and Lein (1997) found that among a sample of welfare-reliant women, public assistance benefits rarely covered their families' most basic needs, including rent, food, and transportation. In order to "make ends meet," women relied on contributions from family members and friends, particularly boyfriends, as well as unreported or off-the-books work. Implicit in their findings, though, is that income and expenses balanced out at the end of the month because of the women's diligence and responsible help-seeking behavior. To the extent that women purchased non-essential items, such as cable television packages and cosmetics, the items were of minimal costs and provided psychological and social benefits to the family (e.g., entertainment and self-esteem).

More recent research has brought into question just how much kin support poor families receive, particularly African Americans. Whereas White families are more

likely to provide financial support to their kin members, in African American families, support tends to be in-kind, such as household help (Sarkisian and Gerstel, 2004). Additionally, receipt of help from a friend or family member often comes with the expectation that the favor will be returned sometime in the future. In some relationships, this reciprocity can be time-consuming and demanding, further straining already limited resources (Hogan, Eggebean, and Clogg, 1993; Dominguez and Watkins, 2003).

In the 1980s and 1990s, poor families' spending choices were brought into question by the popular media and other commentators around the issue of clothing and shoes. Stories abounded of poor inner-city teens, and even very small children, outfitted in expensive Nike Air Jordans, sometimes even shooting each to obtain a pair (Brown, Lamb, and Tappan, 2009). Ronald Reagan's oft-told story about a "welfare queen," developed during his 1976 presidential campaign as a way to talk about supposed rampant welfare fraud, quickly became a short-hand descriptor for poor women who purchased luxury items (particularly cars) with welfare checks or food stamps (Douglas and Michaels, 2004). At the same time, the political discourse about poor families turned to questioning their "dependence" on cash welfare as a source of income and devising ways in which policy could encourage or mandate "mainstream" behavior, including employment (Hays, 2003; Deparle, 2004)

These policy debates culminated in passage of the 1996 welfare reform, which ushered in a new era in U.S social policy. The law set a 60 month limit on receipt of federal cash benefits and required recipients to meet work requirements in order to receive assistance; if recipients failed to comply with these requirements, they could be dropped from the welfare rolls. The law's title, "The Personal Responsibility and Work

Opportunity Reconciliation Act,” tells poor women that they must now take “personal responsibility” for their lives and the lives of their children, implying that prior to 1996 they were not making sensible decisions. The 1996 law did dramatically reduce the welfare case load and increase the employment rate of single mothers. As a result, poor single mothers now derive a greater share of monthly their income from the market than from public assistance, and the degree to which their spending is constrained by funds to which “strings” have been attached (Zelizer, 1994) has been reduced. Because they have entered the formal labor market in record numbers, more single mothers gained access to another source of funds: credit cards. As Sullivan and colleagues (2000) note, credit card companies traditionally did not extend borrowing privileges to those with low-incomes or who otherwise were deemed at high risk for default. Yet, deregulation of consumer interest rates that began in the late 1970s, coupled with increases in technology that make it easier to examine someone’s finances, determine their risk, and tailor a credit product to take that risk into account resulted in expansions of credit card markets into low-income communities in recent years (see Manning, 2006 for an overview).

Among households earning between \$10,000 and \$25,000 a year, the proportion holding credit cards increased from 52 percent in 1989 to nearly 60 percent in 2001. Among those with even lower incomes (less than \$10,000 a year), the proportion holding cards rose from just more than a quarter to over a third of these household. Moreover, the proportion of low-income households carrying balances on their cards increased during this time period, as did the amount of that balance (about \$1,800 for the lowest income group and \$2,200 for those in the next highest group) (Draut and Silva, 2003). In part, these balances may reflect the fact that lower-income individuals are more likely to

be the recipients of high-interest, high-fee cards (Mann, 2009), so that if any balance is unpaid, the amount owed quickly increases.

Mortgages, in particular those that are rated “subprime,” are another financial product that became available to low-income individuals during the economic boom of the 1990s and greatly expanded until the subprime market collapsed during the Great Recession that began in December 2007. These home loans that are made to individuals with riskier lending profiles may include higher interest rates, adjustable interest rates, penalties for paying off the loan sooner, or other provisions that make the loan much more costly to the borrower and could lead to a default on the loan and foreclosure of a home. There was tremendous growth of subprime loans; according to the Center for Responsible Lending (2007), subprime loans accounted for only eight percent of all loans in 2003 but 28 percent in 2006. Additionally, subprime loans tend to be concentrated in low-income and minority neighborhoods. As the housing bubble burst and many subprime mortgage holders found themselves in foreclosure or at risk of foreclosure, one of the discourses that emerged was that these “irresponsible” borrowers simply took on too much debt (Jenkins, 2008; Siegel Bernard, 2010). According to some policy makers, the housing market collapse was due not to irresponsible banks and mortgage companies that made risky loans to low-income people to maximize their fees, but to irresponsible low-income consumers who took on too much debt.

Do low-income households have too much debt? In a review of twenty studies, Carrasso and McKernan (2007) find that although lower-income households are no more likely to hold debt (mortgages, credit card and other) than higher income households, the debt of lower-income households is much greater relative to their assets than is the case

for higher-income households. Further, families in the lowest income quintile are much more likely (27 percent) to have debt-to-income ratios of greater than 40 percent- a measure of financial distress- than are families in the highest two income quintiles (7 and 2 percent, respectively). Although these descriptive reports document the extent of debt among various types of household, they do not provide insight into how that debt arose, why it is being carried (as opposed to being paid down), and how families are managing, particularly those with large debt-to-income burdens.

I find that women do, as descriptive studies indicate, carry large amounts of debt relative to their income. However, I also find that women take on and carry this debt as both a response to economic shocks (such as job loss and health problems) and as a way to “make ends meet” when other sources of support are not available, a finding that previous studies have not addressed. In the remainder of the paper, I both document the types and amount of this debt and also the circumstances that contribute to the debt, but I go beyond painting a descriptive portrait of debt to detail the ways in which use their available repertoires to manage their debt and keep debt collectors at bay.

Study Methodology

The goal of this study is to better understand how low and moderate income women make decisions about what avenues of support to pursue (or not), how they can maintain their families’ living standards, which items they are willing to forgo, how much debt they will accrue and how they manage once those decisions are made. Gaining insight into these issues means understanding the everyday experiences of lower-income families and their decision making processes- not just the outcomes that result from their choices they make and the constraints they face. Doing so requires a

qualitative approach, whereby these “how,” “what,” and “why” types of questions can be explored (Hessey-Biber and Leavy, 2006). The remainder of this section describes the research sample and techniques used to collect and analyze the data

Sample. Only women were recruited for the study, because they are the ones who are most likely to have been affected by the 1996 welfare reform law. However, this is not a sample of welfare mothers. The women participating in this study were identified through two processes. First, in early 2006, a pilot version of this study was conducted with 11 women. Flyers were distributed at several charter schools serving low-income children in the Detroit area and sent home with children in the elementary grades. Mothers or grandmothers of eight children responded to these flyers. Two other women were recruited by these women (one is the daughter of a pilot respondent, and another is a cousin). Another woman received a flyer from a non-profit social service agency. Nine of the eleven women continued to participate in later stages of the study.

A larger sample was created by drawing cases from a recently (2005-06) completed survey of 1,000 households in the Detroit metropolitan area regarding low and moderate income families’ access to financial services. The Detroit Area Study on Financial Services (DAS-FS) sample was intended to be representative of households in living in relatively poor areas of the Detroit metropolitan area. DAS-FS sample members were selected based upon a stratified random sample of the metro area, which includes Wayne, Oakland, and Macomb counties.

In order to generate a qualitative sample from the DAS-FS, 80 non-elderly households with children and 40 non-elderly households without children were selected, for a total of 120 households. Since older, African American women living alone were

over-represented in the survey sample, the qualitative sample over-sampled younger, African American mothers. While the goal was to complete interviews with 60 survey respondents, only 41 were located and successfully interviewed.¹

The qualitative sample was not intended to resemble the survey sample, nor should this sample be characterized as being embedded or nested within a larger survey sample. Rather, the DAS-FS sample made it easier to find respondents, in part because they had already established a relationship with University of Michigan interviewers. However, because the majority of respondents were originally part of a random sample, some common concerns that arise in qualitative research are avoided (Babbie, 2009). For example, if I had relied only upon word-of-mouth to recruit respondents, I would be concerned that my sample consisted mainly of women who were in similar economic situations and/or were embedded within the same social networks. Likewise, if I had found respondents through social service agencies or welfare offices, I would have captured women who, by definition, use these sources of support.

In this paper, I limit the analysis to **39** qualitative study respondents whose reported household income in for the three year period of 2006-2008 averaged at or below 300 percent of the federal poverty line, an amount that reasonably approximates the eligibility thresholds for some public assistance programs. In real terms, their household income ranged from about \$4,000 to \$60,000 a year, including income

¹ Contact was attempted with 86 of the 120 women selected from the survey sample. Of the remaining 45 respondents whom we attempted to contact but who did not participate, almost half had moved since the time the DAS-FS survey was conducted, and we had no additional way of finding them, despite repeated attempts using multiple approaches. We did not make an attempt to contact all 120 people on the sub-sample list because of concerns of over-representation of higher income individuals. On average, higher income sample members were much easier to reach, since they tended to own their own homes and/or be listed in telephone directories with current numbers.

received through programs such as food stamps and disability assistance. These 39 women are on average 35 years old, ranging in age from 19 to 61. Thirty-three of the 39 are African American; the rest are White, one of Hispanic origin, and two who are Arab American immigrants. In 2006, twelve were married, although five of those marriages had ended by 2008, either through divorce, separation, or widowhood. The rest of the sample is single and primarily never-married. They have on average two resident children.² All but six live within the city of Detroit.³

Interviews. The analyses are based on information obtained from three in-depth, in-person interviews conducted in the fall/winter of 2006/07, spring/summer 2007, and summer/fall 2008. This longitudinal design proved to be very useful for learning about debt. Issues about debt came up during the first interviews and I was able to pursue them in depth at subsequent interviews. Had I only interviewed respondents once, I would not have realized the important role that debt plays in the lives of the respondents.

A team of several graduate students (including the author, who was functioning as the study director and principal investigator) conducted the interviews, which typically took place in the respondents' homes and lasted, on average, 76 minutes. A semi-structured interview guide was used with specific questions as well as follow-ups that served as cues for the interviewers. However, the guide was flexible enough to allow interviewers to follow-up on areas of interest related to the study. Interviews were audio-

² In one case, the resident child is a grandchild for whom the respondent has legal custody. In one other case, the resident children are both adults, but they are developmentally disabled.

³ I had hoped to include more White women in this study, but the DAS sample included relatively few lower-income Whites. Among Whites who were contacted to be in the study, cooperation rates were low compared to Blacks, and those who did participate tended to have higher incomes (at least in 2006), resulting in fewer being included in this analysis. Marriage rates among the poor and among African Americans are lower than marriage rates among the population at large, so it is not surprising that this sample is primarily never-married (Cherlin, 2010)

recorded using digital recording devices and subsequently transcribed. Respondents were paid \$40 at each interview for their participation.

Although in-person interviews are the primary source of data, with repeated interviews, the research team spent significant amounts of time in women's homes, both before and after the interviews. Each interviewer wrote or recorded observations about the interior of the home, any interactions that would not have been picked up by the recording, and any other relevant information. These field notes supplement the transcripts.

Debt as an Emergent Theme. The primary questions of interest for this paper pertain to the various sources of financial support that women have available to them and the strategies they use to meet their families' needs, to the extent possible. In the first round of interviews, debt emerged as a key category of economic support. We found that if we were to fully understand the role of debt we needed to refine the interview guide for the second wave.

A number of nationally representative surveys ask questions about debt, for example the Federal Reserve Board's Survey of Consumer Finances. Thus, one may question the value of inquiring into the types and amounts of debt in a small, qualitative study. However, in speaking with our respondents, it became clear that obtaining the full picture of each woman's debt was not possible without an intensive discussion. In the first round of interviews, we asked two questions specifically about debt. First, we asked respondents "Are you in debt to anyone or any companies, stores, etc?" with a follow-up to get amounts. Later in the interview we asked "Have you had trouble with collection agencies, bill collectors, or bills you can't pay?" again with probes to get more

information about the circumstances. Some women would list a number of debts that they had when asked the first question, but then in response to the second question about collection agencies, would mention another bill altogether. In some cases, the question about the bill collector triggered women's memories, but in other cases, it was clear, based on further discussions during the interview, that some women put their debt into different mental categories, an issue that will be discussed further below.

Additionally, we asked about credit cards and balances on credit cards, including those that were no longer in use. Some women included these balances when asked specifically about their debt, while others did not. Finally, and unexpectedly, utility bills were a common source of debt. We asked if women had ever experienced service disruptions or had trouble paying their bills. Instead of widespread disconnections, we instead were told about balances, often large, that women carried on their current utility accounts or money they owed from prior residences.

Given all that we learned about sources of debt and the ways in which women thought about their debt, I revised the questions about debt prior to the second (2007) interview. We began by asking an open-ended question, "Tell me about the types of debt you have" with probes for sources of debt, including mortgages, student loans, unpaid bills, credit cards, and money owed to family members. We also asked, "Are debt collectors contacting to you to ask that you make payments?" thus taking out the subjective assessment of the previous year's question (have you had trouble with bill collectors). We specifically asked about utility debt ("Do you have a balance you're paying down on your utilities?") and added a question about wage garnishment.

These questions increased the extent of information on the types and sources of debt, so they remained in the third (2008) interview. I also added the question, “Are there any bills that you are ignoring or not making any payment on?” because a number of women had talked about “old” or “back debt” in regard to debt that was accumulated sometime in the past and was not currently being paid. Because of the longitudinal nature of the data collection, we obtained very comprehensive portraits of debt and the strategies used to manage it.

Coding and Analyses. All of the interviews were transcribed, resulting in more than 5,550 pages of data. I employed a number of different techniques to code the data: one to calculate the amount and types of debt women had, another to understand the circumstances under which debt arose, and a third that captured women’s responses toward debt. First, a research assistant and I examined each interview, by wave, to total up household income, sources of that income, and the types and amounts of debt women reported. I define debt as any money that was owed to any provider of services, creditors, or lenders. Economists would refer to this as “unsecured” debt. I did not count as debt any home mortgages, outstanding amounts on car loans, or any outstanding balance for an item being paid for on an installment plan, as long as the respondent was current with those payment. Economists refer to this as “secured debt” as the lender has the legal right to take back the property if the respondent defaults on the loan. We tallied this information in a spreadsheet. Because of the extent of debt among the respondents, this task required searching through the transcripts to determine the various sources of income, including earnings, public benefits, and off-the-books income.

As a second step in coding, I read all three interviews of each woman, selecting text segments in which the respondent talked about anything related to 1) assistance she received from friends, family, and welfare and 2) any discussions of debt. In both cases, the text segments included answers to the specific questions (e.g., “do you receive any benefits from [the welfare office]”) as well as responses to other questions that elicited information about these issues. I put these text segments into separate documents, one containing text units about help from friends and family, one with text about public assistance benefits and experiences, and one with text about debt.

Originally, I envisioned this exercise as a continuation of the first; that is, I hoped to obtain a picture of the sources of economic support upon which women relied. As I read through these documents, I developed codes that responded to common themes and applied those codes to the text. I used an iterative process, whereby the first set of codes I developed captured very broad themes, such as “will not use welfare.” Next, I refined the coding, looking for nuances within these broad codes. In analyzing the discussions it became clear that the use of one type of support was related to the use (or unavailability) of another. Through this process, I undertook what Strauss and Corbin (1990) refer to as “axial coding” in which other codes are developed in order to relate the broad categories or codes with their subcategories. Such coding is intended to make linkages between the categories in order to uncover the meaning behind a certain phenomenon, in this case, taking on debt (Charmaz, 2006).

Finally, after examining the descriptive codes I looked at parts of the text in which women talked about how they managed their debt and the ways in which they categorized their debt and the meanings they ascribed to their actions. Drawing from

cultural sociology, I use the concept of *repertoires* in examining women’s responses to debt. A repertoire can be thought of as a set of actions and their associated meanings upon which individuals draw (Hannerz, 1969; Small, Harding, and Lamont, 2010). Repertoires do not necessarily equate with values, but rather the strategies of action that are available (Swidler, 1986; Small, Harding, and Lamont, 2010). Unlike the traditional “culture of poverty model,” or “structural model of poverty,” the concept of repertoires allow low-income women like those in this study to “share common aspirations” with the middle class in terms of engaging in responsible financial behavior “while remaining profoundly different in the way their culture organizes their overall pattern of behavior” (Swidler, p. 275).

Sources of Income

As seen in Table 1 below, the majority of the women in this sample had incomes that put their families below the federal poverty line, approximately \$17,000 a year for a single mother with two children, the modal family structure in this sample. Among those who were poor, nine families had incomes less than half of the poverty line, a phenomenon that has been referred to as “deep poverty” (Primus, 2001). Only four families had household incomes more than 200 percent of the federal poverty line.

Table 1: Income Relative to the Poverty Line

Income as percent of FPL, 2006-2008 average	Number (n=39)
< 50 percent of FPL	9
50 -100 percent of FPL	14
101- 150 percent of FPL	5
151-200 percent of FPL	7
201-300 percent of FPL	4

In this sample, at any given interview, about 60 percent were working. Only eight women never worked during the study period, and three of those women had working husbands, so for the majority of the sample, earnings comprised the largest share of their income. Of course, as the data on household income show, many earned low wages and/or were not stably employed. Among the 31 workers, 19 experienced at least one spell of unemployment during the 2006-2008 period, and of those, only three received Unemployment Insurance (UI) benefits when not working. The other unemployed women reported that they 1) had not been working long enough or had not earned enough to qualify, 2) were a temporary employee and thus not eligible, 3) were told by their employer that they were not eligible, or 4) did not know why they did not receive benefits. In theory, UI benefits provide temporary and partial income replacement to certain classes of workers who lose their job through no fault of their own (e.g., due to layoffs). However, according to the Bureau of Labor Statistics, only about 36 percent of unemployed workers in 2008 received UI (Bureau of Labor Statistics, 2009).⁴

Given the very low incomes of more than half of the sample, one might expect cash welfare use to have been used in place of UI or to supplement low wages. However, during the 2006-2008 period, only five women ever received this type of assistance. Three women reported that they did not receive cash assistance because someone in the household received benefits from the Supplemental Security Income (SSI) program (two women)- the federal program providing cash assistance to the disabled or elderly poor- or

⁴ Employees do not become eligible for UI until they have accumulated a minimum level of earnings and employment. The explanation that women may not have been in a job long enough to qualify is entirely plausible, then.

because they received child support benefits on behalf of one of their children.⁵ Other women reported that they had tried to apply for cash assistance but found the program requirements incomprehensible.

For example, when she was out of work, Judy,⁶ a mother of three, applied for cash assistance and was sent to the state's employment program, Work First. A few days later, she found a job at a retail chain. On her first day of work she reported to the job but not to the Work First site, since she needed to leave her house at 6am to catch a bus.

Threatened with loss of benefits because of her failure to show up at the program, Judy exclaimed, "It's not rational thinking... even a child would see that that's not rational!"

However, Judy's cash assistance case was closed even before she received her first check. Similarly, Tamara, a Certified Nurse's Assistant working in an assisted living facility, was told that in order to receive cash assistance she would need to be at the Work First site from nine in the morning until 4:30 in the afternoon. Since Tamara often worked afternoon shifts, she in essence was being told that she could choose between cash assistance and work. She chose to keep working.

Although cash assistance was not available, food stamps were widely used. Twenty-seven of the 39 women received this benefit, which provides an electronic benefits card that can be used in stores to purchase food. The typical respondent received about \$300 per month in food stamps for herself and her family. With a couple of exceptions, those who were not receiving food stamps were not income-eligible.

⁵ In itself, receipt of either of these benefits does not render a family ineligible for assistance through TANF.

⁶ All names have been changed and in some instances other details of women's life have been altered in order to protect their confidentiality.

However, food stamps can only be used for food purchases and thus are not helpful when there is a bill to pay, unless the recipient is willing to engage in fraud.

Erica was once an employee for the state's department of public health, but years of being in an abusive relationship and the toll that took on her mental health left her an unemployed, single mother of four. After losing her job with the state, Erica said that she had to learn "about things people do on the streets, and everything." Occasionally, when she was low on cash she would recruit someone outside of a grocery who was planning to use cash for their purchases. Instead, Erica used her food stamp card and then received cash from the other person, although not always at the rate of a dollar for dollar exchange. Mona, whose husband's earnings made them ineligible for food stamps, said that she often "bought" her groceries with other people's food stamps and gave the exact amount of cash to the recipient. While other women knew of and had observed this type of practice, they did not participate in it.

Finally, as the literature suggests, help from friends and family was an important component of many women's economic coping strategies. However, the amounts were generally small, so this was a major source of support for only a few. Geneva who worked as a customer service representative and Aleta who worked in an auto parts supplier plant were both injured on the job and also had great difficulty securing workers compensation benefits, since their employers initially claimed that the injuries were a result of pre-existing conditions. In the end it took Geneva two years and Altea four years to receive compensation. During this period, more affluent family members provided food and money to help buffer against immediate hardship. Carol, a part-time stocker in a retail store, consistently received financial support from her boyfriend and her oldest

son (who was in his late twenties), allowing her to live in a nicer house and drive a better car, compared to other women who earned similar wages.

More common than outright support on a regular basis was occasional receipt of in-kind help, such as a meal or free babysitting. Family members might also loan small amounts of cash back and forth, in a manner documented by Stack (1974). However, fourteen of the 39 women reported that they received no help from others or that help that was once available no longer was because those who had formerly helped were now also facing economic hardships. For example, in 2006, Cheryl, Layla, and Amala, all relied heavily on family members to help pay bills, but that help stopped when the economy began to slow and members of their families lost jobs.

Other women reported that among their friends and family, they were the most secure and others came to them for help. Debbie, a White mother of three who saw her family's income go up and down as her husband lost three different jobs over the 2006-2008 period said, "Friends and family borrow money from me...yes. I'm the stable one! Amazingly!" Debbie relayed this information with an ironic tone, since, like nearly all of the respondents, she and her family had struggled with heavy debt.

Types and Origins of Debt

Over the course of the 2006-2008 period, only one of the 39 women never reported having any unsecured debt. Most women had multiple types of debt, and the median amount in 2008 was \$3,700 (the range was from \$200 to \$37,000). This figure is likely an underestimate, as only a few women were able to provide a complete accounting of the amounts of all of their debt. Table 2 below displays the most common types of debt, the number of women reporting this debt, and the range of amounts owed.

Table 2: Types and Amount of Debt

Type of Debt	Number of Women Reporting	Amount Owed (Range)
Utility Company	22	\$270 - \$10,000
Credit Card	20	\$400 - \$20,000
Medical	15	\$50 - \$12,000
Cable/Phone Service	15	\$50 - \$350
Student Loan	12	\$700 - \$130,000
Property Tax/Other Housing	9	\$5,000 - \$6,000

Utility Debt. Being behind on payments to utility companies is sometimes characterized by researchers as a measure of “material hardship,” because it reflects an inability to meet a basic need (Beverly, 1999). However, an assumption is that without payment, the utilities will eventually be disconnected. Regulation of utility services and their practices vary by state, but some states have passed laws that limit the ability of utility providers to disconnect services for non-payment, particularly in the winter months. In Southeast Michigan, households can participate in the local utility company’s “shut off protection plan.” Typically, households sign up for this plan when they are overdue on payments and facing a loss of services. Estimated costs for future bills are spread out over 12 equal monthly payments plus equal payments on any unpaid balances with the goal of paying down the balance while keeping up with current payments.

While this plan is very helpful in that families do not have to worry about losing their gas and electricity, increases in utility rates or higher than expected levels of use (e.g., in the case of a colder than average winter) could mean that unpaid balances do not

get paid down fully by the end of the year. Or, if a household's income suddenly drops, a family may only be able to pay for current charges, again leaving an unpaid balance.

While a couple of women carried utility balances under \$500, most of the balances carried were quite large: one thousand dollars or more. Two of the women with very large balances, Erica and Maria, owed \$1,100 and \$10,000 respectively, with much of Maria's balance stemming from late fees and other penalties. In 2008, both had their utilities shut off and resorted to hooking them up illegally, since neither had the money to pay down their bills; at one time, Maria's source of electricity came from an extension cord that ran across the street from a neighbor's house.

Two other women, Geri and Nichelle, had very large balances that were the result of errors made by the utility company when connecting or disconnecting services. When Nichelle moved into a rental property she called the utility company to install a working gas meter. However, even though the company turned on both the gas and the electricity, she was only being charged for electricity. As she explained:

I guess, for whatever reason, whoever put the order in, they only put the order in, um, for lights. And so, um you know, usually the lights and gas is on one bill. And so, I never really paid any attention to it, and this September I got – this past September, I got a bill, ...for over a thousand dollars they claimed that the – whoever put the order in didn't put the order in for the gas. So I was only getting charged for lights.

Nichelle never paid the bill and subsequently moved out of state, although she knew if she ever moved back to Michigan, she would need to pay down this debt before she could have another utility account in her name.

Credit Card Debt. The next most common form of debt is unpaid balances on credit cards, with 20 of the 39 women reporting this kind of debt. Obtaining estimates of

the amount owed to credit card companies was difficult, since a couple of respondents had accumulated this debt in the past. Other women used credit cards as a means of paying bills and for other needed items. Layla used her credit card to purchase a refrigerator, since the rental property she moved into in early 2008 lacked one. However, the rent for this home was \$150 more than her previous residence. Coupled with increases in the price of other items, such as food and gas and reductions in her husband's hours at work, Layla was subsequently unable to make payments toward this credit card. She stopped using it temporarily, but the card carried a very high interest rate, and charges continued to accumulate. Charlene relied heavily on her credit cards when her hours at work were cut from full-time to part time, using the cards to pay bills and to purchase groceries. She maxed out her cards, but even though she returned to work full-time in 2008 she could not afford to pay down the debt since in the interim, her 15 year old daughter had been extremely ill and incurred several thousand dollars in medical bills that their health insurance did not cover.

In early 2007, Yvette refinanced her home, securing a fixed rate mortgage (in place of the adjustable rate mortgage she previously held) in an attempt to keep her monthly housing payments more manageable. In the process, she accumulated many expenses, such as appraisers' fees. She also had to pre-pay on her home owner's insurance, and she had some other costs related to the refinance. At the same time, her pay was decreasing; part of Yvette's salary at a telecommunications firm was based on commissions, and the slowing economy meant fewer people were willing to purchase new services. To pay for the expenses associated with the refinancing, as well as her usual monthly bills, she relied upon her credit cards. She said, "I basically like used the

credit cards for gas, groceries, um, you know, just things like living things that I didn't have the money on my paycheck to pay it because I had to pay bills. And so, then I had got just too dependent on my credit cards being there to get me out of the bind every two weeks when my paycheck wasn't stretching." By 2008, she estimated that she owed about \$8,000 to various credit card companies.

Sharon relied on her credit to get her through a year of unemployment. Initially promised a severance package when she was laid off from an administrative position, she did not immediately file for Unemployment Insurance (UI) benefits. After several months without a severance materializing, Sharon applied for UI, only to have her employer contest the filing. After 11 months the dispute was worked out in her favor and she received UI payments. However, by that time she had accumulated more than \$25,000 in credit card debt, which she brought down to \$20,000 by 2008. Any bills she had, including her mortgage payments of \$600 per month, were paid for on her credit card or from cash advances that she took from her cards.

Medical Debt. Medical debt has received a great deal of attention since it has been cited as a leading cause or contributor to bankruptcies prior to the recent recession (Himmelstein, et. al, 2009). Moreover, having health insurance may not protect individuals from medical debt due to limitations in coverage (Cunningham, Miller, and Cassil, 2008). For the majority of the 15 women who reported medical debt, most derived from bills that were not covered by their health plans. Geneva's bills, about \$8,000 in total, were related to treatments for the on-the-job accident she suffered. Why these bills were not paid by insurance was a puzzle to her since, as she said, "I had the workman's comp insurance, my husband's insurance, and my own."

Layla and Amala, both married to husbands who worked as cooks in restaurants, were on a “spend down” program under Medicaid. Under this program (which is not available in all states), low-income families who would not otherwise be eligible for Medicaid but who have high medical expenses can receive coverage after paying a certain amount of their expenses out-of-pocket. In effect, the spend-down amount is equivalent to a monthly deductible. Amala and her family had to incur \$439 a month in medical expenses before Medicaid would cover any additional bills; their before-tax monthly income was just over \$1,000 per month.

Some medical debt, though, was due to lack of health insurance. Nichelle, Erica, and Cheryl all accumulated hospital and doctor’s bills from periods during which they lacked health insurance. Nichelle was married when she lost health insurance through her job and assumed she would be ineligible for Medicaid because of her marital status even though her husband was also uninsured. Cheryl, who never had health insurance as an adult, could not provide the amount of her medical debt and did not remember the bill, saying, “I think it’s doctors bills from a long time ago.” She only knew of its existence because of a recent check of her credit report. Similarly, Erica’s medical debt, hospital bills, was the last of a long list of debts that she mentioned and one that was not at the forefront of her mind.

Cable and Phone Bills. Cable and telephone bills (sometimes bundled together) were the smallest type of debt, ranging from \$50 to \$350 for the 15 women who reported this type of debt. From the interviews, it is not entirely clear how this debt arose or why it was not paid, given the relatively small amounts. However, women reported being

called much less often by telecommunications' company bill collectors than they were by credit card companies, suggesting that paying down this debt was a lower priority.

Student Loan Debt. Twelve women reported debt from student loans, although only two or three were using loans for programs in which they were currently enrolled. Both Nichelle and Tykia owed about \$3,000 for training programs they never completed, while Erica and Yvette, both of whom were the first in their families to go to college, owed \$130,000 and \$28,000 respectively for college and graduate education. Yvette usually kept up with her payments, but Erica had not made a loan payment in many years, in part because she was frequently unemployed. After graduating from college and securing a good-paying job with the state, Erica started an evening law school program. After suffering what she termed a "breakdown" triggered by ongoing abuse by her husband, she quit her job and dropped out school after completing two years.

Student loans are typically viewed as "good" debt, since it is assumed to be an investment in one's future. By obtaining further education, earnings are expected to rise and economic well-being may improve. Yet, a number of the women did not believe that their degrees and the debt they took on to obtain them, had helped them advance. Yvette took out nearly \$30,000 in loans to obtain a bachelor's degree in business from a private college, but only briefly worked in a job that utilized the skills she obtained in college. When we began interviewing her, she was working in customer service, earning just under \$50,000 a year, a job for which a college education was "preferred," as she told us, but not required. With five children to support, this job and its pay did not strike her as worth the cost of attending school.

Geri, like several other women, attended a proprietary institution, that, while offering convenience (e.g., many courses can be taken online) charged high fees, particularly compared to tuition charged by the community college. Judy originally enrolled in a program to become a licensed practical nurse. When her car broke down, she had to stop attending. However, she could not re-enroll in the program once this issue was resolved, because she owed the school \$5,000 in tuition. She did not have the money, so she contemplated starting another program, which, although less expensive, would mean starting course work over. She was working as a Certified Nurses' Assistant and earning less than \$11 an hour, with monthly student loan payments of \$100.

Housing Related Debt. The housing crisis in the U.S., marked by record numbers of foreclosures, many due to adjustable rate mortgages, has received a great deal of attention in the last several years. In this sample, adjustable rate mortgages and foreclosures among home-owning respondents⁷ to date have not been an issue. Rather, nine women reported that part of their housing debt was due to costs associated with owning a home, such as maintenance and property taxes.

For example, Kendra, a medical secretary, had a mortgage payment roughly equal to the amount it would cost to rent a similar sized house in Detroit, approximately \$600. She received an adoption subsidy from the state, after taking in her two nieces, and the subsidy usually covered the mortgage, while her earnings from her \$13.50 an hour job paid for all of the other expenses. However, she never had enough money on hand to pay the \$2,700 in property taxes. Each of the years that she owned the home she used part of

⁷ On the other hand, several respondents who rented had to move because their landlords lost the home due to foreclosure.

her income tax refund to pay down the property tax debt, but the accumulation of late fees added to the debt. Kendra voiced confusion as to why she was always in this bind, saying that she must be “mismanaging” her money. Yet, when we examined her expenses, we could not find any signs of this, except perhaps the costs associated with occasional outings with her children.

Maria, who bought her home in the mid-1990s in an auction, had never been able to afford the property taxes. She owed the city upwards of \$18,000 and felt lucky that collection agencies had yet to come after her for payment or that the city had not issued a foreclosure notice.⁸ Geneva, who had not worked since 2000 due to a workplace accident, bought a home in 2007, having been told by the mortgage broker that the property taxes were included in the monthly payment. This was not true, and by the end of 2008, Geneva had yet to pay any of her taxes.

As the stories presented above illustrate, women’s debt stemmed from a variety of situations. A few women noted that a specific debt, such as a utility bill in Geri’s case, were mistakes. Geri said that the electricity provided failed to disconnect service when she moved from her prior residence, leaving her with a bill of more than \$1,000. Two other women, Erica and Brianna, attributed their credit card debt to unwise spending and lack of money management skills. As Erica once said, “I was one of them people that they have them commercials about. In college, getting credit cards... I be thinking, that’s money, I’m gonna buy me a new outfit... Sometimes we broke, we might just go charge something.” Brianna also obtained a credit card when she turned 18, and in 2008 owed a

⁸ A check of property tax records indicated that Maria had been issued multiple “certificate of forfeiture of real property” notices, meaning that the sheriff’s office could evict her from her home.

\$700 balance; her credit card's limit was only \$300, so more than half of what she owed was due to the accumulation of finance charges. Had Brianna, who primarily worked as a nurses' aide, been stably employed, she may have been able to pay her bill. However, Brianna experienced numerous spells of unemployment between 2006 and 2008, particularly when she worked for a temporary agency. When she was employed, she usually was paid the minimum wage or just slightly above.

Lack of income was the main reason that women were in debt. Credit card and other bills could be paid when women held jobs, but when job loss occurred, hours were reduced, or other changes reduced household income, women quickly lost the ability to keep up their payments. By the time a new job was found, women could only manage to keep up with current bills and expenses and had nothing left over to pay down existing balances or older bills. Three women, Charlene, Sharon, and Yvette, all accumulated more debt when they were unemployed or faced reduced earnings. Yvette's salary in her sales job was partially paid on commission. As the economy faltered and sales became more difficult to make, she saw her pay fall from a high of \$56,000 a year in 2006 to about \$32,000 in 2007. With four children to support, the drop in income was challenging, and Yvette turned to her credit cards to put gas in her car and buy groceries for her family.

Unpredictability in income (as well as unpredictability in the weather) also made it difficult for women to manage one of their basic monthly necessities: utility payments. Utility bills are mailed after use of the service, and most households have no way of knowing exactly how much electricity (or gas) they are consuming during the course of a month. Similarly, when a medical service is needed, an individual may seek out care, not

knowing exactly what an insurance plan will or will not cover (assuming the individual has insurance).

Property tax debt and debt to cell phone companies may seem like expenses that should be anticipated, since they are due at regularly scheduled intervals (once a year for taxes and once a month for phones). A few of the women seemingly did not include property taxes in their budgets and were not prepared to pay this large lump sum.

Geneva, on the other hand, had been told that her taxes were included in her monthly mortgage payment. As noted earlier, cell phone debt was not explained, but it may have been easier for women to switch to another provider rather than to pay down past due payments.

Women took on student loans believing that the further education and training would lead to a better-paying job in the future. A number of women questioned the worth of this investment. Geri said that by going to school “your options change but it’s not necessarily a guarantee [of a job].” And when a loan is used for school, she noted, “you have to pay them back, even if you don’t have a job.”

With limited income, women in this study had to devise creative strategies for coping with their debt, even if those strategies did not entail paying down any of the debt. The work entailed in employing some of these strategies was formidable, as the following section illustrates.

Strategies for Managing Debt

During the 2006-2008 period, when these interviews were conducted, the unemployment rate in the Detroit metropolitan area increased from 7.2 percent to 8.8 percent. Remarkably, none of the women who were employed in 2006 were unemployed

in 2008, but eight saw their incomes decrease, while another five had roughly the same income two years later. Even those whose incomes improved only gained a small increase. Not surprisingly, then only three women decreased their level of debt, while the rest either acquired new debt or made no payments on existing debt. Of course, one way to erase debt is to file for bankruptcy. Five of the women had either started bankruptcy proceedings before we started interviewing them in 2006 or began the process between 2006 and 2008. After her husband lost a series of jobs, Debbie and her husband filed Chapter 13 bankruptcy in 2003. Under Chapter 13, debtors establish repayment plans (as opposed to liquidating their debts, which occurs under Chapter 7). By 2008, they were nearing the end of their repayments, although by then they had some medical debt that they were trying to pay down.

However, as Sullivan, Warren and Westerbrook (2001) note, bankruptcy tends to be “a middle class phenomenon” (p. 238), rather than an escape from debt for poor households. In part, this is because middle income households have traditionally had more access to consumer credit, a significant source of debt. Even if low income families wanted to declare bankruptcy, recent changes in bankruptcy law, most of which were intended to make discharge of certain debt more difficult for higher income individuals, may make bankruptcy even more prohibitive for families with very limited income. Changes to bankruptcy law in the Deficit Reduction Act of 2005 increased filing fees for Chapter 7 bankruptcy and required that attorneys personally vouch for the accuracy of information provided by clients. A recent Government Accountability Office (2008) report found that as a result of the changes, attorneys’ fees have risen from about \$700 to more than \$1,000.

Indeed, this is what most women told us—that they were “too broke” to afford bankruptcy. Also, from the narratives of the filers it appears that the decision to file was associated with some major event, such as an impending marriage or, in the case of Yvette, wanting to make a fresh start of her life all together, not just financially (Yvette’s fresh start also included leaving Detroit for the suburbs, barring her non-working adult sons from moving with her, and severing ties with her abusive mother).

The approaches discussed below, then, focus on the day-to-day or month to month strategies women used to cope with their debt. I theorize that women draw upon their set of cultural repertoires (Hannerz, 1969) in deciding how to deal with their debt. Further, the strategies that are and are not available to them are very much shaped by their position within the system of social stratification (Lamont and Wuthnow, 2000). In other words, bankruptcy is out of reach for many women, in part due to the expense, so that women must use other ways to cope with their debt, using the “tools” they have available to them.

These strategies share a common theme of categorizing one’s debt into various mental categories, at a minimum into debt to which women pay some attention and that which can be attended to at a later time or even disregarded all together. Unlike other strategies in which individuals might engage to “make ends meet,” such as going to a social service agency, or borrowing money from friends, both taking on and managing debt involve little or no interaction with others and thus are hidden from view. Also, at first glance, these tactics may appear to be ones of avoidance. But, I argue, what looks like avoidance involves, at least at some point in time, a certain amount of mental energy to maintain.

The three strategies I highlight below a) ignoring debt, b) rotating payments, and c) refusing to pay, were the most common methods that women used to manage their debt. These strategies were not mutually exclusive, and, as illustrated below, depending upon the categories in which women placed their debt, some debt might be managed using one and the rest using another.

Ignoring Debt. Ignoring debt, or at least some portion of it, was one way that women coped with debt. While at first glance, this might appear to be a rather passive strategy, in fact, ignoring debt often required active decisions on the part of women. At a minimum, women made decisions to put aside certain bills or not answer the telephone when they did not recognize the number of the person calling. Other women traded their landlines for cell phones or rarely answered their landlines, since those callers were typically collection agencies looking for a payment. Coupled with frequent changes in residence, some women eluded collection agencies. And, if a particular bill collector could be avoided, at least some debt could wait to be paid down.

In talking with Shanice, a single mother in her early twenties, about an outstanding gas and light bill for which she owed \$1,500, she realized that the utility company had not bothered her about this bill for more than four years. During that time Shanice lived three different places and had more phone numbers than that. Shanice knew that she owed this money, yet on eight dollar an hour, part-time, home health care job, other expenses, such as keeping her car running so she could go to work, were more pressing. She reasoned that she would pay the utility bill once she was able to buy her own home or did not live in an apartment in which utilities were included with the rent. In the meantime, since the utility company was not bothering her for payment , she felt

no cause for concern. As she said, “I just worry about stuff as it come. Let everything stress you out, you be running around like a chicken with your head cut off.”

Brianna, another young mother who owed money to a phone company and a credit card company, purposefully changed her number in an attempt to stop the calls asking for payment. At the time, she was unemployed, but when she was working she had been making payments. She reasoned that since she was not working she needed to focus on the necessities- rent, food, and utilities. And, she said, “I’m pretty sure if I can get a job and make some kind of agreement with them it’ll be good.”

Another method of ignoring debt entailed more effort on the part of women. The vast majority of women regularly checked their credit report, not to see their credit score but rather to determine which outstanding debts were listed on the report. If a bill was not listed on the report, it could be ignored. Geri, a frequently unemployed auto worker, owed her bank \$700 due to overdrafts and associated fees. In 2007, she was ignoring this debt, saying, “The bank account, ...it ain’t went to my bad credit yet. But I know it’s coming in the next couple months if I don’t get something done. So... I know by January, I got until at least [until then] before they put it on my credit report.” The charge did show up on her credit report in 2008, although she had yet to make any payment toward it since other bills were more pressing.

Sometimes even if a debt was listed on the report, women continued to ignore it, at least for as long as they could. In 2007 Danisha told me that her debt- as listed on her credit report- was comprised of money she owed to a variety of telecommunications companies. But, she said, “It ain’t nothing but some telephones. I mean, you going take somebody to court for the telephone?” The answer to her rhetorical question, she

reasoned, was no. However, in 2008, a collection agency had begun calling her about one of these charges and she was starting to pay back some of the money she owed. Unlike the year before, though, Danisha was employed in 2008 and had a little bit of extra money in her budget.

Rotating Payments. Often called “robbing Peter to pay Paul” by women in this study, this strategy entailed paying part of a debt one month, then put nothing toward it another month so that funds could go toward paying another debt or keeping current on other expenses. Of course, this strategy can both create new debt, if certain bills are not getting paid, or exacerbate existing ones, if unpaid balances accrue interest or late fees.

Jen explained how an unexpected expense could easily result in the need to use this strategy. Her car broke down, so the only way for her to pay for the repairs was to “take away from other things.” As a result, she was overdue on her home security payment. Once she caught up on that payment several months later, her daughter became ill and needed to go to the emergency room. Paying for that caused her to get behind on her cable bill. In order to stay current on the cable bill, she got behind on her home telephone bill. When that happened, she said, “I was just like, well, you know what? Ain’t nobody calling me anyway” and stopped paying that bill, invoking the “ignoring debt” strategy for that particular debt. Her phone was disconnected, but she still owed money to the company.

When we first met her in 2006, Mary, the mother of a teen-aged girl, admitted to engaging in “robbing Peter to pay Paul” because, as she said, she was not “taking care of my business.” Her tendency to pay bills late left her accumulating debt due to interest and late fees. In 2007, though, her daughter was diagnosed with a serious medical

condition, and Mary stopped working in order to care for her. With limited income from cash welfare and food stamps, her money did not cover her expenses. She then deliberately rotated payments, putting one hundred dollars toward a two hundred dollar utility bill and “worry[ing] about the other hundred later.” However, the “other hundred” usually went toward other bills, leading to more debt.

Sharon had the most elaborate rotating strategy of all of the respondents. When she was laid off and her employer contested her Unemployment Insurance benefits, she began to rely upon credit cards for every day purchases such as food and also as a means of paying her mortgage. When I met up with her in 2007, she was keeping an Excel spreadsheet to manage her dozen or so credit cards. In order to use so many cards without paying enormous finance charges, she sought out cards with a zero percent finance rate. When the card’s rate began to rise, she found a better deal, and moved her balance to the new card. At any one time she was juggling at least 10 different credit cards. She showed me a complicated spreadsheet she maintained in order to keep track of balances and payment dates. As she explained:

What I did last week was, I called the credit cards I already have. I called and said, hey, you know, I’ll transfer this balance over here if you give me this rate for this period of time. And they seem to be buying onto that...[in reference to her Excel spreadsheet] ..this is my July bills. Like these ones are zeroed out. But they’re being real sticklers on the interest rate, so I’m not using them. But this one... I only got a two dollar balance on there. But I just worked out a promotional interest rate with them and took out a cash advance on that on. So I’m not going to pay any interest on that one until August ’09, and I had to pay 35 bucks to transfer the balance

While she paid down some debt since finding a new job, she also used credit cards to take cash advances and then paid fees when she transferred balances from one card to another.

In 2008 she commented that even though she had a job, “things have gotten worse” compared to when she was unemployed.

Refusing to Pay. Finally, some women refused to pay their debt. Within this category was debt that they believed was unfairly assessed. For example, Geri refused to pay an old cell phone bill because she contended that she had not gone over her allotted minutes, as the bill indicated. Other women refused more on a sense of principle, believing that they had been treated unfairly by the issuer of the debt and thus were not going to pay. Geneva refused to pay a debt owed to a telecommunications company, because that company had been her employer when she was injured on the job. Jen owed \$3,000 to a for-profit educational institution. In part, she disputed this bill, saying that her financial aid should have covered all of her expenses, but in telling her story, she also admitted that she had failed two of her courses, which also contributed to her anger at the institution and a sense of unfairness about the situation.

Both Geri and Jen made some attempts to resolve their respective situations, contacting the phone company and a debt consolidation company respectively. However, neither had any success in reaching a settlement. Yet, both could and did withhold payments as a form of retaliation. For example, when Jen found out that the debt consolidators could not help her with her student loan, she said that her reaction was, “Oh well, they’re not getting paid.” Similarly, Geneva had battled back and forth with her former employer over the workplace injury, her employer- a telecommunications company- contending that since she was alone at work when the incident happened, they could not be sure that they were liable. Even though her outstanding debt to this

company was from a personal account and, in theory, had nothing to do with her work situation, she said, with an ironic laugh, “I absolutely will not pay them.”

Other women refused to pay their debt because, quite simply, they had no money to do so. Tamara, a part-time nurses’ assistant with two daughters, refused to pay her old credit card debt. She reasoned that when she had extra money on hand, the credit card companies would get paid. In the meantime, she said, she needed to take care of necessities. She said:

Honestly, back debt I don’t even care about right now....I gotta keep my lights on, I gotta keep my gas on, I gotta keep my water on. Everything else, that stuff that I owe back in the day [credit cards], I don’t even care about, it’s gonna be there. Ya’ll get it when I get it. When I can take care of everything that I’m dealing with now, then I can pay you all.

Tamara took some responsibility for her old, or “back” debt, acknowledging that she did spend unwisely during her youth and treated credit cards like “free money.” But, she continued, “right now I have to survive with today. And what I did in the past, for one, I was extremely young when I did it, and this is before I even had children. So um, you know, I uh, I don’t deal with it right now. I just refuse to deal with it.”

A number of women re-enacted conversations with bill collectors, either real or ones carried out in their heads, in which they articulated their refusal to pay on the grounds that they did not have the funds. Dorothy, one of the poorest women in the sample, is a young grandmother with a host of serious health problems requiring frequent hospitalizations. She recounted a conversation with a collector from one of the major Detroit hospitals: “So they’re calling me, like ‘Look, we need or money.’ I’m like ‘Look, you should have got it from my insurance company because I don’t have this type of money to give you.’ 175 dollars, I don’t think so.” Geri often would not answer her

phone, and at one interview she portrayed a conversation she had with a collection agency at a time when she did pick up the receiver. She said with exasperation and some anger, “I’m telling you, I’m not, I’m not employed at this time, and as soon as I get employed I’ll handle these bills... What you want me to do? I don’t have it. I can’t give you what I don’t have.”

Geri, and other women in this study, could not pay their debt because, as Geri said succinctly, they could not pay bills with money they did not have. And, within their repertoires there were no strategies available to them that allowed them to address their debt, at least in the short-run. Instead, their “strategies of action” were ones that help organize debt into categories that permitted them to relegate some debt as much less important than other debt or other bills that needed to be paid. Women who ignored certain debt did so as a way to prioritize payments. Rotating payments allowed women to keep some creditors at bay, at least for a time. And by refusing to pay, women justified non-payment as not fair or feasible, given their difficult economic situations.

Summary and Discussion

While a few women in this study said that some of their debt was due to careless spending on clothes and other non-necessities, for the most part, accrual of debt was used as a way to “make ends meet.” Women kept their gas and electricity connected but often by carrying large balances with the utility company. A few women used credit cards to keep their families afloat during periods of unemployment or underemployment. Also, not paying down existing debt helped women to keep up-to-date on current living expenses. In this sense, debt functioned as a safety net for women. They could not rely on stable employment and wages to meet their families’ needs, nor could they turn to the

full range of public assistance programs. Many women fell through the eligibility cracks of (or were turned away from) the two primary forms of cash assistance designed to be a part of the public safety net: cash welfare and Unemployment Insurance.

With limited income and bankruptcy out of reach for most, women in this study had to develop strategies for coping with their debt, even if those strategies did not entail paying down any of the debt. By organizing and categorizing their debt, women were able to provide justifications for their behavior that were grounded in the realities of their lives. If a company had not reported a debt to a credit agency, then women were justified in ignoring that debt, allowing them to focus on more pressing financial concerns. If payments could be rotated between different sources of debt or different credit cards, then women could keep using needed services, such as electricity and medical providers, or paying necessary expenses, such as groceries and mortgages, even if debt levels rose. And if a debt was deemed as unfair or simply not payable because of limited funds, then women should not pay it, and focus on important and more urgent needs.

These strategies, then, allowed women to be “responsible,” as they defined the term. By checking credit reports, they were at least keeping track of their “official” debt, even if they could not address it immediately. Additionally, they were tending to the most important expense such as “keeping the lights on,” rather than paying debt that was deemed less worthy, such as student loans for programs that did not lead to better paying jobs. For low-income women who had to rely upon the labor market as the primary source of support (even during an economic downturn), using another tool of the market – debt- may be the most reasonable course of action for staying afloat financially.

Unfortunately, taking on debt, coupled with women's inability to pay it down and their limited chances for doing so in the future, greatly inhibits any opportunity for upward financial mobility. While the longer-term repercussions of damaged credit for this population are still unknown, within the current practices, better housing and better employment opportunities may be hindered by low credit scores and a record of debt.

A functioning safety net program may have prevented some women, in particular those who used credit cards to stay afloat during unemployment spells, from accruing so much debt. Caps on fees and consumer interest rates and other measures to make financial products less risky would be another mechanism of protection (Bar-Gill and Warren, 2008). The findings from this study strongly suggest that it is low wages, the unpredictability in the labor market, a limited safety net, and the penalties imposed by financial and other companies for late payments that are the main drivers of women's debt. Instead of questioning poor people's competency with money (Zelizer, 1994), perhaps more attention should be directed toward the policies and institutions that put these families in risky situations.

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Chapter 3

“Me, I Have a Job”: Work and Identity Construction among Low-Income, African American, Single Mothers

Work is one of the most important organizing activities in people’s lives. As Kalleberg (2009) noted in his 2008 Presidential address to the American Sociological Association, work “is central to individual identity, links individuals to each other, and locates people within the stratification system” (p. 1). In the United States, women’s place within the formal labor market has seen dramatic changes in the last forty years as many women moved from the periphery of part-time jobs in “traditional” occupations (e.g., teachers, nurses, secretaries) into prestigious professions (doctors, lawyers, managers). Although, on average, women’s earnings are still below those of similarly positioned men, inflation-adjusted earnings have risen greatly (Goldin, 2006).

However, much of this progress describes the experiences of educated White women, ignoring the ways in which race and class intersect with gender to diminish opportunity (Collins, 1999). One group of women who continue to have limited employment prospects are less-educated, African American, single mothers. Despite a long historical record of working in the paid labor market (Furstenberg, 2007), popular conceptions of low-income single mothers- and African American mothers in particular- bring to mind images of lazy, public assistance recipients who were not providing an appropriate role model for their children as workers (DeParle, 2004; Kelly, 2010).

The implementation of the 1996 welfare reform law ended an entitlement to public benefits and put into place requirements that cash assistance recipients work. In addition, a strong economy in the late 1990s and other policy changes that supported work, contributed to increasing employment rates for former welfare recipients, and low-income single mothers. However, most continue to work in low-wage jobs. A large qualitative and ethnographic literature (see Newman and Massengill, 2006 for a review) has focused on the ways workers navigate the low-wage labor market and make meaning out of their often menial and low status jobs. Largely unexplored, though, is an understanding of how the circumstances of the jobs people hold may serve to bolster or weaken their development of a worker identity.

This paper addresses the questions, “How do the conditions of low-wage work affect the development of a worker identity among poor single mothers? What are the challenges to the development of such an identity, both on the job and in other contexts?” Using the framework of symbolic interactionism, I find that the structure of low-income women’s workplaces do not provide them with opportunities to display the identity of “worker.” Many women work in conditions that are best described as isolating, working by themselves or segregated from co-workers. Instead, it is during interactions with the public assistance system that women engage in “identity work,” asserting the role of worker. However, their presence as benefit claimant and the unequal relationship with welfare caseworkers makes this claim tenuous and one that is not necessarily recognized externally. Given the importance that the sociological literature places on workplace interactions as necessary for the development of a worker identity, these findings suggest an aspect of employment – isolating work- that needs to be

considered in analyses of identity and work. Further, the interactions between women and their welfare caseworkers raise questions about the role of unequal power in identity work, an issue that identity theories downplay.

The paper proceeds as follows. I first review the theories about identity formation and how those theories relate to the development of an identity as a worker. I tie that discussion into the literature about low-wage work and identity. I then describe my sample of respondents and methods I used to analyze the resulting interview data. I end by presenting my findings and discussing the meaning of these results for theories about work and identity.

Work and Identity

Work is a major organizing activity of social life and plays a particularly strong role in individual identity formation (Kalleberg, 2009). As a recent volume on work and identity notes, “The workplace is central to understanding society because it is a foundation for one’s position in the social stratification system, for the meaning of one’s life, for fulfillment, dignity, and health, and for the success of nations” (Korczynski, Hodson, and Edwards, 2006, p. 2). While, as Marx theorized, work that is lacking in opportunities for creative expression, controlled by others, and performed only for economic necessity can be alienating, this alone does not negate the important role that work plays in shaping societal relations and individual identity (Hodson and Sullivan, 2007).

The term “identity” lacks a precise definition within sociology, although the two dominant perspectives are “social identity theories,” which are grounded in social cognition theory, and “identity theory,” grounded in symbolic interactionism (Howard,

2000). Social identity theories posit that individuals form their identity through a cognitive comparison process, evaluating themselves against others in an effort to determine to which group (or groups) they belong and then evaluating the status of those groups relative to others (Hogg, 2003). While this theory proposes that membership in social categories is the main driver of identity, the theory also recognizes that each person has his or her unique history and belongs to different combinations of various groups (e.g., Black and female; White and male), so that one's own social identity is likewise unique (Stets and Burke, 2003).

Identity theory also incorporates the notion that people form their identities in relation to various group categories, but membership also hinges on being recognized by others as belonging to that category, as evidenced by performance of certain behaviors and other expectations related to that role (Stets and Burke, 2003). As Howard (2000) notes, "Identities are .. strategic social constructions created through interaction, with social and material consequences" (p. 371). This definition of identity embodies the concept of symbolic interactionism, which views the foundation of society as people engaging in social interactions and deriving meaning and understanding from these interactions (Blumer, 1969). The meanings that an individual holds about another group, for example, will shape the way that individual acts toward the group, and through interaction, those meanings can become solidified or modified.

The literature on workplace identities tends to employ the identity theory/symbolic interactionist approach to identity development in that the worker identity is formulated both by internal concepts of self but also through interactions with others, such as co-workers, supervisors, and customers (e.g., Fantasia, 1988; Hodson,

2001; Leidner, 1991, 1993). For example, a salesperson develops her role and identity as a salesperson through interactions with customers, whose own behavior is informed by expectations of what a salesperson is and does. Whether one takes the view of Goffman (1959) that such interactions are a “stage play” in which individuals seek to manage the impressions others form of them, the social interactions that occur within the workplace can serve not only to bolster (or subvert) one’s own identity but can also function in the construction of group identities (e.g., along racial, gender, or other lines) (Hodson, 2001).

Interactions with co-workers are particularly important to the development and sustainment of a worker identity. Co-workers can help acclimate new employees to workplace norms and create and reinforce solidarity among each other (Hodson, 2001). Much of the literature on work and identity has focused on employment as providing a space and context for shared or collective identity. In Durkheim’s view, modern, industrial society is characterized by the division of labor, which, although it assigns individuals the performance of very specialized tasks, can bring workers together. By laboring alongside one another this theory holds, social bonds are formed between workers, leading to solidarity (Hirsch, Fiss, and Hoel-Green, 2008).

Much of the work in this area focuses on the extent to which “worker” is an identity around which individuals can organize and pursue strategies of collective action or whether other identities, such as those drawn by racial, gender, or other lines, are more salient (see O’Brien, 2008 for a review). Less explored are the ways in which individual workers develop and manage their own sense of a worker identity. This is a particularly important area of research, since a host of changes in the global economy have changed the nature of work and by extension may change the way in which a worker identity is

formed. Declines in job tenure, increases in the use of contingent labor, and the growth of the global labor pool have all served to increase the precariousness of work for the worker (Kalleberg, 2009). Less-educated workers, who tend to be concentrated in the service sector, may be particularly vulnerable to layoffs and other types of job loss, since they are often viewed as interchangeable and easily replaced. To the extent that workers internalize these expectations, work may hold little meaning, and a worker identity may be more difficult to attain and maintain. Yet, for an adult in the contemporary U.S., not being able to lay claims on this identity may render that individual to a marginal place in society.

A few recent studies have examined less-educated and other marginalized workers and *identity work* in which they engage. Identity work can be thought of as the activities individuals employ in order to present to others and maintain an identity that is in line with their own self-concept (Snow and Anderson, 1987; Padavic, 2005). A common thread running through these studies is that workers in low-paying and low-status jobs mentally draw boundaries in order to distinguish themselves from others whom they believe are less-deserving of esteem, but also (as social identity theory would suggest) as a way to construct their own identity (Lamont, 2000). For example, low-wage service workers contrast themselves with the non-working poor, self-described “professional” homeless recyclable collectors point out distinctions between their activities and those who gather bottles and cans to purchase drugs and alcohol, and Latino day laborers who seek work by standing by the roadside draw sharp demarcations between themselves and workers who look for employment within a formal workers’

center, with the latter being considered less masculine for seeking assistance from an organization (Newman, 1999; O'Brien, 2008; Gowan, 2009; Purser, 2009).

The practice of drawing such distinctions, i.e., “boundary work,” such as those described above can also be considered a type of “not-me” or “reactive” identity work; that is, workers are responding to identities that they reject for themselves (McCall 2003; Killian and Johnson, 2006). “Reactive” identity work is a negotiation process, whereby, in an interaction, compromises must be made so that each actor is satisfied with the claims made about their own identities (Stets, 2006). What this theory does not explicitly address, though, are the challenges to identity construction that may arise when the “not-me” identity is one that is highly stigmatized, such as a poor, African American single mother, and the interaction involves a power imbalance, potentially affecting opportunities to achieve compromise.

Single Mothers and Work

For much of its history, a major focus of the literature on single motherhood, and urban poverty more generally, was its pre-occupation with lack of employment and the ways in which this marginalizes the poor from mainstream American life (Newman, 1999; Young, 2004). As articulated by Wilson (1987, 1996), large scale “social changes, including changes in class structure” and the relocation of jobs devastated inner-city neighborhoods (p. viii). The movement of working class jobs away from the central city, along with the opening up of (certain) suburban neighborhoods to African Americans, allowed middle-class African Americans to leave central city areas. At the same time, unemployment in the central city began to rise. Faced with prolonged joblessness, inner city residents became socially-isolated from mainstream role models. Communities then

became plagued by crime, poverty, childbearing outside of marriage, and, perhaps most importantly, unemployment.

For single mothers in these communities, welfare benefits were assumed to foster unemployment, by providing a monthly check that was an “alternative” to support from a husband (Murray, 1984) or from a job (Mead, 1992). Prior to 1996, welfare rules generally reduced cash benefits by a dollar for every dollar earned and generally made it very difficult for two parent families to meet eligibility requirements, poor single mothers were presumed to have little incentive to either marry or to take a job (Moffitt, 1992). Edin and Lein (1997) studied welfare recipients living in four U.S. cities and offered another explanation for low levels of work effort among single mothers. They suggested that non-work was a rational response for many single mothers whose employment options were limited to poorly paying jobs. Low-wage work, unlike welfare, rarely provided health insurance. Coupled with the high cost of child care and transportation and concerns about children’s safety, many inner-city single mother welfare recipients deemed the benefits of work not worth all of the potential costs.

Of course, these views about welfare and employment ignore both the historical exclusion of African American women from the welfare system until the 1960s and 1970s, as well as the labor they provided in off-the-books jobs. Until a series of court cases and changes in federal regulations limited state discretion regarding access to the Aid to Families with Dependent Children (AFDC) program, the pre-1996 cash welfare system, states and localities often denied benefits to women whom they deemed able to work. In the southern states, these rules were used to encourage African American women to take agricultural and domestic jobs (Quadagno, 1996). Even after the

liberalization of welfare rules led to a rapid increase in the number of African American welfare recipients, many single mothers continued to work, using welfare when jobs ended, supplementing welfare checks with unreported work, or not receiving welfare benefits at all (Stack, 1975; Edin and Lein, 1997).

The 1996 welfare reform eliminated the AFDC program and created a cash assistance program that was temporary in nature and focused on moving single mothers into the formal labor market. The law set a 60 month limit on receipt of benefits and required recipients to meet work requirements in order to receive assistance. The work rates of welfare recipients and single mothers more generally rose dramatically, from 61.7 percent in 1995 to 73 percent in 2000. Among Black, never-married mothers, employment rates rose from 52 percent to 66.5 percent (Sherman, Fremstad, and Parrott, 2004). Even though employment rates were increasing, a post-welfare reform literature emphasized the extent of “employment barriers” among welfare recipients, such as depression, domestic violence (e.g., Danziger et. al, 2000; Wood, Rangarajan, and Gordon, 2004; Scott, London, and Myers, 2002), and other challenges, such as child care problems (e.g., Hays, 2004). Despite increased labor force participation, some evidence points toward a continued portrayal of poor women as irresponsible (Kelly, 2010) with a continued use of racially-coded language that implicates women of color as the primary users of welfare (Collins, 1999).

Research that focuses on how single mothers (regardless of their prior welfare status) working in low wage jobs experience their employment and how they think about themselves as workers is fairly limited. A number of workplace ethnographies focus on single industries that employ many low-wage workers including hotel workers (Zuberi,

2006; O'Brien, 2008), retail employees (Lambert, 2008), and fast food employees (Newman, 1999). While Zuberi has rich interview data from his respondents, the primary focus of his analysis is understanding how social policies in two countries (Canada and the U.S.) differently affect the working conditions of low-wage workers. O'Brien also interviewed hotel workers, but her primary concern is documenting the challenges to and opportunities for development of collective identity and solidarity. Scheduling practices of management and their effect on workers' lives (not identities) was the key concern of Lambert's study of a retail chain.

Newman (1999) addresses the issue of identity construction among the mostly young, inner-city "Burger Barn" employees she interviewed. These workers knew that they were laboring in a highly-stigmatized job, in part evidenced by the taunts they received from customers and peers alike. To cope, workers formed tight bonds with one another, both inside and outside of work. Their solidarity served the function of both drawing a boundary between themselves and non-workers and bolstering each other's self-esteem during difficult times by reminding each other that they were "hard workers." Newman's insights reinforce the notion that co-workers play an important part in worker identity development (Hodson, 2001). However, these workers were on average quite young; as Newman notes, their identities were shifting from "kid in the neighborhood to worker" (p. 116). What happens to these youth's worker identity if they fail to move out of low wage jobs as they turn 30 is not addressed.

Edin and Kefalas (2005), in their inquiry into non-marital childbearing among low-income single women, posit that the identity of "worker" may not even be available to many inner city women. Whereas more educated women have the chance for

“rewarding careers and professional identities,” less-educated inner city women’s employment prospects are much more limited and presumably provide little meaning in their lives. However, Edin and Kefalas do not focus on work as a meaning-making activity, so it is unclear whether the young women in their study would agree with these statements, or again, if this proposition would hold for mature women.

In my own study (Seefeldt, 2008) of mature former welfare recipients, I find that women do draw meaning and value from their work, even if their jobs are very low-paying and low-valued. In particular, women who served as caretakers of children and the elderly believed they were providing an important service. However, for most, their role as a mother took priority over their role as a worker, in that they often chose to stay in lower-paying jobs or to forgo promotions to avoid losing control over their schedules and thus not having enough time with their children. This study focused on understanding the types of work-family conflict low-wage workers experienced and the strategies that they used to manage that conflict. Understanding how they might have constructed identities as workers was not explored. That women opted for a strategy that downplayed career advancement does not necessarily mean that they did not have an identity as a worker. With the current study, I carefully examine how low-income single mothers construct a worker identity and the challenges they face in doing so.

Sample, Data, and Methods

The data for this analysis come from a larger qualitative study on low-income women’s economic coping strategies during a recession. A full description of the longitudinal sample design, the processes used to locate the women, and the structure of

the interviews is provided in chapter 2 of this dissertation. The sample includes 50 women who were interviewed in 2006, with 45 interviewed again in 2007 and 2008.

When the study began, all respondents lived in Southeastern Michigan, most in census tracts in which household income was, on average, below the area median (approximately \$31,000 a year), but not all were low income nor were all working. In the analyses presented in this chapter, I limit my focus to **30** women who 1) lived in households that could generally be considered low-income and 2) worked in the formal labor market at least some time during the 2006-2008 period in which they were interviewed or were not working due to a disability. In defining “low-income,” I use twice the amount of the Census Bureau’s federal poverty line (FPL) as a basis for approximating low-income. In 2007, a family of four (one adult and three children) was considered “poor” if their household income fell below \$21,000. Therefore, if a respondent with three children reported an income of approximately \$42,000 or less, I consider her “low-income.”

The 30 women in the analytic sample ranged in age from 19 to 50, with an average age of 35. All but one were African Americans; the other was non-Hispanic White. Twenty-three of the 30 lived within the city of Detroit; three originally resided in the city but then moved to outlying suburbs; the other four live in other suburban areas, but all had grown up in or very near Detroit. Two of the women were married, with both marriages occurring after they had their oldest children. The rest of the women were single, most having never been previously married. All but one of the women cared for minor aged children; for a couple of women, these were grandchildren and nieces and nephews.

Every woman had some prior or current experience with the public welfare system. Twenty-three were receiving Food Stamps, the federal program that provides assistance with food purchases, and some were on Medicaid, the federal health insurance program for low-income individuals. Women also occasionally received child care subsidies or assistance paying utility bills from the welfare office. The other seven women were not currently using any public assistance benefits, although all had tried to apply for some type of assistance within the past several years, and all had used public assistance benefits when their children were very young.

Median household income reported in the 2007 interview was approximately \$10,250, ranging from zero (one woman lived off of savings and credit that year) to \$40,000. In short, this is a sample of primarily inner-city, low-income, single mothers of color.

The data used in this paper come from the three completed rounds of interviews conducted yearly in 2006, 2007, and 2008, although much of the analyses presented here come from the second set of interviews (2007). In these interviews, respondents discussed in-depth their experiences with employment including describing a typical day and the types of interactions they had with supervisors, co-workers, and customers/clients. However, these issues were also covered in both the first and third sets of qualitative interviews, so I draw from those as well.

Interviews were audio recorded and transcribed into word processing documents which were subsequently imported into *Atlas ti*, a qualitative data analysis software program. Originally, my intent in coding the discussions about women's jobs was to a) understand what types of jobs they held and what tasks they performed, b) what they

thought about their jobs in terms of prospects for learning new skills and obtaining upward mobility, and c) how they conceptualized their own place in the world of work. I also read each respondent's three interviews together, closely examining their narratives about work. From this reading, I found that the structures of women's workplaces (at least as they described them) provided them with few opportunities to interact with others. I then examined their responses to the questions noted above more closely, as well as their discussions about the welfare system. From this analysis, the theme of "worker identity development" emerged (Strauss and Corbin, 1990), which I then examined more carefully to code for the various ways in which women did or did not engage in identity work.

Conditions of Work

Women worked in many sectors of the economy, including retail, service, health and child care, and manufacturing. A number of women worked in different sectors over the course of the three interviews. Regardless, most of the jobs were low-paying ones, regardless of industry.. Women working in retail were clerks or stockers. Service sector jobs included fast food, janitorial work, and call center representatives, responding to customer inquiries and complaints. Within the health and child care fields, women primarily worked as Certified Nursing Assistants (CNAs), a position which provides routine care ,including bathing and feeding patients, as formal or informal day care providers, or as home health care providers, delivering routine care within a patient's home. Five women had jobs best described as administrative assistants. These jobs may be slightly higher status than some of the other occupations, and the administrative assistants earned more than the average respondent.

During the three interviews, we asked women many questions about their jobs, including: what they did in a typical day, what they liked best and least about their jobs, the types of relationships they had with their supervisors and co-workers, and the types of people with whom they interacted and what those interactions were like. When asked about what they liked about their jobs, a few gave detailed answers, such as Geri. A long-time auto parts worker, Geri, described how working in a plant suited her: “I like the job though, I like it. I’ve always been into plastic. I always worked in a plant, and I like the plant atmosphere. I like molding and making parts and stuff. You know, it’s just the idea that my initials out there (on car parts). I made this part and this is in somebody’s car and they’re driving it.”

Tasha, who worked overnight stocking shelves for a big box store, viewed her work as being integral to the store’s functioning. She noted that without her and her co-workers, “the customers couldn’t come in the shop” because there would be no available merchandise. In general, though, women’s discussions about their jobs, and work more generally, tended to be brief. While they listed out the tasks they performed and the hours they worked, the various questions about their jobs, or work more generally, did not elicit much conversation.

When I closely examined women’s narratives about their daily work routines, I found that many worked by themselves, with little interaction or team-work with others. Or, they moved in and out of different workplaces, often performing similar tasks, but as temporary workers, never staying long enough at one place and never receiving the type of recognition that permanent employees would.

Also, two women were so severely injured on the job that they were out of the workforce for the study period, although they still thought of themselves as workers. Only ten of the thirty women were consistently employed during the 2006-2008 period. A majority - eighteen of the thirty women- were in situations in which they were isolated from others due to their working conditions and/or frequent unemployment.

Three types of work isolation emerged from women's description of their jobs. These are: a) night shift work; b) "solo" work; and c) "cycling" work. I deliberately name these categories in reference to the jobs, and not the workers, since individuals would not necessarily choose this type of work, but rather the structure of the workplace dictated the conditions. Only seven of the 30 women had jobs without any of these characteristics. These seven included five administrative assistants, who worked in office settings and dealt with many people over the course of the day (e.g., other staff and students, for the two who worked in schools), one woman who worked at the counter of a car rental agency, and another who worked as a teacher's aide.

Night shift work takes place at night, typically when a business is not open for customers and operations are not fully staffed, or, in some cases, not supervised. Health care workers, such as Certified Nurses' Assistants (CNAs) also might work the night shift, when patients are often sleeping and fewer staff are working than during the day. While much research has examined the effects of night or "non-standard" work on family functioning and worker health (Price and Burgard, 2008), the implications of working nights in low-wage jobs for workers' sense of selves has been less explored.

Women in "solo work" jobs performed their duties by themselves, with no direct oversight from supervisors and no co-workers with whom to interact. For example, an

employee might receive a work assignment at a beginning of a shift, but then perform their tasks alone, never seeing other co-workers, and only periodically checking in with a supervisor.

Cycling work is usually comprised of a series of temporary positions, with workers moving from one work assignment to another. Sometimes those in cycling positions worked side-by-side with regular employees and had longer stints with a single employer, but these jobs never provided the stability of a permanent job, and employment often ended when a particular task was completed.

These categories are not completely mutually exclusive, as some of the examples below will illustrate. Additionally, as women moved from job to job, they often experienced different types of isolation. But, interactions with co-workers and supervisors, which the literature deems as important for the development of a worker identity, were limited. Moreover, as the symbolic interactionism perspective notes, limited interaction may also thwart the development of people's senses of selves as workers and limit opportunities to solidify the worker identity with others.

Night Shift Work. Carol and Tasha both worked for big box retailers as overnight stockers, largely because overnight work paid more than daytime hours. As Carol noted, "I just hate the hours, but overnight- we used to make \$2 more, but now it's \$1.50 more. So I just drag on in there." Carol's shift ended after the store opened, so occasionally she talked to customers and answered their questions, but for the most part she said she kept to herself while at work.

Tasha worked while the store was closed and reported that her supervisors monitored the employees very closely, not in a supportive manner, but to discourage any

fraternization. Both women also said that on a typical shift, there were so many boxes to be unpacked and shelves to be stocked that there was little downtime, let alone time to socialize.

Janelle and Brianna, both in their twenties, worked night shifts in nursing homes as Certified Nurses Assistants (CNAs). The patients slept during most of their shifts, and their responsibilities were fairly routinized: turning over patients so that they did not get bed sores and getting them up in the morning. A Registered Nurse (RN) oversaw Janelle and the other CNAs on the night shift. However, Janelle reported that she rarely interacted with the RN, only seeing her if a patient was having a significant health problem. Brianna's supervisor worked the day shift and communicated to Brianna and other CNAs through a notebook that documented the previous shift's activities. Unless she happened to arrive at the home before her supervisor left, Brianna did not see her. And, because the facility was small, only one other CNA worked overnight with Brianna.

Solo Work. Other workers not only had almost no interaction with supervisors, they also performed their jobs by themselves. This particular job attribute- solo work- is most clearly exemplified by the home health care profession. The Bureau of Labor Statistics (BLS) notes that this is one of the fastest growing occupations within the health care sector, requiring a low skill level and paying relatively little. Home health aides perform a range of activities, from house cleaning, shopping, cooking, and taking clients to appointments, to providing personal care, such as bathing. As life expectancy increases and the elderly and other groups such as the disabled remain in their homes longer, demand for home health care aides has grown.

Shanice, Rhonda, and Annette were all home health aides. Shanice had a rotating set of homes that she visited, while Rhonda and Annette went to the same home every day. A Bureau of Labor Statistics (2009) fact sheet notes that home health care aides “generally work on their own, with periodic visits by their supervisor. They receive detailed instructions explaining when to visit clients and what services to perform for them.” While all three women certainly worked on their own, their contact with their supervisors and the amount of instruction they received was quite minimal.

Rhonda went into her employer’s office every week for the purpose of checking the schedule and submitting her hours. While she saw her supervisor daily, this was due to the fact that her supervisor worked the shift prior to Rhonda, and Rhonda was her relief. Even with this contact, much of the communication between the two occurred through notes the supervisor left, not conversations they had. Rhonda hoped to become a manager herself, and noted that her supervisor had promised to train her how to do tasks such as payroll and scheduling, but that training had yet to happen after a year on the job.

Unlike Rhonda, Shanice never saw her supervisor. Each day Shanice had a set of patients she needed to see. She went to their home (driving her own car, with no reimbursement for mileage) and performed whatever tasks were set out for her. Shanice said she rarely saw anyone else who worked for the agency. She got new assignments over the phone, her supervisor never checked her work, and she was allowed to fax in her timesheets. She summed up the situation saying, “I’m pretty much on my own.”

Annette, although technically employed through a service, provided care to a friend’s elderly mother. Her friend mailed in a timesheet to the service, and the service issued a paycheck. Other than that, Annette had no interaction with her employer. In

terms of instruction, as she put it, home health care work was just the same as “everything, basically I do at home” so she said she did not need someone to instruct her on how to perform her job. While all of these women had clients or patients and were not completely without human contact, their clients tended to be ill, elderly, and/or cognitively impaired. The type of interactions they would have with their clients – such as serving meals and dressing them—are not necessarily those that would strengthen a worker identity since, as Annette said, these are also activities one does at home.

The environment of other jobs often made women feel as if they were working alone, or solo. In 2007, Rhonda was part of a janitorial crew that cleaned office buildings. Not only was she on the night shift, but she also, as she said, “worked in a building by myself.” The only time she saw another fellow employee was if needed to get supplies from a closet in another building.

In her job at a telecommunications firm, Yvette was surrounded by co-workers in other cubicles. However, she was connected to a phone and headset for her entire shift, except when she was on break or when she had to attend occasional staff meetings. While technically Yvette interacted with people all day long, handling inquires about new services and requests for repairs, her calls were always timed, and no individual call was supposed to last longer than five minutes. In addition to facing pressure to not only resolve customer complaints quickly, she was also supposed to sell new services to callers. Her calls were frequently monitored—although the person doing the monitoring was unseen and unheard by her-- and her pay was partially determined by commissions derived from any sales she could make. When I asked her whether or not she talked with co-workers or supervisors, she replied that the only way to “survive in that type of

environment is when you come to work, you have to stay focused on your telephone and your computer. Everything else outside of me, whatever's going on in the office or whatever, I actually block all of that out... I just ignore all of that and just stay focused. So, people see me when I come in and [when I say] 'Bye' when I leave at the end of the day." Between the constant calls and her efforts to stay focused, in effect Yvette was also working solo.

Another aspect contributing to Yvette's isolation at work was her desire to stay out of the fray of workplace gossip. Yvette and several other respondents noted that their workplaces were dominated by women and this, they believed, led to an undue amount of "drama." For Yvette, getting "caught up" in such drama could have real economic repercussions. As she said, "if you get caught up or drawn into that stuff, then you'll see how your performance can easily be affected." Workers who engaged in idle conversations and workplace drama, she believed, did not earn as much money on commissions.

Judy, a nurses' aide, also believed that it was best for her to avoid much contact with her co-workers- also all women. She said, "Women, tend to keep a whole bunch a stuff started. You tell one person something, they'll blow it up, and then next thing you know, .. it's that confrontation thing." Like Yvette, she greeted her co-workers, talked with them when she needed help with a patient, but otherwise kept to herself. As she said, "I don't [talk to my co-workers]. They're women, and I don't. I just find that to be bad policy."

Cycling Work. Temporary work is often short-term in nature, causing individuals to constantly seek out (or be placed in) new jobs. Detroit, once the capital of the auto

industry, was long known as a union town, where high school graduates could find a job working the assembly line, eventually retiring with excellent pensions. However, as the industry declined, more and more workers were brought in as temporary employees.

Both Karla and Geri, women in their mid-40s, had spent their adult lives working in the auto industry for various suppliers, albeit most of the time as temps. In 2008, after nearly a year of unemployment, Geri started working for yet another supplier. She described this workplace as a “big family on the night shift” who would “come together as a team to do what we need to do.” She also talked about having various opportunities to take on new duties. In fact, she said, she had been promoted to shift leader.

When I queried her further about this promotion, it turned out that her supervisor had bequeathed this title to her unofficially. In return, she was given responsibility for making sure that the machines were running properly, that workers were following safety regulations, and that production quotas were being met: all responsibilities of her supervisor. With no irony, Geri said, “So I do most of his work which means he doesn’t do anything, just puts it all on me.” However, she expected to get the title officially, as well as a raise, when she was hired on permanently. When would that occur, I asked? Geri said, “I’m hoping, [the manager] told me next month... so...I’m hoping. But they supposed to have something like a hundred something people in front of me [to be hired in]. So, I’m hoping, but they been telling me this for some months now. So... you know how that is.”⁹

⁹ Geri was eventually hired in as a permanent employee but the plant filed for bankruptcy shortly thereafter and she was subsequently laid off.

This situation seemed to be a re-occurring event in Geri's work life. In going over her work history with me and pointing out all of her manufacturing jobs, she said, "But like I said, they was all temporary. At least I still worked for them, but I learnt things from them. [But] when you to a temp and the company lay you off, you laid off ... So you just be laid off without a job." Without the security of a permanent position, Geri was vulnerable to layoffs and had no protection from a union and often no access to unemployment benefits, like her permanent employee co-workers did.

Karla also cycled through a series of temporary assembly line work between 2005 and 2007. Like Geri, her resume demonstrated a lengthy career working in the manufacturing sector. In 2007, she worked at a plant where she was required to report to work by 6:45 in the morning. At that time, the supervisors called the names of those for whom a work assignment was available. If there was no work, Karla was sent home. Day-to-day, though, the amount of labor that was need varied, so Karla always returned to the line until there was no longer any work.

Danisha, Danielle, Raeanne, and later Tykia all intermittently worked as part of "work crews" assembled by temporary employment agencies. When an employer had a short-term task that needed completing, the temp agency would send a group of workers to do the job. Danisha was hired by a temp agency and sent to work for a supplier to Ford. She and all of her fellow temps hoped to be hired on permanently but instead found themselves out of work after three months. She said, "they [Ford] were letting people go, because they didn't need them anymore."

In 2008, Tykia spent two weeks packing up shipments of party supplies to be sent out to retail stores. When the job was completed, the crew was told that they did not need

to report to work until the temp agency found another employer who needed a work crew. Danielle also signed up to work on a crew, and worked for a day at one of the local sports stadiums, cleaning restrooms when the stadium was host to a special event and not enough regular employees were available. However, the details of her work assignment were not given to her until she was on-site. She described the situation:

[The temp agency] provide transportation for you to get to [the stadium]. You can't get there on your own. They take seven dollars out your check for that....Then, that day when I got there at 11 o'clock they get to explaining what we gonna be doing. You have to clean the bathrooms, oh you might have to clean up poop. I'm sitting there like, ain't nobody [told me that]. Then he say that you might have to clean up human spills... My stomach is sensitive like that. He all cocky, smart- 'well this might not be the job for you.' I could have left off the premises right there and then, but I said, I'm gonna go and see how it is. So I'm working, it's after 5:30, haven't had a break, lunch, nothing.

Danielle was also told that she was ineligible for an employee discount for food, so that if she did want to eat, she would need to pay full price, such as six dollars for a hot dog.

While Danielle's situation is notable for the very degrading manner in which she was treated and the particularly appalling conditions of the job, a common experience of all of the women whose jobs could be categorized as "cycling" is their disposability. When workloads were heavier, Karla worked; if not, she was sent home. Work crews came and went to various employers, always leaving when a particular job was done and often waiting long periods of time for the next assignment to begin.

Unemployment. Finally, many women were frequently unemployed or had been unemployed for several years due to health problems. A large literature, dating back to the Great Depression of the 1930s, establishes that job loss can have detrimental effects on one's identity, severing ties to work-related social networks, moving one into a

stigmatized identity (non-worker), and challenging one's claim to the identity of "worker" (Jahoda, 1982; Price, Friedland, and Vinokur, 1998). In their narratives, though, frequently unemployed women talked about their job loss as both a temporary and expected condition and not as a circumstance that affected their identity.

Tykia, who cycled in and out of four jobs within three years, still considered herself a worker, if only for practical reasons. According to Tykia, she would "work anywhere" and knew how to "look for work." In her experience, jobs came and went, and the best she could do was take whatever job she could find. Danisha also did not have a problem finding a job when she wanted one. If she lost a job for some reason or, as was the case one year, quit when she was pregnant, she usually find another job when she wanted to work.

Only two women – Geneva and Erica – expressed sentiments indicating that job loss had a negative impact on their sense of identity. And, unlike others who were intermittently unemployed, both Geneva and Erica were mostly out of the formal labor market, and both had experienced dramatic downward mobility. A serious fall at the workplace prevented Geneva from returning to work, and she had been receiving disability benefits during the entire period of the study. Yet, every time we interviewed her, Geneva talked about her previous jobs and the lifestyle she had before the injury. Now, she said, she considered herself one of "the poor."

Similarly, Erica always returned to talking about her job with the state's department of health, which she left more than five years prior due to her own health and personal problems. College educated, Erica was living in a barely-furnished house that was in poor repair. Lacking any storage, clothes, shoes, and other possessions were

stuffed in garbage bags strewn throughout the house. Erica lamented her current situation, saying, “I am educated, you know, I have a certification and you know, ... There’s no reason for me to be like this, seriously, how I’m living, there’s no reason really.”

Work That is not Isolating. Finally, seven of the 30 women worked in positions in which they reported a great deal of contact and interaction with others. Five of the seven were administrative assistants, two of them in schools, interacting all day with their co-workers, teachers, the principal, parents, and students. Compared to women in more isolated jobs, they talked at much greater length about the various tasks they performed, the issues they dealt with over the course of the day, and the some of the challenges they faced on their jobs. Two other women, Layla, a teacher’s aide, and Charlene, who worked for a rental car agency, also had jobs that required them to engage with others constantly. These highly visible and interactive positions provided these women with ample examples upon which to draw when talking about their jobs. In short, being interviewed about their jobs allowed them an opportunity in which to engage in “identity work” with the interviewer.

However, these women were the exception. In general, women’s narratives about their jobs were ones in which work was done alone or with minimal interaction with others. When asked to describe what they did in a typical day and what their jobs entailed, with a couple of notable exceptions, discussions about work elicited few stories—either good or bad. In short, I find little evidence of “identity work” in women’s descriptions about their jobs. Yet, when we started to talk about the public assistance system, both their own experiences with it and attitudes and opinions about welfare

policy, women invoked a worker identity, in part as a way to distinguish themselves from other welfare recipients, but also, I argue, as a way to claim benefits, which they believed they had earned as tax-paying workers.

Welfare and Working

In the years prior to the 1996 welfare reform, qualifying for public assistance benefits while working (at least in the formal labor market) was very difficult. Eligibility rules were set such that any earnings were deducted dollar-for-dollar from a welfare check. However, after 1996, most states adopted rules that now allow recipients to keep a portion of their earnings, making it theoretically possible to combine welfare benefits with employment. Beyond cash benefits, welfare agencies also provide a variety of other services, including public health insurance (Medicaid), child care and food purchasing assistance, and help paying bills, such as rent and utility payments. Working single mothers whose wages are low enough may qualify for some of these other benefits.

Being a welfare recipient- regardless of the particular program that is used- is a stigmatizing experience (Seccombe, 1999). According to Goffman (1963), stigma is “an attribute that is deeply discrediting” (p. 3) and to which a number of negative stereotypes are attached. This attribute does not only serve to sort people into categories of “stigmatized” and “normal,” as boundary work does. The stigma is also associated with an entire “ideology to explain [the individual’s] inferiority.. sometimes rationalizing an animosity based on other differences” (p. 5). The stigmatized individual must develop a set of strategies in order to manage social interactions. Goffman highlights several, including “managing information” (i.e., limiting what others know about one’s self), “passing” (adopting attributes of or symbols associated with the normal group),

minimizing or covering up the attribute, or withdrawing or limiting contact with the social world.

Based on interviews with 47 welfare recipients, Seccombe (1999) modifies Goffman's stigma management strategies by noting that nearly all the women actively distanced themselves from other women on welfare, although usually not any particular woman, but rather stereotypes of welfare recipients that these women themselves had internalized. The women I interviewed engaged in similar boundary work as a way to justify their use of public assistance benefits. In some cases, they contrasted their situations with people they knew, rather than against a stereotype. For example, Mary, who worked in a daycare center, and received a small amount of welfare and food stamps, characterized herself as someone "trying to better" herself by working. However, she contended that she knew a woman with 11 children who never worked, always sold her food stamps, yet never was penalized. Geneva claimed that her next door neighbors were cheating the welfare system, buying new cars, installing a swimming pool, and going out to restaurants to eat. Meanwhile, she, someone who followed the rules, often went hungry when her food stamp benefits ran out.

More common than boundary drawing, were narratives in which women claimed a right to benefits, *based upon a worker identity*. In particular, they said that they should be able to receive benefits because, as taxpayers, they had contributed toward the source of these funds. Or, they argued, they were entitled to these benefits because they were workers who had simply fallen on difficult times or could not earn enough money given the state of the economy.

When asked to describe a typical encounter with a welfare caseworker, several women invoked the same metaphor- that their caseworkers acted as if they were “taking money out of his/her pocket.” By this women meant that caseworkers begrudged them of receiving any benefits, as if the money belonged to the caseworker instead of coming from public coffers. Women went further in their explanations, though. Mary, describing what she wished she could tell her worker in return, said, “I pay taxes, too. This is not your money.... This is the state’s [money].” Tamara, a nurses’ aide, also had many conversations in her head with her caseworker, similarly drawing on her shared status as a taxpayer and worker. Imagining herself talking to him she said, “And it’s like I’m not taking it [the money] from you. I understand, you pay taxes but so do I, you know. I’m working, so are you. Granted, you might be making a little bit more money than me but I’m trying.” Finally, Kendra, who was steadily employed as an administrative assistant (although supporting two daughters, two nieces, and her mother), recounted how she felt as if she was always “twisting [the caseworker’s] arm” in order to get any help. Kendra stated she was “owed” this money because her earnings from working were so low.

Women also brought up the faltering economy as a reason for their use of welfare. As Annette, whose data entry job had been outsourced, said, “The way the economy is now, you know, people are going in [to the welfare office] and getting help. And it’s not because they want to. It’s because they *have to*” (emphasis in voice). In talking about the impending recession, though, women continued to perform identity work by constructing themselves as workers who had fallen on difficult times.

Adrienne lost her manufacturing job in 2007 and went to the welfare office for help once her unemployment benefits ran out. She found the experience demoralizing, largely because of the way the caseworker acted toward her: “That’s the type of attitude [they have], like, ‘Oh, here’s some food stamps. You’re just here to get something free.’ No, I worked. I just fell on my face. I mean, I lost my job. Other than that, I wouldn’t even been in there.”

In 2008, I told Tamara about presenting findings from this study to a policy audience and how members of the audience referred to her and other respondents as “welfare recipients.” She stopped me and said:

Like I said, it’s been maybe 2 months here, 3 months there [using welfare], but ever since my children been born, I’ve always had a job. Even before they was born, I always kept a job. I am not... **I am not a welfare recipient.** I need help. There’s a difference. If I could afford to get my own insurance, if insurance premiums was not so high, I would have my own insurance. If groceries was not so high, I would have my own food. Food and insurance is, I swear it seem like the highest thing in the world. So no, I’m not going to consider myself a welfare recipient because a welfare recipient is literally somebody who is not trying to do anything. They don’t want to do nothing. They living completely off the state aid. They’re not trying to do. Me, **I have a job.**
(Bold indicates emphasis in her voice).

Tamara’s response encapsulates all of elements of the identity work that women used in relation to welfare office: 1) distinguishing themselves from other recipients, 2) claiming the right to be respected as a worker, and 3) faulting economic conditions for their need for assistance.

However, Tamara and all of the other women, while rejecting the stigmatized identity of welfare recipient and attempting to claim membership to the “normal” group, were, by virtue of their low-paying jobs, still seeking out public assistance benefits.

Additionally, their attempts at constructing an identity of worker, while successful in their interactions with me and other interviewers, did not achieve the same result in the welfare office. Women reported that they were treated “like children,” “with no respect,” and that their caseworkers “act like they are better than me.” Their protestations about being a worker were ones they kept to themselves. And, given the power imbalance between these women and their welfare caseworkers- who had the ability to grant them benefits or not- it is not clear that any attempts at negotiating acceptance of a worker identity through a reactive process (McCall, 2003; Stets, 2006) would be successful.

Summary and Conclusions

Before remarking on the implications of this research for theories of identity development, some limitations must be noted. First, my data come from interviews with women. I did not observe them in their workplaces, nor did I accompany them on visits to the public welfare office. The descriptions of their work, the work environment, and the interactions (or lack thereof) are based on their answers to questions. However, many of the questions posed were ones that, on their face, should have elicited more or less factual responses. “Describe a typical day for me” or “who do you talk to at work” are not necessarily questions that would prompt a respondent to search for a socially acceptable response or otherwise alter an answer. Further, women who worked in similar jobs, such as the home health care aides, all described fairly similar activities and similar work environments, providing some validation of women’s responses.

Responses to questions about the welfare system and women’s experiences with it might be viewed with a bit more caution. Women, knowing that public assistance use is stigmatized (Seccombe, 1999), may have wanted to present themselves to the interviewer

(who was an employed woman of a higher socio-economic class and in some cases, White) as a worker and someone “deserving” of help. However, it is not clear that women would have wanted to present themselves any differently to welfare caseworkers, meaning that the identity work in which they engaged during the interview would be similar to that which happened in the welfare office.

Changes to the global economy have served to change the structure of work for nearly all types workers. In particular, non-standard work and temporary/contingent employment are conditions faced by workers of all skill and earnings levels, yet and inquires into the ways in which these employment arrangements affect workers’ identities suggest a number of activities in which workers engage in order to construct positive identities (Padavic, 2005). This analysis suggests that another dimension of employment – isolating working conditions—should also be considered as it relates to individuals’ ability to construct an identity as a worker. Most of the low-wage jobs in which women in this study worked kept them from interacting with fellow employees and supervisors, limiting opportunities to display a worker identity or to engage in the type of “identity work” that would lead others to recognize them as workers.

Moreover, low earnings meant that women often needed to supplement their earnings with public assistance benefits. By virtue of entering the welfare system, they were taking on a stigmatized identity. Yet, in encounters with the welfare system, women attempted to engage in identity work to make claims to assistance based upon their status as a worker and contributing tax payer. Such reactive identity work is assumed to produce negotiation and compromise, so that parties arrive at an assessment

of identity that is agreeable to both (McCall, 2003; Stets, 2006). The findings presented here suggest that the role of power needs to be considered and analyzed. Women reported that they were treated in a demeaning fashion, suggesting that their claims of being a worker were not taken seriously by welfare caseworkers.

Finally, these findings suggest the difficulty associated with taking on an identity that has very positive connotations (e.g., “worker”) when one is seen by others as being a member of a stigmatized group (e.g., low-income, single, African American assistance recipients). For women in this study, “worker” was an identity that was only activated when it was challenged, largely because the work that women performed was unseen by others or temporary in nature. It remains to be seen whether the proliferation of low wage and unstable work (and a recession) will mean that increasing numbers of individuals will have to draw upon public benefits, perhaps both lessening the stigma of welfare receipt and changing the conception of what it means to be a “worker.”

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Chapter 4

Single Mothers Balancing Work and Family in the Low-Wage Labor Market

A large literature has documented the ways in which work and family life conflict with each other, particularly for working mothers in the United States (see Glass, 2005). However, much of that research focuses on professional women in dual-earner households. Single mothers' employment rates have increased tremendously over the past 15 years, yet relatively little is known about how they experience work-family conflict and the ways in which they attempt to resolve those conflicts. Similarly, studies that examine low-income single mothers have predominantly focused on barriers to entering and staying in the labor force, particularly during the transition from welfare to work (Albelda, 2001) and the importance of children to these mothers (Edin and Kefalas, 2005), without many linkages made between these two themes and without much reference to the work-family conflict literature.

This paper integrates insights from these literatures, both to highlight the work-family challenges mothers face and the strategies they use to manage those challenges. My analysis is based on data gathered from a qualitative study of former welfare recipients which was embedded within a larger panel survey. In doing so, I use a life course framework and demonstrate that while low-income single mothers make decisions

to forgo opportunities to advance in the labor market, many plan to start their “careers” once their children are grown.

Literature Review

Within sociology, *conflict* is one of the dominant models used to analyze the between work and family. A variety of related explanations have been invoked to describe why these two important spheres of life are in conflict with one another. These include a) women’s continued responsibility for domestic labor despite increased labor force participation; and b) competing ideologies about the roles of workers and of mothers.

Women’s entry into the paid labor market has not resulted in more equal distribution of household labor. Domestic work, including cleaning, cooking, and child-rearing, are still considered women’s responsibilities (Coltrane, 2000), and women spend more time on these activities than do their male partners, even though men’s contributions to this work have increased (Bianchi et. al, 2000). Work and family, then, are in conflict for women because in addition to working outside the home, they also perform the “second shift” of housework and familial care work (Hochschild, 1989).

Another potential area of conflict is allocating time with children, given work schedules and commitments. Concerns have been raised regarding potential negative effects of maternal employment children’s well-being (see Hoffman, 1989). A review of that literature is beyond the scope of this paper, but, despite trends showing that more women are working while their children are younger than was the case in the past, women do still tend to reduce their work hours upon becoming a parent (Jacobs and Gerson, 2004). Additionally, it is not clear that increases in paid employment have

resulted in decreased time spent with children; evidence from time-use data indicates that time spent with children has remained fairly unchanged since the mid-1960s (Bianchi, 2000). Instead, women are spending less time on house work and other domestic tasks so that time with children is not curtailed by entry into the labor market.

Even if women are spending similar amounts of time with children, another set of studies points toward a conflict between idealized notions about the qualities of a “good mother” versus what is expected of a “good employee.” Both Blair-Loy (2003) and Williams (2000) argue that women face conflict between work and family because the cultural norms that both demand a strong commitment to work and also the continuance of a gender system based upon domesticity. The “ideal worker” norm structures work and the attributes of a worker in ways that makes it difficult for women to break into higher paying and higher status jobs. For example, higher paying jobs may demand that workers devote their energies to the job over all other obligations, arriving early to work, staying late for meetings, and being available to attend to tasks on nights and weekends. Only workers who have access to another person who performs the family work, i.e., a wife, can truly perform at the level expected of the “ideal worker.” However, women who do aspire to be “ideal workers” may then be labeled “bad mothers”

The notion of a “bad mother” arises from deeply entrenched cultural ideals regarding the types of care-giving a mother should provide. Hays (1996), in *The Cultural Contradiction of Motherhood*, contends that contemporary ideologies of motherhood stress “emotionally demanding, financially draining, labor-consuming childrearing” (p. 4) just at the same time that women are in the paid labor force in record numbers. So not only does a second shift exist, Hays says, but the demands of that shift are even greater.

Mothers must invest in children's needs by providing them opportunities to participate in multiple extracurricular activities (which often entails shuttling children to various locations) and by closely monitoring their development. This "intensive mothering" also requires that women (but not men) put children's needs first and their own second. Work and family conflict because by definition work must take a backseat to children's development.

The extent to which such "intensive mothering" has a class element is disputed. Hays notes that this ideology is adopted by women of all social classes, but the ways in which it manifests itself differ (e.g., poor families cannot afford to place their children in a host of organized activities). Lareau (2003), based on interviews and observations with more than three dozen families, argues that higher income families engage in "concerted cultivation" of children, meaning that they enroll their children in numerous activities with the end goal of ensuring that children develop the skills (e.g., teamwork, negotiation, assertiveness) needed to be successful as adults. Mothers, more than fathers, oversee the intensive parenting, which again, cuts into their work life. Lower-income families, Lareau says, stress obedience and compliance as positive traits for children to acquire. These can often be instilled through discipline and not participation in organized activities.

What strategies are available to families to help deal with these conflicts? In United States, public supports for working families, such as paid parental leave and subsidized child care, which might be of assistance with at least time burdens, are limited (Gornick and Meyers, 2003). The popular press has claimed that women were "opting out" of high-paying careers to become full-time caregivers for the children (see Stone,

2007), but the empirical support for this claim is weak (Goldin, 2006). Alternatively, women may “off-ramp” for a period of time, that is, cut back on their work hours, move into a less demanding position, or leave employment all together while children are young, and then return to full-time positions once their children are older (Hewlett, 2007). However, “on-ramping” can be costly, in that women may not be able to return to a similar position to the one they left (both in terms of pay and responsibility).

These types of solutions, though, are ones only available to families that can afford a reduction in household earnings. Indeed, a major criticism of the literature on work and family is that the type of “work” that is assumed is white-collar (including executive level) and the “family” in question is headed by a dual-earner, married couple. Dividing household chores is irrelevant when there is only one parent in the home. Yet, the work-family challenges of low-income, single mothers have largely been unexamined by sociologists despite mandates from the public welfare system to work and increases in their employment rates since the 1990s (Lambert, 1999; Albelda, 2001; Seefeldt, 2008). Instead, more studies have examined the reasons why poor women do not work, including a dearth of good-paying jobs, low education levels, lack of child care and transportation, and concerns about children’s safety (e.g., Wilson, 1987; Edin and Lein, 1997).

The public assistance system, on which many poor single mothers were presumed to depend (Murray, 1984), has been transformed into one that emphasizes employment and puts in place a set of expectations that low-income single mothers will work rather than rely on welfare to support their families. Additionally, an expansion of the service sector of the U.S. economy in the 1990s provided more job opportunities to less educated

workers, including single mothers. Employment rates of low-income single mothers increased during this time period, from 44 percent in 1996 to 59 percent in 2000 (National Women's Law Center, 2008).

The few studies that have examined work-family conflict among lower-income women have focused on a) the logistical challenges of securing child care while working; b) the inflexibility of the low-wage labor market; and/or c) the experiences of mothers who are in the midst of the transition from welfare to employment. Difficulty with child care has long been recognized as a barrier to employment for low-income mothers (Edin and Lein, 1997). The cost may be prohibitive, securing payment assistance from the welfare office can be difficult, and the quality and quantity of available providers may be lacking (Chaudry, 2006). Women may cobble together multiple care arrangements with their limited resources, but these arrangements are prone to disruptions, which can lead to job loss (London, et. al, 2004; Chaudry, 2006).

One reason that low-income mothers may have difficulty finding workable child care arrangements is the inflexibility of the low-wage labor market where workers are expected to be available at any time (Lambert, 1999), and non-standard work schedules are common (Presser, 2003). Employees may be scheduled for off hours, but workers can also be sent home if work is slow. Additionally, low-wage jobs infrequently offer benefits such as paid sick or vacation days (Bartik and Houseman, 2008). When children are ill or out of school, working single mothers must often scramble to make arrangements so that they do not miss work (Chaudry, 2006).

Finally, another set of studies addresses the issue of ideology or orientation among poor single mothers. In general, these studies find that lower-income single

mothers adhere to an ideology that places motherhood above all other concerns (Oliker, 1995; Jarrett and Jefferson, 2003; Edin and Kefalas, 2005; Weigt, 2007; Dodson, 2007). Even though women may espouse the virtues of working over receiving welfare and the ways in which working allows them to serve as a role model for children (Woodward, 2008), work is a lower priority than parenting. Jobs, according to those who subscribe to this view, should not compromise care giving, and if this happens, women are right to quit their jobs (Dodson, 2007).

These studies paint low-income single mothers as fierce protectors of their children. For example, Jarrett and Jefferson (2003) argue that inner city single mothers engage in “tremendous parenting efforts” (p. 37) to ensure that their children are shielded from the dangers of their neighborhoods. Strategies which mothers adopt include chaperoning children to all activities, confining children in homes, and significant monitoring of children’s behaviors (see also, Edin and Lein, 1997).

Edin and Kefalas argue that for low-income young women, only motherhood—and not work—can provide real meaning in their lives. Becoming a mother is a life-altering event, they argue, maturing young women, getting them off of the streets and settling them down. On the other hand, the types of jobs available to these women, who often have not completed much education, do not provide this type of meaning since they are low-paying and have few opportunities for advancement. Moreover, motherhood is viewed as requiring sacrifices, including forgoing extras so that money can go toward the child (p. 147). Some evidence suggests that low-income single mothers are disdainful of more-educated professional mothers, who, low-income women believe, are putting their own desires and ambitions before the needs of their children (Hennessey, 2009).

Yet, these studies examine women at a transition point—either the transition from welfare to employment or the transition from single, young adult to single, young mother. Just as is the case for professional, better-educated women, low-income single mothers may change their relative emphasis on work or family over time.

Garey (1999) argues for using a life course perspective in evaluating women's career decisions. A life course perspective “consists of age-graded patterns that are embedded in social institutions and history” (Elder, Kirkpatrick Johnson, and Crosnoe, 2004, p. 4). As it relates to employment decisions, this perspective allows priorities and work arrangements to change over time, as both family and work demands change (Moen, Kelly, and Huang, 2008) and as conventions about women's labor force participation change as well. In her study of female hospital staff, Garey concludes that the dichotomous relationship so often presented in the literature, (i.e., women as being either “mother” or “work” oriented), does not capture the ways in which women sequence their lives, “weaving” together work and family, rather than pitting one against the other. Taking time off when children are born, reducing hours when children are young, and returning to full-time work when children are older are examples of sequencing over the life course. Adopting such a framework also avoids ideological traps that place women in marginalized positions in the labor force because they are assumed to be more focused on parenting, or, conversely, castigate women who work as being “bad mothers.”

In the analyses that follow, I adopt a life course perspective in documenting the ways in which low-income single mothers think about work and family. I extend Garey's work by examining women who work in a variety of settings and positions. Additionally,

these women were all once recipients of cash welfare benefits, but the data I have available provides me with the opportunity to examine their situations over a six year period, and not just the moment of transition from welfare to work.

Data and Methods

The data I use for the analyses presented in this paper primarily come from a qualitative supplement to the Women's Employment Study (WES). WES was a five-wave panel survey of a random sample of 753 women who were receiving welfare in one urban Michigan county in February 1997. WES gathered data on the women and their children over a six and a half year period (1997-2003), with response rates between 86 and 93 percent. The original purpose of the survey was to provide information on the issues faced by single mothers after passage of the 1996 federal welfare reform, particularly challenges in moving from welfare to work. The survey collected detailed measures of women's employment experiences, including types of jobs held, hours worked, regularity of schedules, wages, experiences of discrimination, receipt of benefits (e.g., health, vacation, retirement, etc.) as well as some measures of familial context (e.g., number of resident children, prevalence of child health and behavior problems, marital status and other living arrangements).

In 2004, after the final survey was completed, I conducted a qualitative supplement to the WES, interviewing 32 of the remaining 536 women who had participated in all five waves of the survey.¹⁰ My primary goal in conducting the supplement was to understand more about employment advancement in the context of the

¹⁰ For detailed information about the WES sample design, survey content, and the criteria used to select respondents for the qualitative supplement, please see Seefeldt (2008). Three research assistants also helped conduct the interviews.

low-wage labor market (in which most of the study participants worked). Additionally, I was interested in how women exiting welfare for work conceptualized work-family challenges. In the end, issues about managing work and family responsibilities was one of the central themes that emerged from of the qualitative interviews.

All 32 women in the qualitative sample had participated in all five WES surveys and all had at least one resident child age 14 or younger. Most had fairly steady employment records, working in at least three-quarters of the 55 months for which survey data was available. I restricted the sample to women with these characteristics because of my interest in learning more about employment advancement and the particular challenges faced by single mothers with children. I then stratified the sub-sample by race and by wage rate, so as to achieve a racial composition similar to that of the overall WES sample (approximately 45 percent White and 55 percent African American) and a wage distribution reflecting that of employed sample members (about 45 percent in jobs paying more than \$9.00 an hour [in 2003 dollars] and the balance in lower paying jobs).

A random number generator was used to choose 30 cases for these interviews. For purposes of comparison, I added another five women who did not have a high school degree or GED (cases meeting the initial eligibility criteria for the qualitative supplement were significantly more likely to have a high school diploma or equivalent when they were first surveyed).

Data collection occurred from February, 2004 through July, 2004. Of the 35 women selected, 32, or 91 percent, were successfully located and interviewed.¹¹ The

¹¹ Of the three women from the original qualitative sample who were not interviewed, two could not be contacted despite dozens of phone calls, repeated mailings of letters, and several visits to their homes in an

interviews for this study generally took place in women's homes and lasted about 90 minutes. Semi-structured interview guides were used to ensure comparability across interview cases but also to allow the unique situations of respondents to be explored. The interviews were tape recorded and subsequently transcribed into word processing documents. These documents were imported into a qualitative data analysis software, *Atlas ti*, which allowed me to read through the transcripts systematically to code and analyze them. For example, for certain topics, I read text segments associated with questions that were asked directly in the interviews (e.g., In what ways does having a family making working difficult?). I also read and re-read the entirety of the interviews, more than 1,100 pages of text in total, to determine whether responses given to other interview questions were related to the topic of this analysis: work-family conflict.

Finally, I pulled together data related to employment from each wave of the survey. In particular, I examined wages, changes in jobs and hours worked, and changes in education levels. I used this both as a check of my read of women's employment experiences but also as a way to describe their employment trajectories over time.

Characteristics of Women and Their Jobs

Despite the limitations I placed upon the qualitative sample, the women interviewed closely resemble the rest of the sample in many ways. Table 1 below provides information on the demographic and welfare and work characteristics of these women and compares them to the WES sample as a whole. WES survey sample

attempt to find them in person. The third declined to participate since she had recently lost her home to a fire and was attempting to find new housing and deal with this traumatic situation.

members were more likely to be married than those in the qualitative sample.¹² However, given my interest in work-family challenges in single parent families, this is not problematic. Further, the few women in the qualitative sample who were married or cohabiting had not been in those relationships long. Qualitative sample members spent fewer months on welfare over the 76 months covering the data collection period (28 percent of months vs. 38 percent) and worked in a much higher percent of months—93 percent of all months vs. 66 percent. These differences reflect decisions about the construction of the qualitative sample, which, as noted above, over-sampled women with steadier employment histories.

Table 3: Characteristics of the Qualitative Sample Compared to the Rest of the WES Sample

	Qualitative Sample (n=32)	Rest of WES Sample (n=504)	
Average Age in 2003	34.8	36.4	
African American	56.3	54.6	
White	43.8	45.4	
Cohabiting, 2003	18.6	15.9	
Married, 2003	9.4	20.8	+
Total number of children, 2003	2.1	1.9	
Less than High School Education	25.0	30.2	
% of months on welfare, 1997-2003	27.8	38.4	*
% of months worked, 1997 - 2003	92.5	66.1	***

*** difference significant at $p < .001$

* difference significant a $p < .05$

+ difference significant at $p < .10$

¹² This is due, in large part, to a second qualitative study derived from WES, which focuses on transitions into marriage. Married sample members were more likely to have been selected into that study than into the employment-focused study described here.

The jobs in which women worked were ones that are typical of the low-wage, service sector. For example, seven women were employed in food services, four of those specifically in fast food chains. Four had housekeeping jobs, either in hotels, hospitals, or in private homes. Three were cashiers in retail outlets, and another woman was a daycare provider. Another set of women were in the health care field. Home health care aides and Certified Nursing Assistants (CNAs) are responsible for assisting patients with daily activities, including bathing, feeding, and dressing. Several of the women in the sample had positions like these. Another woman worked as a pharmacy technician, another relatively low-paying job within the health field. A few of the women had moved up to fairly well-paid, more prestigious positions. One woman was a Licensed Practical Nurse (LPN) and another was in law enforcement. One woman had well-paid, unionized factory job. The median hourly wage among women in this sample was \$9.50 an hour in 2003 dollars, which, assuming full-time, year round employment, roughly translates into gross annual earnings of \$19,380.

Most of these jobs can broadly be considered as service-oriented, ranging from cleaning hotel rooms to assisting nursing staff to servicing customers. The WES respondents are representative of national trends, in that lower-educated, single mothers are more likely to work in these types of jobs compared to more educated, married women (Presser, 2003).

Given that these jobs are often inflexible and/or have unpredictable schedules, how do the working mothers manage their family responsibilities? The next section highlights some of the ways women accommodated their children's schedules while working in the low-wage labor market.

Putting Family First in the Low-Wage Labor Market

In earlier work using this same data (Seefeldt, 2008), I find that one of the most valued characteristics of a job was “good schedule.” While women’s definitions of a “good” schedule varied, a very common theme was the desire for a schedule that was compatible with family responsibilities. Specifically, women believed that good jobs had schedules that enabled them to be home for their children when necessary or when they wanted to be. Of course, not all women had jobs with “good schedules,” and some believed their children suffered because of this

Some women had jobs like Olivia’s, in which the work schedule varied week- to- week or even within the same week. Sometimes Olivia worked 8am to 5pm, sometimes noon until 9pm at night. Part of the reason that her schedule varied so much was that she was a customer service representative in a bank’s call center, which was open beyond standard business hours. Olivia could not depend upon a regular schedule week-to-work, and typically her schedule varied a lot within a week. Olivia complained that such an irregular schedule threw off her sleep, but, more importantly, she believed that a set schedule would allow her more time to spend with her children. She often worked through dinner and lamented the fact that her children ate hot dogs on those nights instead of more nutritious meals.

Maylene, in her late twenties with two children and an ill mother, believed no job should come before her family responsibilities. She told us that if put in a situation like Olivia’s, she would quit. Indeed, Maylene had recently quit a job because she believed that the employer wanted her to “choose between my family or them.” In her words, her family was “who I take care of on a regular basis. Any one of them gets sick, I don’t care

what I'm doing - you don't let me leave, I'm leaving anyway. Because this is my family, and you ain't going to stop me from doing what I have to do with my family because you want me to stay and work the rest of my hours." When we interviewed her, Maylene was receiving payment from the state to care for her ill mother, an ideal situation in one sense, since she would never need to worry about needing to leave work to tend her mother—her mother *was* her work. On the other hand, Maylene was being paid the equivalent of \$2.50 an hour for her efforts.

Lorraine had been working in a small family-owned store and said that she “loved” that job. However, she decided to find another job because:

I was working from like four in the evening to twelve at night. ...My kids was really suffering behind me working second shift, because they was doing terrible in school. You know, I think that my oldest son wasn't turning work in. It was terrible. And so that came, and I tried to get first shift there, but they wasn't offering it, because I would have stayed there. So, they didn't offer it. So I was like 'I got to go because I need to work a first shift job.'

Over time, 16 of the 32 women had moved into positions that had schedules they believed were best suited to their children's needs or women switched to a different shift at the same job to achieve the same ends. Toni, a teacher's aide with three children, believed it was very important to have a work schedule that matched her children's. She said: “My kids are teenagers, and having teenagers, I think a parent needs to be at home when they're home because they get carried away.....I experienced that already with my oldest son, so I don't want to make that same mistake with these two.” Previously, Toni had worked in a factory, and her oldest son got into trouble with the law while she was working. The teacher's aide position allowed her to work when her sons went to school, arrive back home at the same time they did, and take the summers off as well.

For at least seven women in this study, the schedule of their current job was one of the primary factors that motivated them to apply for the job in the first place. For example, Johnetta's job at an auto factory was initially offered to her as 4 10-hour shifts a week, leaving her with Fridays, Saturdays, and Sundays off. She said that with this schedule she was able to plan meetings with teachers and doctors appointments for Fridays and spend the weekends relaxing with her sons. Both Anita and Sally, a fast food worker and retail stocker respectively, had heard that the supervisors at their places of work were sympathetic to the needs of women with children and applied because of that reason.

When asked what they liked best about their current jobs, the schedule was the second most common answer given by respondents (after helping and working with people). Many women worked schedules that coincided with their children's school days, or at a minimum, allowed them to send their children off to school in the morning or be there in the afternoon when they returned. A number of women held views similar to Mishon, who was disdainful of women who sent their kids "off to granny." Lorraine, in her mid-thirties with three school-aged children, previously sent her children to stay with her sister while she worked evenings. Her sister never monitored the kids' homework like Lorraine always had, leading Lorraine to believe that only she could provide the kind of supervision they needed. Lorraine herself hoped to get a better-paying job than her current job as a janitor in a hospital. Her lack of a high school diploma, she believed held her back, and she was determined that her children would get more education.

The priority women placed on their children's well-being was most evident in their discussions about advancement in their current jobs and opportunities to move up in

the world of work more generally. Opportunities for advancement within the low-wage labor market are often limited (Andersson, Holzer, and Lane, 2005). Yet, when asked whether or not opportunities for advancement existed in their current jobs, more than half of the women interviewed believed that they could advance, including being promoted to a supervisory position.

Offers of promotion were not always accepted, though. Some women said that while supervisor positions were available (and in a few cases, these positions were offered to them), they did not want to move up into this role. Several said that the extra tasks and responsibilities associated with supervision were not worth the relatively small increase in pay. Other women contended that being a supervisor entailed giving up certainty over one's schedule. Caroline, a nurse, had been asked by the hospital's management on numerous occasions to take on a supervisory position but she always declined. She told us:

I've been asked to take [the supervisor job] at least six times by management. Other people on the floor, my coworkers, they keep encouraging me to take that job because they feel I would be a very good unit manager, that I could run a unit. I don't want to do that, and the only reason I don't want to do it - because it would be an advancement in pay [and] it's day hours, which is good because I could work like 8 to 4, the latest I'd be out is 4:30 - but the bad part about it is you have to be on call, and I don't like the on-call thing. Because if another nurse calls in and that's your day to be on call or that's your weekend to be on call, no matter what shift it is, you have to get up and go in and cover. So that's the disadvantage to that. Other than that, I probably would take the position, because like I said it would be a great advancement in pay. But I just can't get used to the idea of being on call because I believe in my time and when I'm off, I'm off. I don't want to get up and come in and work for nobody unless I choose to. I don't want it to be a mandatory thing that I have to.

Caroline believed that she already did not spend enough time with her children, and she did not want to take the chance that a new position could mean even less time with them.

All but six of the women told us that there were opportunities to move into higher level positions within the organization in which they worked, but various considerations related to their children kept them from applying for those jobs. For example, Jackie said that in order to take a current opening for a higher paying job, she would have to commute 35 minutes each way to another store owned by the retail chain for which she worked. Compared to her current commute of 10 minutes, this drive was much too long. And, driving to the farther away store would mean that Jackie would not be at home to see her daughter off to school in the morning.

For some women, decisions about employment advancement were tied to concerns about children's safety that have been articulated elsewhere in the literature (Edin and Lein, 1997; Jarrett and Jefferson, 2003). For example, Toni worried about what might happen if she was not at home to monitor children's behavior. Other women feared that their teen-age daughters would become pregnant if they were not home to keep an eye on them. Denise, in fact, believed her oldest daughter's pregnancy was the direct result of her being unsupervised while Denise worked the third shift. Problems with child care, including finding reliable care and paying for such care, have also been commonly cited concerns in studies focusing on women in the low-wage labor market (Scott, London, and Hurst, 2005). Because most of the women in this study had older children, arranging child care was not an issue they faced.

Despite not needing formal child care, these women expressed a strong desire to spend time with their children and participate in their activities. This desire sometimes impeded further advancement. Jackie, who did not take the promotion offered in a

different store, explained how her daughter's activities and schedule played a role in her employment decisions.

My daughter's got – very, very busy, and it's just like trying to participate into her life and her stuff. She's into this science project - we're so far behind on that. I've got to get that together. And then like, next week, Saturday, on my day off, I've got to go pick up \$700 worth of Girl Scout cookies and put them in my Blazer.

Angela, a hair stylist, took her children to church and choir practice several times a week. Like Jackie, she was willing to forgo extra income if it interfered with her children's schedule. Explaining what she would tell a customer who wanted an appointment at the end of the day, she said, "I have to tell them, 'Look, I've got kids. I have a life. I have a family. I like to do things with my children.'"

Other women talked about the effort they made to be involved in their children's schooling, given the constraints of their schedules and resources. While low earnings did not allow for the specific types of activities described by Hays (1996) and Lareau (2003) (e.g., taking children to music lessons, arranging for private tutoring), in their own fashion, women engaged in "intensive mothering" by carving out time or setting up work schedules so that they could attend parent-teacher conferences, participate in parent-teacher associations, and monitor their children's homework and grades.

Unlike women in some upper middle class, two-parent households, all of these women *had* to work out of economic necessity, since they were the sole earner of the family.¹³ Many women talked at length about the stress associated with being the only parent and the only earner (Seefeldt, 2008). However, they also noted how their children

¹³ Four of the women were married, but not to men who were fathers of all of their children. These marriages occurred after 1997, when the women were first surveyed for the larger WES. At least two of these men had child support obligations to other children outside of the household.

gave them inspiration to keep going, despite the pressure they often felt. Women said that their children were their primary motivation for going to work and doing well on their jobs. Caroline told us that her children were “my sole purpose in doing everything I’ve done.” Similarly, Regina said that her children gave her “more power to go harder, faster, longer, to be able to provide for them.”

Making Plans for the Future

The findings presented above, in many respects, mirror what prior studies tell us about low-income single mothers- namely, that they place very high importance on their children. Their children not only provided their lives with meaning (Edin and Kefalas, 2005), but women were also willing to forgo advancement opportunities for fear that taking on a new position would disrupt their children’s lives (Seefeldt, 2008). However, many studies, particularly qualitative inquires, stop at these types of observations, not examining women’s plans for the future and how they conceptualize meeting their goals. In interviewing these 32 women from the WES, I found that the majority had visions of the future that were different from their present situations. At the most general level were a group of women who acknowledged that while their family came first now, their focus would shift once their children were grown or better able to care for themselves; I put these women in the category of “*I’ll have my life later.*” Another group of women (the “*thinking about options*” group) were contemplating their future options, believing that their children had reached an age where constant monitoring and guidance were not needed. And a third set of women were actively making plans or had started along a path toward achieving new goals for themselves and “*moving ahead.*”

I'll Have my Life Later. Although this group of women strongly subscribed to the notion that a mother's primary job was to be available for her children, the seven women in this category also acknowledged that this would not always be the case. Mishon's children were fifteen and sixteen at the time she was interviewed. She worked as a hotel housekeeper less than 35 hours a week, an arrangement she preferred so that she could pick up and retrieve her kids from school and be with them in the afternoon and evenings. Self-described as "overly protective," Mishon said, "Now that [my kids are] getting a little older, I'll go find me a better job that will keep me at work all day because I would have less responsibility than I do now." She said that she would like to have more spending money and perhaps take a vacation. However, she had not completely thought through what type of job that might be.

Amanda also articulated the view that one's career comes after the children are raised. Amanda had completed an Associate's degree while on welfare,¹⁴ but said that she needed a Bachelor's degree in order to "get ahead." Yet, she was waiting until all of her children graduated from high school to return to school herself. She said:

My choices are to take night classes and not be around the kids, which I don't like. They're teenagers - they need me at home now more than they ever did. My son's moved out, I have daughters. My youngest has a boyfriend now, so I don't want to be one of those moms and then complain later on, 'well, what happened?' If I take classes during the day, I'm missing work, which is my paycheck so I can't do that because my paycheck's are lower. I can't do that.

Later in the interview, she explained her view further: "A lot of my time that I could devote to education and to work, I choose to spend on my children, and that's temporary. Once the kids are grown, I won't have any real reasons to keep me from growing and

¹⁴Amanda completed this degree prior to enactment of the 1996 welfare reform, which limited recipients' ability to participate in education programs.

moving ahead.” Amanda had her first child at age 20 and could not remember what life without children was like. When asked to contemplate what her life would look like five years into the future, she said, “That’s a whole world that I don’t even know what it’s going to look like.” Yet, she looked forward to opportunities she could explore once her children were out of the house.

Sierra, a mother of three who worked as a home health aide, described herself as “old fashioned” in her views about parenting, saying that it was her job, and not a daycare provider’s, to “raise [my children] right.” She admitted that having a child every five years had “slowed me down” in her progress toward achieving her goals. But, she said, that would change once her youngest started school. Then, she said, “I’m going back to school...that’s pretty much what you really need to make a better life, for you and your kids. Because they’ll be in school, and there’s no sense in me sitting at home.” In the meantime, though, the focus of her life was her children. She concluded that thought by saying, “I’ll have my life later.”

Thinking about options. Another seven women had reached the point where they were ready to begin considering their next steps. Caroline, the nurse who in the past had been unwilling to take a promotion for fear of disrupting her schedule, and by extension her children’s, was thinking about other options that might be available to her, now that her children were older. Voicing sentiments similar to Mishon’s, she said

Now my kids are older - like I said, I have an 18 year old, she’s graduating this year. My 17 year old is coming out right behind her, and they’re really mature. My 12 year old - or he’s turning 12 - his father helps and pitches in and supports, so I feel I can be more flexible now. My time is a little more freer to do things. If I want to venture off on another job, if I wanted to go onto a third shift position, I think I could do that. It’s up to me on what I want to do now.

Unlike Mishon, Caroline had started looking into different positions at other hospitals. She was also researching options for returning to school to further her nursing education.

Toni was more ambivalent about what she should do next, now that her children were all teens. On the one hand, she was adamant that her teen-agers should not be left to their own devices and thus she took a job in which her schedule mirrored theirs. On the other hand, this job did not pay well, and she admitted that she had become too comfortable in it. Additionally, rumors were swirling that her employer (a school district) was going to be reducing positions, and Toni lacked the seniority to survive any layoffs. If she was to move into another job, she wanted a better-paying one, and that would require a return to school. Beyond opportunities for a better paying job, though, Toni believed that returning to school would make her a better role model for her children. “My kids need to see my doing something better with myself to motivate them to do better,” she said toward the end of her interview.

Finally, Johnetta’s oldest son was one year away from finishing his undergraduate education when we interviewed her in 2004. Although her son had a significant financial aid package, any extra money she made was used to help him with living expenses. Once he graduated, though, Johnetta said that she would take some classes so that she could get a real estate license. She placed great importance on “having a career.” Additionally, many of her co-workers were older women who previously had been stay-at-home mothers but ended up at the manufacturing plant after a divorce because they had no other options than this job. Johnetta said, “You know, so it’s like a learning experience for me to be around older women that are out there, stuck. I don’t want to be stuck. And I’m glad they’re there to show me, because I don’t want to be stuck.”

Moving Ahead. Finally, despite voicing strong commitments to the ideology of motherhood, seven women were about to start school, were already enrolled in programs, or had altered their work hours, even though those changes added complexity to their family situations. Ellen, in her forties, started her interview off by saying that single mothers could not go out and work any hours they wanted to—they needed to work jobs that allowed them to take care of their families. However, Ellen had just enrolled in an apprenticeship program with an auto parts supplier that would lead to a second or third shift position at a plant, if she successfully completed the training. While admitting that taking this job would mean rarely seeing her children, she rationalized that the switch would be better for them, since she would make a great deal more money. At her current retail position, she could not afford to pay for sports and other extracurricular activities in which her children wished to participate.

Likewise, Regina, a security guard, was looking forward to attending the police academy when she completed her online coursework toward a degree in criminal justice. She had trained her three children- all ages 11 or younger—not to disturb her the evenings she was at the computer for her classes. Even though work as a police officer would likely mean rotating shifts (as opposed to her current first shift job), Regina saw the sacrifice as well worth the extra money she would bring home.

Before she became pregnant at age 19, Kelly had planned on going to college. After that, she said, “I had to put a lot of things on hold.” But she decided to start college after having been laid off from a job at an auto manufacturing plant. She also hoped to move her family out of the urban area in which they lived to a more affluent, suburban location. Kelly had just completed her first semester of pre-requisite courses when she

was interviewed. Unlike other women, Kelly firmly stated that her schooling was the priority. She said, “I’ve always wanted to go to school, it’s just having a family and having to work, school’s been on the back burner, and I just decided that it’s always going to be like that unless I change my priorities. So school is a priority right now.” Later in the interview she stressed this point again, saying, “I just gotta get through school, and everybody knows that school is, even above, you know, to an extent with my kids and with [my boyfriend], school is first. Because if I don’t hurry up and stay focused and do what I’m supposed to do then I’m not going to be good for nothing.”

Kelly’s ability to put her schooling first may have been due to the support and help she received from her boyfriend, who helped with her children and with the housework. Among the seven women who were actively pursuing their plans to move ahead in their jobs and careers, four received significant amounts of help from spouses, partners, or other family members (e.g., picking up children from school, cooking meals, providing child care). On the other hand, the thirteen women who either believed they would focus on themselves later or who were starting to think about their options, with one exception, did not have a spouse or partner and did not talk about receiving much help from their extended family. Although I am unable to test this proposition with these data, it could be that in order for low-income single mothers to transition from merely “thinking about” one’s options to actively engaging in a plan to “move forward,” such support is needed.

Finally, eleven of the women did not fit into any of these typologies. Two of the women, Melanie and Barbara, both of whom worked as dispatchers for transportation companies, believed that their current jobs were “perfect.” Both had become supervisors,

they were unionized, and their jobs provided good benefits. Another woman was self-employed and enjoyed a great deal of flexibility in determining her work hours and effort (she also had gotten married, and her husband was the primary earner). Three of the women had not given much thought to their future plans and admitted that they had become complacent in their jobs. The remaining five women were overwhelmed with difficult family situations, including family illness and deaths, and were focused on coping with those issues.

Conclusions and Policy Recommendations

Women in this study, similar to their higher-earning counterparts, faced conflicts between work and family. In particular, being able to spend time with children, participate in their activities, and monitor their school work were important, if not the most important, priorities for women. Reducing or completely curtailing work hours and relying on the earnings of a spouse were not an option for these women, who were the sole breadwinners in their families. Instead, most women sought out jobs and shifts that worked around their children's schedules, in some cases after a particular incident (school troubles, delinquency) prompted them to link their children's well-being to the type of job they held. Another route to achieving this end was to turn down or not pursue opportunities for promotion or higher-paying jobs and remain in the position that offered a beneficial schedule. Of course by doing so, women made a trade-off of time for money, and their families' income remained low.

Yet, women viewed this situation as temporary. Once their children were older and less-reliant on their mothers, women believed that they could pursue their own

careers, returning to school or taking on more demanding jobs. Some women were actively engaged in such transitions, making plans for their future or enrolling in college.

The life course perspective shows how women sequenced these decisions (Garey, 1999). When women were younger, having children might have caused plans to shift, particularly enrolling in further education. As they entered the low-wage labor market (whether due to welfare reform or not) their first jobs may have not fit their children's needs, so they sought out jobs with a "good schedule." These were the jobs women would hold until their children were older. Then, women said, it would be time to focus on themselves, getting more education or applying for better jobs.

What is notable about this sequencing is that is quite different from that followed by many educated, married mothers. In a "typical" life course progression, young women would complete their education, start their careers, marry, have children- perhaps reducing their work effort during some of this time, and finish out their careers. By contrast, the women in this study had children, worked, married (infrequently), raised their children, and then planned on finishing their education and/or embarking upon their careers.

Currently, U.S. policy does not do much to support the latter set of sequences (and relies much on private solutions to support the first model), making progression through single mothers' life course challenging. Child care for non-school aged children remains largely a privately funded enterprise. Even though public expenditures for child care increased dramatically after welfare reform, the U.S. still lags behind other industrialized countries. Despite the availability of public subsidies, an estimated two-thirds of lower-income families with employed mothers, like the women in this study,

incur out-of-pocket expenses. This contrasts with only 23 percent of similar families in France (Gornick and Meyers, 2003). More funds should be set aside to allow more families to subsidize more of the child care costs of high quality care.

Typical school schedules do not match up well with work hours. Although it is likely not wise to extend school hours to match work hours, particularly for very young children, public funds should be made available for children to participate in activities at recreation centers, perhaps located at local schools. Both Denmark and Sweden have such policies. The availability of this service would not only ease the minds of working mothers who worried about their children's whereabouts in the after-school hours but could potentially also provide lower-income children with opportunities to participate in extracurricular activities, a task currently made difficult with women's work schedules.

Finally, greater advocacy efforts should be made to promote policies and practices that give workers flexibility to perform care-giving responsibilities, such as paid leave and flexible scheduling (e.g., working non-consecutive hours around appointments or other family obligations, swapping shifts on short notice). These policies need to be viewed as a benefit to society and not just as a perk for workers. With policies such as these in place, low-income single mothers might have more choices about what types of jobs to take with fewer concerns about potential conflicts that could arise.

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Chapter 5

Conclusion

What do these essays say about work and well-being among low-income single mothers? First, as previous studies have demonstrated, even though many of these women work, their jobs often do not provide enough income to meet their families' needs. As a result, women often took on and carried debt as a way to make ends meet. For example, women kept their gas and electricity connected but often by carrying large balances with the utility company. Also, not paying down existing debt helped women to keep up-to-date on current living expenses. For low-income women who had to rely upon the low wage labor market as the primary source of support (even during an economic downturn), using another tool of the market – debt- may be the most reasonable course of action for staying afloat financially.

Unfortunately, taking on debt, coupled with women's inability to pay it down and their limited chances for doing so in the future, greatly inhibits any opportunity for upward financial mobility. While the longer-term repercussions of damaged credit for this population are still unknown, within current practices, better housing and better employment opportunities may be hindered by low credit scores and a record of debt. More regulation of the financial services industry might have some potential to assist women like those in this study. To the extent that debt was exacerbated by exorbitant interest rates and steep penalties, measures such as caps on fees and consumer interest

rates could offer some protection to these families (Bar-Gill and Warren, 2008). Greater transparency in the terms of loans and credit products could also help low-income consumers be more aware of the potential for debt from these fees and interest rates.

However, the larger issue faced by women in both of the qualitative studies examined here is that the public assistance programs, which could function both as a safety net and as work supports, are lacking. A more comprehensive safety net may have prevented some women, in particular those who used credit cards to stay afloat during unemployment spells, from accruing so much debt. Women could not rely on stable employment and wages to meet their families' needs, nor could they turn to the full range of public assistance programs. Many women fell through the eligibility cracks of (or were turned away from) the two primary forms of cash assistance designed to be a part of the public safety net: cash welfare and Unemployment Insurance.

Currently, the nation's cash welfare system, the Temporary Assistance for Needy Families (TANF) program retains strict work requirements- with a limited set of activities defined as "allowable" for meeting those requirements- even in the face of a severe economic downturn. For the most part, recipients are expected to be working full-time or looking for work in order to qualify. Since welfare reform was implemented in 1996, welfare caseloads have been cut by more than half and have not risen much in the wake of the recession.

The Unemployment Insurance (UI) system continues to be based on an outdated model that assumes a beneficiary will have been laid off from stable, full-time employment. Part-time and intermittent workers often do not qualify, in part because they may have not earned enough to meet eligibility criteria, and individuals who leave

work to tend to family situations may also find themselves ineligible because they were terminated without “good cause.” Because of these and other provisions, less than four in ten unemployed workers receive UI benefits, and only 14 percent of low-wage workers (the majority of whom are women) are eligible (Institute for Women’s Policy Research, 2008).

It is highly unlikely that the U.S. will revert to a system that distributes cash assistance to poor mothers with limited obligations in return. However, the TANF program could be modified so that, particularly during slack economic times, individuals could participate in a wider range of activities, including training for in-demand occupations. Additionally, the program could be structured to supplement wages of workers who find their hours reduced. UI programs should also be revamped to reflect the realities of today’s labor market. The American Recovery and Reinvestment Act (ARRA) provides incentives to states to “modernize” their UI programs by making changes such as allowing workers to count their most recent earnings toward eligibility and not penalizing workers who quit a job due to a compelling family reason (National Employment Law Project, undated). States could be mandated to make such changes, so that the UI program is uniform across states.

Wider availability of other public services and programs, such as child care, could also help women manage the labor market. Respondents in the Women’s Employment Study believed that they needed to structure their employment around their children’s schedules, perhaps in part because public support for their work efforts was sparse. Despite increased public expenditures for child care after welfare reform, the U.S. still lags behind other industrialized countries in providing assistance with child care. School

schedules in the U.S. also assume a breadwinner-domestic worker model, in that one parent is assumed to be available to care for children when school days end and during the summer.

Even with the availability of public subsidies, an estimated two-thirds of lower-income families with employed mothers pay some amount out-of-pocket for child care (Gornick and Meyers, 2003). More funds should be set aside to help more families—including those higher up the income distribution- with the costs of child care. Although it is likely not wise to extend school hours to exactly match parents' work hours, particularly for very young children, public funds should be made available for children to participate in activities at recreation centers, perhaps located at local schools, as is the practice in several Scandinavian countries.

Providing additional protections such as these could also have the indirect effect of helping low-wage workers develop and sustain a “worker” identity. While none of these policy recommendations alter the structure of certain low-wage jobs in terms of their isolating features, these changes could change perceptions about the rights of workers—regardless of the pay or prestige of the job- and help foster a more collective sense of a worker identity. While the Temporary Assistance to Needy Families program is targeted at very low-income families, all of the other policy recommendations are ones that would help all workers- both to maintain employment and to sustain family well-being during periods of unemployment. Debt is not just a problem faced by the very low-income; millions of middle-class families are hampered by high debt burdens (Sullivan, Warren, and Westbrook, 2000). Obtaining affordable child care, including options for care when the school-day is over, is also not a unique problem faced by single mothers

who work in low-wage jobs. Making these programs and services available to all working families may help foster a sense that these benefits are part and parcel of being a “worker” in today’s economy. To the extent that women working in low-wage jobs are able to claim benefits *as* workers, they may have their worker identity reinforced.

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