THE HIJACKING OF HIGHER EDUCATION FOR WOMEN

IN POSTWELFARE AMERICA: A STUDY OF

UNDERSERVED AND INVISIBLE LOW-

INCOME MOTHERS ON CAMPUS

by

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ABSTRACT

This research addressed the problem of women in welfare accessing higher education at Salt Lake Community College and the University of Utah. Gendered and entrenched patriarchal systems dominate institutional practice throughout the Department of Workforce Services (DWS), the agency that distributes welfare in Utah. The model and paradigm utilized in policy is that single mothers must operate as a masculine breadwinner. This assumption underlies policy, which is written in a gender-neutral fashion. The purpose of this study was to understand women's experiences, struggles, and supports during their attempt to move from poverty by obtaining a college degree.

Using qualitative methods and a phenomenological design, I employed a multicultural feminist lens to these women's experiences, as they navigated school and welfare and juggled family responsibilities and classroom obligations. Women in welfare face various jeopardies of race, class, and have been stereotyped and maligned. As such the challenges they face are often uniquely different than the typical student.

Implications for policy, practice, and research regarding the experiences of these women at academic institutions are examined. I analyzed ways in which welfare and institutional policies and practice make the journey arduous and isolated. These women were invisible on campus and as such, were underserved. I explored ways that policy and institutional practice may ameliorate this problem. Finally, I reflected on questions and topics for future research.

TABLE OF CONTENTS

LIST OF FIGURES

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My greatest gratitude is to the women of this study who revealed their hopes, sorrows, dreams, and plucky courage as they moved defiantly forward.

CHAPTER I

INTRODUCTION

This study explored women in welfare, seeking a college education to achieve a college degree. Welfare reform of 1996 stripped, or at least made more difficult, access for postsecondary education for women in welfare. Despite the intended 'hand-up' out of welfare, women were 'shut out' of higher education and easier access to that college degree and The American Dream became a phenomenon of earlier decades. In this chapter, I portrayed an overview of my research direction and clarified the choice of my theoretical or conceptual framework. The purpose of this study was to examine and analyze, using qualitative methods, the experience of some women in welfare, at the University of Utah (U of U) and Salt Lake Community College (SLCC), as they attempted to bootstrap themselves out of poverty into a more sustainable livelihood for themselves and their families. In this chapter, I provide my main research questions, justify my choice of methodology, and address both the potential significance of the study as well as the limitations of this research.

President Clinton's election promise of 1992 declared that one of his policy goals was to "end welfare as we know it" by providing a 'hand up' not a 'handout.' This resulted in significant changes to cash assistance programs in the United States. For many liberals and some poverty pundits, this signaled a policy shift and retrenchment for our welfare system in the United States. For others, this shift represented a much needed

overhaul of welfare reform and society in general seemed to have very clear opinions about the composition of the "welfare" population. Thus, when Clinton signed the Personal Responsibility and Work Opportunity Reconciliation Act, some conservatives celebrated and some liberals screamed; three administration officials quit their jobs in protest. The act ended a 60-year-old federal guarantee of cash aid for the poor. The law, modeled on state pilot programs begun in 1994 with federal approval, was intended to prod welfare mothers and fathers into the workplace with a series of carrots and sticks. If one chose to work, a welfare recipient could get help with child care, job training, and transportation. If one refused, then as a recipient one risked sanctions and strictly enforced time limits, and disapproval of your caseworker.

Congress, with almost full support, approved the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) in 1996, which created a new system of time-limited and work-based welfare. PRWORA imposed strict moral regulations over access to benefits, ended social assistance for poor women, eroded the last support for stay-at-home motherhood for women in welfare, and greatly reduced or eliminated the eligibility of legal immigrants to most public entitlements (Marchevsky & Theoharis, 2006). The goal of welfare reform was immediate entry into workforce participation in a program called *Work First*. The consequence of welfare reform, whether intended or not, was an immediate truncation of access to postsecondary education.

For millions of Americans, higher education has provided the portal to the middle class and upward mobility from working class status. The economic pay-offs associated with the achievement of a college degree are well known and will be enumerated later. In our postindustrial economy of the late 20th and early 21st centuries, a college degree is

that critical gateway. Before World War II and the G.I. Bill (Servicemen's Readjustment Act of 1944), a college degree was not accessible for most Americans without significant financial resources. Some eight million WWII and Korean War veterans received tuition and living expenses under the G.I. Bill. This significant expansion of educational opportunity changed the face of Americans who were seeking economic upward mobility. This bill opened the door to millions who previously had been excluded from higher education and this resulted in the expansion of the middle class. It is true that African Americans and women were not offered this same benefit due to racial and sexual discriminatory practices in higher education. Later most of these barriers were broken down with the social movements of the late 50s and 60s.

The policy shift of welfare in 1996 drastically reduced enrollment among welfare recipients and other low-income women in both 2 and 4-year colleges (Heller & Bjorklund, 2004; Institute for Women's Policy Research, 1998; Jacobs & Winslow, 2003). Welfare reform in 1996 yielded a 67% reduction of those in higher education (Barnow & King, 2003; Jacobs & Winslow, 2003). According to Jacobs and Winslow, data on whether PRWORA has reduced the overall enrollment of welfare recipients in postsecondary education remains spotty. Available data at all levels--national, state, and institutional--have serious limitations they claim.

In 1995, the year before welfare reform, 136,000 welfare recipients earned a college degree (Shaw, 2006). In 1997, only 54,000 welfare recipients earned a college degree after changes in welfare reform (Shaw, p. 46). When the door to higher education slammed shut in 1996, in the wake of welfare reform, many women were forced to leave higher education and take minimum wage positions (Jacobs & Winslow, 2003; Shaw &

Rab, 2003). Although the federal government did not collect specific data on the number of welfare recipients enrolled in community colleges or 4-year institutions prior to welfare reform (nor does it now collect such data), 5 years after PRWORA legislation became effective, there was a 56% decrease in the number of women going to school receiving Temporary Assistance to Needy Families (TANF) (U.S. Department of Health and Human Services, 2002). Thus with shrinking enrollment in TANF it was assumed that those involved in higher education would also see a proportional reduction.

Another indicator of enrollment is data from financial aid applications. When we look at the number of applicants for Title IV Student Aid, between 1996-97 and 1998-99, who received Aid to Families with Dependent Children/Temporary Assistance to Needy Families (AFDC/TANF), the numbers fell from 580,000 to 359,000, a 38% decline. During this same period, student aid applications increased from 9.3 million to 9.6 million (Friedman, 1999). Student aid applications do not represent a perfect measure of enrollment, since not all of those who actually apply for aid end up enrolling. However, it provides a steeply sloping downward trend. The available data consistently suggested that PRWORA resulted in significant reductions in the number of welfare recipients enrolled in community colleges.

Before welfare reform, student single mothers could receive educational services at both 2 and 4-year institutions with no imposition of time limits (Manzo, 1997). No time limits meant that in some states a welfare recipient could choose a 2 or 4-year program and even work towards a master's degree or a PhD. Utah now imposes a 2-year limit. This generally truncates the kinds of programs one may attend and expect to receive assistance. So theoretically, one could not go after a nursing degree because that

is a 4-year program, unless circumstances forced a woman into welfare during her final 2 years of a 4-year program.

As PRWORA curtailed previous benefits available under AFDC, early policy analysts pondered potential outcomes from this new federal legislation (Hays, 2003; Mink, 1998). Some welfare pundits wondered whether this policy would merely transfer those on welfare into the poor working class, barely surviving on minimum wage jobs, or whether a combination of education and job training could actually move welfare recipients into the working middle-class, empowering them to support their families more successfully without a government 'handout' (Shaw, Rab, Mazzeo, & Jacobs, 2006).

Under *Work First,* nearly all mothers receiving welfare assistance are required to work, even those with infants and toddlers (Kilty & Segal, 2006). (I will explain Utah's rules in Chapter IV). This was not the case under the previous AFDC plan, prior to welfare reform. After welfare reform, from the moment someone entered the welfare office, he or she must look for a job, train for a job, or be in a job (Hays, 2003). If they could not find a paying job or suitable short-term training, the welfare office assigned them to work full time in a state-appointed agency, in return for their welfare checks (Albelda & Tilly, 1997; Blau & Abramovitz, 2004). Low-wage work, night shift hours, jobs without benefits, and dead-end jobs took priority over care-giving of their own children. Postsecondary education was not proffered as an option under PRWORA (Polakow, Butler, Deprez, & Kahn, 2004). If a woman attempted to pursue college under the *Work First* program, she faced obstacles much greater than the average student. She had to coordinate time spent with her children, organize day care, fulfill her employment mandate, and study and write papers to complete her course assignments. Faced with the

pressure of balancing these strict work requirements, increased bureaucratic hurdles, and often indifferent educational systems, navigating these barriers and obstacles hindered many women in their desire and dream of having a college degree. Although one may argue that single mothers everywhere face these problems, many welfare offices actively discouraged women from pursuing higher education or they failed to inform them of a range of options for bettering their lives.

In Chapter II, I review recent literature surrounding women in welfare. I explore the historical background of how poverty has been legislated in the United States, I analyze gendered relations and gendered assumptions within the context of welfare reform, and I present the implications to date of this reform. The literature review also looks at some fundamental problems surrounding economics of the family household that policy makers failed to consider. While important as a starting point, the literature linking poverty, inequality, and economic restructuring has thus far been dominated by a limited range of economic theories. A critical piece of the literature review examines that of feminist economics, as a direct response to the limitations of the prevailing theory of neoclassical economics. Many discussions concerning poverty are weakened by inadequacy of describing labor markets, household economics, and wage differentials because they utilize a more traditional male-centric point of view of neoclassical economics. More attention must be paid to the broader processes of gender, race, and class stratification, which continues to regulate access to education, skills training, and employment opportunities. "Liberal political and economic theory rests on assumptions about the sexual division of labor and on notions of citizens as heads of families." (Gordon, 1986, p. 81) A society of 'freely contracting' male citizens relies on the prior

existence of the noncontractual relationships of the family. Women and children (and other nonearners) are regarded as dependants of men under this theorizing.

My study indicates that women in welfare constitute an underserved and invisible population at most colleges and universities. This literature review is not a policy analysis but a problematizing of the many various factors that serve to define and limit choices for women in welfare.

Chapter III presents my choice of research design and methodology. My study uses a qualitative methodology within a critical feminist paradigm or framework (Harding, 1987; Lather, 1988; MacKinnon, 1989). In this study, I outline the methodological steps and provide details of my sampling selection, data collection, data analysis, trustworthiness, and ethical considerations of this research. My methodological approach focuses on the lived experience and voices of working class women in welfare, which represents a critical engagement within the complex intersections linking class with race, gender, and sexuality.

My first three chapters structure the foundation for this research and establish and justified my rationale and methodology. This qualitative study is informed by both previous literature and my professional experience in counseling career choice at the University of Utah for displaced workers. My desire is that this research could be significant to women who need and desire higher education as the economic pay-off for themselves, their families, their communities, the tax structure of the state, and a boon to modeling right livelihood to their children. The benefits of higher education accrue to the society in general.

Research Context

Women in welfare who seek higher education do so for one reason: getting a college degree is the key to financial independence (Kahn, Butler, Deprez, & Polakow, 2004). Postsecondary education has a long history of moving individuals from poverty to greater wage sustainability (Albelda, 2001; Marshall, 1999; Rudolph, 1962) and is one of the most reliable paths out of poverty. A college degree confers the ability to earn approximately twice the income, for a woman, than having only a high school diploma (Kates, 2004; U.S. Bureau of the Census, 2002). Other significant studies correlate higher lifetime earnings with a bachelor's degree (Carnoy, 2000; NACE, 2007). A career or job that requires a college degree generally offers greater overall benefits, which may include health and vacation benefits, tuition reimbursement, increased job security, workplace extra's such as child-care, paid-maternity leave, mother-friendly work hours, and better working conditions (Bok, 2004; Deprez, Butler, & Smith, 2004; Kahn, Butler, Deprez, & Polakow, 2004).

Much of the research regarding women in welfare has failed to examine certain gender-blind conceptions of class, social stratification, and mainstream economic principles that affect the policy mandates for women in welfare. Gender injustice is a complex phenomenon that reveals the perverse operation of race and class in conceptions of gendered equity. Tradition and culture, deeply entwined within ideological and practical relationships of race and gender, shape conceptions of fairness in 21st century law and social policy (Kessler-Harris, 2001). As a feminist researcher, understanding this gender-blind historical background is critical to reveal and make visible the social contradictions of women in welfare.

Class is another important aspect of this research in studying women in welfare. I do not intend to privilege class over other aspects of identity, but it is at the center and is deeply interwoven with other formative elements of society including, gender, race, work, and structures of power. As bell hooks (2000) suggests:

> Class is still often kept separate from race. And while race is often linked with gender, we still lack an ongoing collective public discourse that puts the three together in ways that illuminate for everyone how our nation is organized and what our class politics really are. Women of all races and Black people of both genders are fast filling up the ranks of the poor and disenfranchised. It is our interest to face the issue of class, to become more conscious, to know better, so that we can know how best to struggle for economic justice. (p. 8)

Understanding the intersectionality of race, class, gender, and socio-cultural categories and identities is critical for understanding the context of this research. Dynamics of subordination are intertwined with sexism, racism, and classism.

Another important issue for understanding the context and shifts in labor markets is that well-paid jobs requiring low skills have almost vanished from the landscape of the American economy and in its place low-paying service sector jobs have increased (Reich, 1992; Rifkin, 1995). The hourly positions in hotels and the hospitality industry, the service jobs in restaurants, and low-paying positions in department stores and box stores comprise the bulk of these positions and generally provide minimal benefits, if at all.

Our economy is changing, and the new globalized economy has successively impacted the acceleration of a 'knowledge economy,' where those who succeed must have a highly technical and a more advanced educational skill base. The term 'knowledge economy' is somewhat vague but it refers to the utilization of knowledge to produce economic benefits. This phrase, popularized by Peter Drucker in his book *The Age of Discontinuity* (1969), describes the transition to a 'knowledge economy' as an

extension of our 'information society.' According to this analysis the practices for success in an industrial economy are radically different than those in a globalized, interconnected world where expertise, know-how, and intellectual property are the critical economic reserves, more than natural resources, land, or even manpower.

"The marketplace has increasingly demanded postsecondary credentials as the price of admission for access to good jobs," (Institute for Women's Policy Research, 2006, p. 1). The United States Bureau of Labor Statistics indicates that two-thirds of the fastest growing occupations through the year 2012 will require postsecondary education. In addition over half (57%) will necessitate a bachelor's degree (U.S. Department of Labor, Bureau of Labor Statistics 2004). Correlating with an increased demand for knowledge workers are projections that indicate that America's future college-bound population may statistically shrink, putting America at a distinct disadvantage. In 2002, The National Governors Association and the Aspen Institute (Ellwood, 2002) suggested that in the next 20 years, due to increasing costs of college and other factors, there will be but a slight increase in college-bound growth. From 1980 to 2000, there was phenomenal growth in the percentage of workers who acquired some level of postsecondary education (39% to 58%). Projections indicate that by 2020, this will only increase to 62%. This could lead to a projected skills deficit that could affect the economic viability and competitiveness of the United States. Both workers and industry gain from an increased expansion of educational opportunities as an increasingly educated workforce is needed to create a talent pool to lead America forward. This talent pool must come both from traditional and nontraditional students who have the drive, motivation, ambition, and

desire to enhance their opportunities for greater livelihood and to keep America competitive.

Education, then, is seen as the primary means to effectuate this knowledge economy to meet the labor shift as we move from a postindustrial to a knowledge economy. Postsecondary education, combined with lifelong learning, appears to be the essential requirement if an individual is to prosper and maintain economic self-sufficiency in this brave new world. Education is the means by which the changing needs of the workforce and those of individuals can adapt to the rapidly changing knowledge and skill base.

Women in welfare face the changing demands of a shifting economy as the United States slowly dismantles manufacturing to ThirdWorld countries and transfers our workforce to a knowledge economy. American society and the American economy are becoming separate spheres (Reich, 1992). With widening cultural, education, and economic disparities between the rich and the poor (Carnevale & Desrochers, 1997; Kazis & Miller, 2001), wages and salaries are ever more aligned with increased education than previously (Grubb, 2002). Many of the employment opportunities that remain are jobs on the bottom within the hospitality industry and the service sector; jobs which often lack career mobility or economic sustainability. Welfare reform's stipulation that *Work First* is the highest priority *requires* that the welfare recipient take a job, any job, to satisfy this mandate to receive assistance. This job may have late-night shifts that make it difficult to find child care. These positions may offer no benefits or path for advancement. These jobs may be in a different part of the city where public transportation is problematic. Education appears to be sidetracked as an economic

possibility for these women. A more cynical individual might think that low wage organizations have a vested interest in welfare reform as they have a constant pool of needy applicants. Low skilled jobs are fairing less well and these become the disposable workers on the bottom (Arnonowitz & DiFazio, 1994; Carnevale & Desrochers, 1997).

<div align="center">Research Purpose</div>

Welfare mothers fall into a category on campus that some designate as 'underserved' as they remain largely invisible in higher education (Carnevale & Desrochers, 2001; Carnoy, 2000; McCabe 2000). Levin (2003) coined the term 'beyond the margins' to describe these students who remain invisible to scholars, policy makers, government officials, as well as faculty and academic administrators. With fewer women attending college under the welfare reform of 1996 (Bloom, 2005; Bok, 2004; Shaw, 2004), research on welfare recipients who make it to a university or college is important. First and foremost, "universities must become aware of the growing number of moms on their campuses and consider programs and policies that will enable them to combine and cope with the demands of academics, home, and work" (Chater & Hatch, 1991, p. 33). By "moms," we generally mean single mothers who are often coping alone and without a partner. They may come from a variety of socioeconomic backgrounds as divorce or abandonment may deeply affect their immediate access to financial resources.

The underserved, as distinct from the category of 'nontraditional,' have the following descriptors:

- low socioeconomic status (SES).
- interrupted education, in need of new knowledge or skills to provide greater livelihood.
- racially and ethnically diverse, and sometimes inadequately prepared for higher education, or disabled (Cohen & Brawer, 2003).

My research examined the impact of welfare reform for single welfare mothers who accessed higher education. The purpose of this study was to look at and explore, using qualitative methods, the experiences of women in welfare seeking higher education. I was interested in how these women navigated the bureaucracy of the welfare system, how they moved through institutional demands and policies of higher education, and how they experienced the classroom setting while juggling motherhood, children, and work. I sought to understand their needs, special circumstances, ideologies, values, and their primary motivators for seeking a college degree. Understanding their experiences, both on and off campus, illuminated ways in which we might improve educational services, programming, and support them in authentic ways to assist their academic pursuit. The reduction of poverty and the feminization of poverty have been a special social justice concern and issue of mine. Women in welfare are statistically the most economically vulnerable in our society (Abramovitz, 1999; Adair & Dahlberg, 2003). We have much to learn about how these women navigate socio-economic hardship, cope with their invisibility on campus, and deal with oppressive gendered systems. My hope was to render visible this understudied population within higher education.

My research, among single mothers at the University of Utah and Salt Lake Community College, looked at issues surrounding access, attendance, and ability to survive at a postsecondary institution. My framework utilized a critical feminist perspective but advanced additional arguments that many mainstream feminists have neglected in their analysis of feminist policy and theory (England, 2005; Fullbrook, 2004; McClusky, 2005). My study explored the relationship between gender and power in the

economy and sought to extend feminist inquiry into economic issues. It also attended to the issues surrounding discussions of gender *vis-à-vis* and alleged gender-blind policy. Much of the welfare policy failed to consider gendered concepts of citizenship and as such has served to extend and perpetuate institutionalized gendered oppression. Consequently, my feminist perspective attempted to illuminate the gender oppression enacted by legislative decree in its failure to consider all aspects of a family household. There are definite benefits of a college degree that are addressed extensively in Chapter II. Given the host of benefits of a college degree and the decreasing numbers of women in welfare attending college, research on welfare recipients who made it to college, is important.

<u>Research Questions</u>

This research was concerned with gendered theories and assumptions surrounding federal policy and welfare reform (Albelda, 2002; Mink, 1998; Polakow, Butler, Deprez, & Kahn, 2004) and the invisibility of women in welfare on college campuses (Carnevale & Desrochers, 2001; Carnoy, 2000; Levin, 2003; McCabe, 2000). Accordingly, the following questions guided this research:

1. What demands do women in welfare face seeking higher education?
2. What supports do women in welfare receive within higher education?
3. How do these 'supports' assist these student mothers within their higher educational pursuits?

<u>Significance of the Study</u>

Most colleges and universities appear to be unaware of the numbers or presence of mothers in welfare on campus, unless they have specific targeted programming. Therefore, there has been little documentation about what these women experience. I

wanted to hear what problems, if any, they faced regarding access to daycare, transportation, or timing of classes. I wondered how they coped with academic elitism, racism, or classism on campus. I was curious whether women in welfare were counseled differently about their majors and economic livelihood or whether they utilized various resources within the student affairs division.

The lifeworlds of these women in welfare have been given scant attention and this paucity of research makes this significant (Groenwald, 2004). The potential significance for higher education lies in bringing attention to this invisible population on campus. My desire and hope was to expand and contribute on the body of literature of women's working class voices through their stories, their narratives, and a discussion of their values. According to Russo and Linkon (2005):

> Understanding that class is a homograph (a word that has multiple, shifting, and contested meanings) new working class studies takes as its mission not the struggle among scholars and theorists to reach agreement about what class is but rather the exploration of how class works, both as an analytical tool and the basis for lived experience. (p. 11)

It is important to know the problems and issues that underrepresented students face on campus. (In this context, I am including women accessing welfare.) The lives of working class women took center stage within this complex mosaic of class, race, gender, and ethnicity. As the United States faces increasing globalization, individuals are facing social and economic disruption, heightened class stratification, loss of economic mobility, and political uncertainty (Russo & Linkon, 2005). Class, race, ethnicity, and gender cannot be disentangled in the discussion of inequality of opportunity. Limiting women in welfare access to higher education compounds the already discriminatory and exclusionary practices they experience in their lives. As such, women in welfare

experience a 'matrix of domination' (Rothman, 1999) by a principally White culture that maintains dominance through the multiple interactions of class, race, and gender. To deepen our understanding of race, class, gender, and sexuality it becomes critical to add to our body of knowledge information regarding women in welfare who face a host of problems resulting from poverty. Their student perspective has not been readily evidenced in this literature nor have we heard their voices as they must cope with gendered demands of childcare, face lack of university support systems, and struggle to follow a dream and a plan for economic betterment. Ultimately this study involved working class women as they struggled for economic viability for themselves and their families.

Also, institutions of higher learning must take heed because the policy of *Work First* mandates not only a policy requirement; it dictates an ideological stance towards higher education. If colleges remain quiet or passive in the light of this sideways attack on higher education, then this stance may promulgate the idea that college is a less desirable activity for welfare mothers than work.

My role as an activist feminist researcher was not merely to interpret the experiences of these women in welfare but to advance social and economic justice through a deepened understanding of these experiences. My desire was to shed light using their voices, their insights, and ultimately their experiences.

Limitations of Study

> People expect from the social sciences the knowledge to understand their lives and control their future. They want the power to predict, not the preordained unfolding of events, which does not exist, but what will happen if society selects one course of action over another. (Wilson, (1998, p. 181)

All research methods have benefits and limitations (Marshall & Rossman, 1999). As an instrument I can neither claim objectivity nor assert absence of bias (Yin, 1984, p. 21). "Analysts, as well as research participants, bring to the investigation biases, beliefs, and assumptions (Strauss & Corbin, 1998, p. 97). I had concerns about the limited availability of data and the accessibility of participants. Women in welfare, as a population, are hidden and invisible. My goal was to have a rich data source through participants, somewhere between three to five women. Accessing this group did prove problematic and difficult. Furthermore, when women and their dependent families have not succeeded in the marketplace and have been marginalized in their education, it may be difficult for them to visualize a successful path towards self-sufficiency. If they have experienced racism, their own cultural sensitivity may present barriers that limit access.

While my values, assumptions, and experiences I realize are not actual limitations, they influenced the research process. I included measures in the research design to minimize researcher data effects. The goal was to maximize trustworthiness and design soundness. "There are no perfect research designs. There are always trade-offs" (Patton, 1990, p. 162).

Other limitations that concerned me had to do with participant recall. Some women in welfare have suffered trauma stemming from abuse, which could affect their ability to remember and recall incidents in their past. Thus data collected through interviews may be subject to availability and accessibility (Yin, 1994) and may be "subject to the problems of bias, poor recall, and poor or inaccurate articulation" (Yin, 1984, p. 85). Some participants may have re-scripted painful incidents of the past and recast them in a way that bears little resemblance to what actually happened in their lives.

Another important limitation of this qualitative research was that the findings cannot be directly generalized to the larger population being studied. Participants were not selected randomly. This study necessitated a purposeful sample (women in welfare). Another possible limitation that I conjectured was that some participants might tend to express views that are consistent with social standards and therefore not present themselves negatively. This social desirability bias may lead respondents to self-censor their actual views. Utah, with its predominating overlay of Mormonism suffusing the culture, encourages women to be optimistic, helpful, and has motherhood at the apotheosis of self-actualization without the power and position handed to men.

Limitations on data collection are highly dependent on the skills of the interviewer and on the rigor of the analysis. Because all of these methods are dependent on interpersonal exchanges with respondents, any number of variables, including the dress, demeanor, and language used by the interviewer may influence the responses provided by respondents. My ability to analyze the data and summarize the themes depended on my degree of skill and insight.

Another limitation of this study that I was originally concerned with was that the gathering of poverty information is from an interviewer outside of the community, or someone who could be viewed as a privileged White researcher studying the poverty issues and class differences. As a researcher, I certainly hoped that I could be the vulnerable observer and enter the process with empathy and attuned understanding.

Edin and Lein's (1997) study pointed out that there is great inaccuracy of income data on the welfare population because:

> Almost all poor single mothers supplement their regular income with
> some combination of off-the-books employment and money from

> relatives, lovers and the fathers of their children . . . .Secretiveness is
> especially common among welfare recipients, almost all of whom have
> non-welfare income that they conceal from the welfare department.
> (Forward by Christopher Jencks, p. xi, in Edin & Lein, 1997)

An example from popular culture that explored this theme was the 1974 film *Claudine,*
with Diahann Carroll and James Earl Jones. This couple felt that they could not marry as
she would lose welfare assistance and the financial support for her six children.

Guba and Lincoln (2003) describe qualitative research as the discovery of self and
the discovery of the participant, using reflexive analysis. Poverty research, which
involves listening and recording the stories of women in welfare, is a lesson in hearing
the tales of souls. Recalling the past, altering the present, and transforming the future are
journeys of change, transition, and self-discovery. Said eloquently by Ladson-Billings
(1996), research is the result of ". . . collective struggle and support. Thus our
understanding of our roles includes an interweaving of the personal and the public—the
intellectual and the emotional—the scholarly and the political" (p. 59). This research
journey has had a huge impact on me. I did not attempt to represent a monolithic view of
women in welfare but chose to extend the current discourse on the cultural knowledge
and experiences of these women through identity and class interpretation. According to
hooks (1989) this self-reflective process is "telling the past as we have learned it, mouth-
to-mouth, telling the present as we see, know, and feel it in our hearts and with our
words" (p. 3).

As a researcher, how well I conducted my research depended on my research
skills and my ability to interact with the participants. I strove to create a sense of rapport
and intimacy, which I deemed critical so that the participants could relate the rich stories
and narratives of this study. Through field notes, reflective journals, observations, and

bracketing, I was challenged to hear, code, react, and interpret with sensitivity the complex multiple dimensions of those playing their roles and parts. As Rosaldo (1989) states:

> The once dominant ideal of a detached observer using neutral language to explain "raw" data has been displaced by an alternative project that attempts to understand human conduct as it unfolds through time and in relation to its meaning for the actor. (p. 37)

My research intent was to construct, through the voices and their narratives of women in welfare, the reality of each woman based on her unique perceptions and memories. I did not try to formulate and posit the reality for all women in welfare seeking higher education.

Implications for Research

As a researcher in higher education it is important to ask whether colleges provide for and offer the necessary services needed for this population that inhabits a space 'beyond the margins.' What might a university or college do to assist women in welfare obtain a 4-year degree? Are there programs available for these women? Certain assumptions behind previous antipoverty programs were that 'welfare dependency' was produced by moral turpitude, by a culture of poverty that precluded a positive work ethic, and by the lack of education and training. Liberal critics have long disputed these assumptions. Structural features of the economy are recognized now for creating vast situations of unemployment and underemployment, which for various reasons produced fewer jobs than seekers. In reality in this knowledge economy, a postsecondary credential is essential; a high school diploma is insufficient for most workers. And for some individuals, in certain fields, a master's degree or PhD is mandatory.

Conclusion

Temporary Assistance to Needy Families (TANF) not only reduced access to postsecondary education but also shifted enrollment to short-term, certificate programs, away from associate's degree and bachelor's degree enrollment (Jacobs & Winslow, 2003). For low-income mothers with children, a college degree is the surest route for a sustainable path out of poverty (Adair, 2001, p. 5). In most cases, the kinds of jobs available to women in welfare are low-paying jobs on the bottom in the service sector with no benefits. These poorly paid positions create a class referred to as the 'working poor,' where it becomes problematic to find opportunities for social mobility. As Barbara Ehrenreich informs in *Nickel and Dimed: On (Not) Getting by in America* "There are no secret economies that nourish the poor; on the contrary, there are a host of special costs" (2001, p. 27).

With the imposition of stricter work demands on mothers in welfare, education has been hijacked as a means to economic self-sufficiency. My choice of the word 'hijack" is a deliberate one, which I believe represents the extreme position taken by some policy pundits that commandeered or seized control of the opportunity for women in welfare to readily pursue education. I chose this word purposefully.

Welfare barriers limit many who previously took advantage of education allowances. Welfare reform's *Work First*, including its marginalization of education and training, may indeed have actually reduced the welfare caseloads; but poverty has not been alleviated. Instead, we have moved mothers off the rolls into the approved category of the 'working poor'. The working poor, according to Ehrenreich in her book *Nickel*

and Dimed: *On (Not) Getting by in America* (2001), are in fact the major philanthropists

of a society:

> They neglect their own children so that the children of others will be cared
> for. They live in substandard housing so that other homes will be shiny
> and perfect. They endure privation so that inflation will fall below and
> stock prices go high. To be a member of the working poor is to be an
> anonymous donor, a nameless benefactor, to everyone else. (p.221)

 Ehrenreich does not mean that women who clean other people's homes neglect their own

nor do they ignore their children, but in taking these positions, their pay is not

commensurate with the actual work they perform and thus there is exploitation of the

working poor in the United States because these are designated unskilled.

While in theory the "work your way out of poverty" approach might have seemed

reasonable to some, escaping poverty under TANF made some people even poorer. After

1996 the dire poor increased their work participation rate by nearly 50%. However their

monthly income declined, which means that their children most certainly suffered (Lyter,

Sills, Oh, & Jones-DeWeever, 2004.) The poorest families found themselves

significantly worse off under welfare reform because their wages did not offset the loss in

cash assistance, even during relatively stable economic times.

Still, the dominant rhetoric surrounding welfare reform by reform enthusiasts

insisted that caseload reduction for women in welfare was a positive indicator that

welfare reform was working (Strawn, Greenberg, & Savner, 2001). As mentioned

earlier, caseload reduction is not the same thing as poverty reduction (Sharp, 2004).

Poverty is up, and welfare is down (Waller, 2005.) Although, we may not completely

understand why certain things happen; many of us do not feel that this is the way it

should work in America. Poverty in America constitutes a national disgrace.

This new category of the 'working poor' provides some understanding that our failure to allow educational opportunities for welfare student-mothers desiring a higher education neither serves these women nor our society. When caseload reduction is made synonymous to poverty reduction over educational access, or when welfare programs tout the importance of the 'marriage cure' as the antidote to single mother poverty, we create welfare policies which coerce large numbers of single mothers into dead-end jobs and life on-the-bottom. These welfare policies regulate women, their lives, and their livelihood, and create political and economic oppression.

By understanding the needs of poor women and poor mothers receiving welfare on campus, we can mobilize and create responses at educational institutions. I believe that it is essential to fight for access to education for low-income mothers and render, both visible and audible, a mobilizing political outcry. Activist research and advocacy are important to me in order to expose, confront, analyze, criticize, and resist policies that continue to violate the rights of low-income women. To limit or restrict access to educational opportunities is to deny the promise that higher education offers; that elusive American Dream, the mythical construct for class and economic mobility.

CHAPTER II

LITERATURE REVIEW

Introduction

This chapter reviews the literature of welfare reform and its effect on women in welfare seeking higher education. There were many ways to approach this literature review as a means to give breadth, depth, and complexity to understanding the ways welfare has impacted the lives of women. My literature review focuses primarily on gender differences, a construct that mainstream welfare analysis and welfare reform has often ignored (Orloff, 1993).

Women's lives and their multiple, layered identities are derived from social relations, history, patriarchy, and operations of power structures that privilege men over women. Inequality and stratification by gender, race, class, and place were central to this discussion. Digging deeper conceptually into gender was paramount for me, in providing a richer understanding of an analysis of the welfare state and its related concepts of social provisioning. Much of feminist research has focused on women's autonomy, the division of paid work, and the relationship between paid and unpaid work. Often, policy formulation has been created with rigid, normative values implicit in traditional male and female relationships, religion, culture, and practice. Furthermore, as E.E. Schattschneider said: "New policies create new politics" (1935, p. 288). These ideas were explored in the literature review.

Intersectionality

It is important, within this literature review, to understand some of the political, conceptual, and historical forces that have shaped and continue to shape the uniquely American landscape of welfare reform. Our ideologies, aspirations, culture, beliefs, and political system have influenced and determined the current terrain. Furthermore, women in welfare face specific types of oppression. Is one's status of oppression greater, as a poor woman, if one is say Black, or gay, or from the barrio? Intersectionality explores how social and cultural categories intertwine—how one line cuts through another as say streets crossing. Intersectionality, a term coined by Kimberlé Crenshaw in the 1970s, denotes ways in which people of color cross gender. Historically, it occurred as interplay between Black Feminism, feminist theory, and postcolonial theory in the late 1990s (McCall, 2005). These earlier studies, utilizing intersectionality, concentrated on the poor and marginalized population of people of color and their class dimensions (Crenshaw, 1995). Disabilities and sexualities are now also represented in the theory of intersectionality (Meyer, 2002).

Gender Discrimination and Intersectionality

While all women are subject to gender discrimination, other factors also contribute to one's social location, such as race/ethnicity, language, culture, indigeneity, ancestry, and immigrant status; socioeconomic class; age; sexual orientation; religion; geographic location; and ability. Intersectionality is an analytical tool for understanding and studying ways in which gender intersects with other identities within a feminist theory for social justice. One's intersections contribute to each individual's unique experience of oppression and privilege. The goal of the analysis is to reveal multiple

identities, exposing and revealing discrimination and disadvantage that occur as a result of these simultaneous identities (Crenshaw, 1994). Understanding substantially different and distinct experiences aids understanding and framing of policies, programs, services, and laws and how they impact lives, while striving to achieve equal human rights for all (Raj, 2002). Intersectionality "is not about making sure that every oppression is named, it is actually about making sure every person is accounted for" (Chlala, 2004, p. 4).

Intersectionality implies more than gender research, more than studying differences between women and men, and more than diversities within women's groups or within men's groups. Intersectionality represents the relationships between socio-cultural categories and identities. For example, ethnicity is combined with gender to reflect the complexity of intersectionality between national background and womanhood/manhood. Intersectionality also investigates the ways specific types of oppression—such as racism, sexism, classism, and homophobia—are often intertwined and feed off one another. The dynamics of subordination show varying connectedness and mechanisms by which subordinating systems buttress each other. Where one sees sexism, one frequently can find racism; where classism exists, sexism often surfaces; and where there is patriarchy, there is often heterosexism. Rather than looking at the majority culture, the theory of intersectionality reflects the minority culture and stresses complexity in these intertwinings.

It is important to make a distinction about these concepts of race, class, gender, disability, ethnicity, etc. Rather than making hierarchies of categories and identities, intersectionality is also interested in different perspectives connected to power within these discourses. The American sociologist Leslie McCall defines intersectionality as

"the relationships among multiple dimensions and modalities of social relations and subject formations" (2005, p. 1777). This anticategorical complexity rejects or destabilizes race, class, sexuality and gender. McCall says that constructions and deconstructions of categories are a matter of language:

> The primary philosophical consequence of this approach has been to render the use of categories suspect because they have no foundation in reality: language (in the broader social or discursive sense) creates categorical reality rather than the other way around. (2005, p. 1777)

Power and Intersectionality

Connected to the concept of intersectionality is the question of power, as suggested by Michel Foucault (1978). Power represents rites and mechanisms of inclusion or exclusion. Dill (2002) indicates that it is also important to examine an intra-categorical approach and focus "on particular social groups at neglected points of intersection" (2002, p. 5). In every discourse there are arguments and negotiations about knowledge and truth. This is ever so present in the discussions of women in welfare. However, in Michel Foucault's use of the concept of 'discourse,' the orders of power are in the foreground rather than the subjects. Power functions in discourses and in networks between discourse, as well as power and power relations, are always in progress (Foucault, 1980). The Foucauldian use of the concept of power and power relations involves both exclusion and inclusion—where power is constantly moving.

Against this backdrop of intersectionality and varying socio-cultural constructed categories and identities, the goal for this analysis was ultimately to increase greater democratization and participation among previously excluded groups. The intent of the literature review was to tease out some of these social constructions (categories), factors,

and concepts to provide a more comprehensive understanding of the complexities of women in welfare.

I chose the following topics to constitute the body of my literature review: (a) Overview of Welfare Reform, (b) *Work First* Policy, (c) The American Dream and Higher Education, (d) Historical Development of Welfare in the United States, (e) Gendered Relations as Embedded in Neoclassical Economics, (f) Feminist Economics, (g) Class and Social Stratification, (h) The Feminization of Poverty, (i) The Social Construction of Women in Welfare, (j) Serving the Underserved and the Invisible on Campus. My goal was to achieve balance, fairness, depth, and clarity of the subject matter.

Overview of Welfare Reform

Draconian changes, implemented by the welfare reform of 1996, limited the postsecondary options of poor women. The rigid *Work First* welfare policies, enshrined in the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA), stipulated that a woman must take a job, any job, and move towards 'immediate labor market attachment.' This new act dispensed with the preexisting program for poor single mothers and their children, Aid to Families with Dependent Children (AFDC). AFDC was a federal entitlement program established by Title IV of the 1935 Social Security Act, which provided funds for single parents and their dependent children. AFDC benefits depended largely on the interpretation of the caseworkers' assessments (Piven & Cloward, 1993) so standards were interpreted and applied differently to different people. Moral virtues, need, and labor market demand determined the amount of benefits a caseworker might deem allowable. The program discriminated against African American

women, particularly in southern states, where Blacks were considered domestics or crop workers, not worthy of caretaking their own children (Kahn, Butler, Deprez, & Polakow, 2004).

Standardization and strengthening of AFDC occurred during the 1960s and 1970s, due to both the welfare-rights movement and the civil rights movement. As an entitlement program, AFDC provided minimal benefits to income-eligible poor, single mothers and their children and allowed some individuals to enroll in training and educational activities. AFDC protected these families from abject poverty and attempted to move some of them beyond poverty to greater economic sustainability through a college education.

The Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) not only dismantled the minimal federal entitlement to welfare assistance, but also decisively terminated postsecondary education options (Kahn et al, 2004, p. 3). Temporary Assistance to Needy Families (TANF) replaced AFDC with conditional block grants and designated authority to the states to construct and implement their own programs for poor mothers and their children. Federal guidelines provided the rubric for income mean tests which stipulated that mandatory work requirements must be enforced. Benefits became conditional upon *Work First* and time limitations were implemented, which included a 5-year lifetime limit on TANF assistance. These work requirements, imposed by TANF, impacted the ability for low income women to access postsecondary education. Welfare reform essentially revoked postsecondary options for low income women and deemphasized skills training (Albelda, 2002, Neubeck & Cazenave, 2002).

One shifting belief, which had an impact on welfare reform, was that education and job training were simply not that effective for unemployed workers, as they lacked the appropriate human capital (Lafer, 2002). The prevailing institutional thought promulgated under welfare reform was that successful employment required immediate job placement, regardless of job quality, benefits, hours of work, or wage. This belief centered on the concept that the best way an individual can advance in the labor force is to build a strong work history. Occasional training and education might be useful, but not necessary (Strawn, Greenberg, & Savner, 2001). Sadly, labor market deficiencies were transmuted into deficiencies of individuals unable to compete in the new laissez-faire capitalist world, except at the lowest level.

There is a kind of sad irony related to this *Work First* ruling. Stipulations demanded that poor single women should be thrown into low-paying jobs, for which they were already qualified, and for which they had most probably worked previously. These low-skill, low-wage, dead-end jobs were precisely the kinds of jobs that forced these single mothers to resort to public assistance in the first place (Lafer, 2002). Welfare public policy treated these single mothers as unencumbered male breadwinners, ignoring both the subordinate position of women, gender, and the demands of care giving (Albelda & Tilly, 2001; Schram, 2000).

For the last two to three decades, women have entered not only the labor market but also postsecondary education in ever increasing numbers. The American Council on Education and the Education Sector indicate the majority of undergraduates are woman (about 58% nationally), and that women not only receive better grades than men but are more likely to finish college than men (Sax, 2007). This increase in college attendance is

attributed to groups historically underrepresented in higher education—namely Latinas, African-Americans, those of lower socioeconomic status, and older students.

The demands of *Work First* have pulled hundreds of thousands of low-income mothers out of education and pushed them off the welfare rolls into low-wage work (Phillips-Fein, 2002). No consideration was given to the individual capabilities, human capital, educational aspirations, or future earning potential of these women. Decreases in college enrollment after 1996 ranged from 29 to 82% (IWPR, 1998, p. 2; Wright, 1997). Studies of welfare recipients who have completed 2 and-4-year degrees indicate a host of benefits for these women, their children, and their families. These single mothers tend to find jobs connected to their fields of study, they earn higher wages, their employment becomes steadier, and they indicate higher levels of family well-being after graduation (Boldt, 2000; Reeves, 1999; Seguino & Butler, 1998).

Against these obstacles, implemented by the *Work First* policy, some low-income women continue with their dreams of achieving the benefits of a college degree. Many of these welfare recipients, these student mothers, perceive postsecondary education as their best means out of poverty to economic self-sufficiency (Goldrick-Rab, Mazzeo, & Jacobs, 2006; Polakow, Butler, Deprez, & Kahn, 2004). Data confirm that single mothers frequently view postsecondary education as a means from moving from poverty to middle-class status (Castells, 1996; Haleman, 2004; Rifkin, 1995; Witheford, 1997). While education may not be a unilateral solution to poverty, education does provide liberating and revolutionary potential. Furthermore, studies have shown that a woman who is the head of household needs a college degree to earn a living family wage that approaches that of a man with a high school diploma (Blank, 1995).

Postsecondary education can unlock the doors to economic opportunity, greater benefits including health insurance, paid leave, flexible work hours, and, increased economic livelihood coupled with greater support for their children (Dunkle, 1988; Withorn, 1988). Education is a necessary and critical step in moving poor single mothers permanently out of poverty (Carnevale, 1999; Gittell, Vandersall, Holdaway, & Newman, 1990; Karier, 1998; Wolfe & Gittell, 1997). As we have seen, education, as a means out of poverty, was stripped away for women in welfare under the welfare reform of 1996.

The *Work First* Policy

When PRWORA shifted U.S. welfare policy towards immediate labor market attachment (Kahn & Polakow, 2004, p. 76) or *Work First* welfare policy, postsecondary educational options were truncated if not terminated. Many low-income women understood that their economic futures remained in postsecondary education as a more realistic pathway to independence and economic mobility rather than low wage, insecure jobs driving the *Work First* policies (Kahn, Butler, Deprez, & Polakow, 2004, p. 1). In spite of various obstacles to obtain a 2-year or 4-year degree, some women have persisted through fortitude, resilience, or resistance. Through family networks, friends, and advocates they have persevered in their dreams of higher education, while coping with poverty, child care, studying, exams, and of course, work.

While Temporary Assistance to Needy Families (TANF) does not expressly forbid states from allowing welfare recipients to pursue postsecondary education, a series of rules and incentives, in a block grant, strongly discourages states from enrolling recipients in 2 and 4-year colleges, particularly in degree-granting programs (Greenberg, Strawn, & Plimpton, 2000). The discouragement took the form of restricting the number

of people participating in training and education as a percentage of caseloads. Also, time

limits were implemented which denied training or education for more than two years.

TANF required states, by 2002, to have 50% of all families on cash assistance

participate in 30 hours per week of work activity, or face fiscal penalties. Vocational

educational training can count toward work requirements, but only for up to 12 months,

and for no more than 30% of the caseload. TANF sends a very clear message that

workforce attachment is the guiding principle of the new welfare law (Galonka & Matus-

Grossman, 2001) with success measured by caseload reductions (Gais, Nathan, Lurie, &

Kaplan, 2001).

Below is the regulation in Utah, adopted under the Workforce Investment Act

(WIA) and subsequently Temporary Assistance for Needy Families (TANF) that provides

for access to postsecondary education.

> **Access to postsecondary education allowed by legislation and administrative action**
> **Law Number**: 35A, Chapter 3, Section 301 of the Utah Code
> **Law Title**: Family Employment Program
> **Regulation Title**: Utah's Temporary Assistance for Needy Families (TANF) State Plan
> **Key Provisions**: Postsecondary education for up to 24 months can be approved and supported as part of an individual's employment plan when it is necessary to help unemployed and underemployed parents increase their family incomes.
> A TANF recipient who seeks a postsecondary education must meet several requirements. She must show that the education or training would substantially increase her potential earnings and would offset the loss of household income engendered by participation in the education or training program. Recipients also must show that they do not have a degree or skills training certificate in a currently marketable occupation and must demonstrate that they have the ability to be successful in the education or training, that their mental and physical health indicate they could complete the education or training successfully and perform the job once the schooling is completed. A recipient also must show that her specific employment goal that requires the education or training is marketable in her community or that she will relocate for the purpose of employment.

Recipients must be willing to complete the education or training as quickly as possible and within the required timeframes of the program by attending school fulltime or during summer quarters. Approved education and training must be combined with other work activities; there is a 24 month limit on education and training. Graduate work can never be approved or supported as part of a plan. Support services for participants in the Family Employment Program include child care and Medicaid.

Basically, The Utah regulation says the following criteria must be met to access postsecondary education for up to 24 months:

- It must substantially increase her potential earnings.
- It must offset the corresponding loss of household income due to participation.
- It must not compete with a degree or skills training certificate in a currently marketable occupation.
- It must fit the participant's ability to complete the education, perform the job, be marketable locally, or relocate to do so.
- The education must be completed within the required time frames and be combined with other work activities.
- Graduate work is never approved as part of this TANF (FEP) regulation.

It is interesting to note the language in the Utah TANF (FEP) regulation. It was not written in gender-neutral language because "her" or "she" is utilized throughout. Much of the language does use words such as "recipients," which could be construed as gender-neutral. Utah seems to be aware that most of the individuals utilizing TANF are women.

In contrast to Utah, certain states such as Maine, Minnesota, and Wyoming have developed programs that account for the importance of education. Maine, in particular, rejected the method prescribed by PRWORA and recognized the need of including education as an option in its welfare plan (Deprez, Butler, & Smith, 2004. p. 19). It created a program called Parents as Scholars (PaS) after listening to the testimony of poor women surrounding the value of education to them. Maine's Parents as Scholars (PaS) program provides parents who are eligible for TANF with cash assistance and support

services while they attend a 2 or 4-year postsecondary degree program. These

participants receive the same cash benefits and access to support critical to their academic

success. This includes services such a childcare, transportation, and car repairs. PaS does

not provide tuition assistance except in limited circumstances. In those rare situations,

tuition assistance is limited to $3,500 per academic year. Furthermore, entrance criteria

for PaS appear straightforward:

1. The individual does not possess the necessary skills to obtain employment that will enable her to earn 85% of the state's median wage for a family of the same size.
2. Postsecondary education will significantly improve the ability of the participant's family to be self-supporting.
3. The individual has the aptitude to complete the proposed postsecondary program successfully. (Smith, Deprez, & Butler, 2002)

Given the significant empirical relationship between education and earnings, the

policy shift toward the *Work First* philosophy simply does not make sense (Greenberg,

Strawn, & Plimpton, 2000; Weaver, 2000). I readily admit that college may not be

appropriate for every woman in welfare. Welfare recipients are not all equally prepared

for higher education and should not be universally encouraged to attend (Rosenbaum &

Person, 2003). Young people with lower socioeconomic status have more problematic

educational outcomes including decreased rates of college attendance and graduation

(Bainbridge & Lesley, 2002; Haycock, 2001). Individuals with low socioeconomic status

and particularly minority students, indicate lower aspirations for postsecondary education

(Kao & Tienda, 1998). Students coming from a background of higher socioeconomics

tend to have better educational outcomes, since in most cases their parents are more

highly educated (Haveman, Wolfe, & Spaulding, 1991) and the higher per-pupil

expenditures in their schools (Elliott, 1998). Tracking within schools discourages some

high school students from attending college, particularly those with low socioeconomic status and minority backgrounds (Rosenbaum, 1976, 1980).

Judging from the numbers of women that were attending college prior to the welfare change in 1996, there appears to be substantial numbers of women who would benefit from a college degree (Kates, 2004). Women in welfare have been shut out. With a college degree, women earn almost twice the wages of that of a high school degree only (Kates, 2004). Without an education, women on the lowest rung of the economic ladder, in most cases, face minimum wage, economic insecurity, and are *nickel and dimed and not getting by* (Ehrenreich, 2001).

When the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) passed in 1996, high school graduates who were recipients of the former Aid to Families with Dependent Children (AFDC) "were 13% more likely to attend college than other poor women (Cox & Spriggs, 2002, p. 3). Within a period of 2 years, welfare recipients were 7% less likely than other poor women to attend college under the new program Temporary Assistance to Needy Families (TANF). This, according to Cox and Spriggs, constituted a 20-point swing to the disadvantage of welfare recipients (p. 3). Further, single parents who had some college education declined among welfare recipients from 24 to 17% (Peterson, Song, & Jones-DeWeever, 2002, p. 2). Nearly half of all welfare recipients are high school graduates, so the effects of this policy should not be minimized.

The 1996 reform yielded a 67% reduction of those in higher education while on welfare (Barnow & King, 2003; Jacobs & Winslow, 2003), despite education's status as the principle method for truncating welfare recipients' need for welfare benefits and

achieving economic self-sufficiency (Galonka & Matus-Grossman, 2001). Education provides welfare recipients higher income sources, less receptivity to being on welfare, and a greater likelihood of leaving welfare sooner (London, 2003). Before welfare reform, welfare clients could receive almost unending educational services (Manzo, 1997), yet only about 15% of those eligible enrolled in 2 or 4-year colleges, perhaps due to increasing tuition, problems with childcare, and motivational issues (London, 2003). After the 1996 reforms, enrollment dropped further (Manzo, 1997).

According to the U.S. Census Bureau of 2000, a woman without a high school degree earned $9,996 whereas a woman with a high school diploma earned an average of $15,119. An associate's degree provided offered on average $23,269 and a bachelor's degree garnered $30,487. A woman with a college degree earned more than twice the earnings of a high school graduate. Over a lifetime, a woman with a college degree will pay considerably more taxes than one with a high school diploma.

While only a small percentage of welfare recipients were ever qualified to pursue postsecondary degrees, the option of a college education makes it statistically less likely that even those few numbers of women will earn college degrees in the future. Grants and loans may make it possible for some low-income students to attend a college or university, but they are unlikely to be sufficient to enable those students to support a family as well. Low-income single parents may find themselves able to finance college tuition and fees, but unable to attend because they cannot support their family during the time required to earn their degree. While embracing the belief that access to postsecondary education is important to the future of the United States, welfare mothers were singled out and denied access to the educational pathway towards social and

economic mobility. Under welfare reform, many women were and have been

educationally disenfranchised.

<div align="center">Does Work First Work?</div>

Joan Smith (1986) discusses the "paradox of women's poverty" in that the

expanding service economy during the 70s and 80s depended on the availability of

workers ready to perform marginal and inconsequential labor. She argues:

> Women labor has been the major contributor to employment growth in the
> most rapidly expanding sector of the economy, yet the experience of
> women wage workers continues to be that of the most marginally
> employed. Although central to economic expansion, they still receive the
> lowest pay and are subject to the lease desirable employment practices.
>
> The people who employ these women face another side of this
> contradiction. The fastest growing sectors in the private economy have
> been able to expand as rapidly as they have almost exclusively because
> women have been willing to take work that is less than desirable.
> Historically, such willingness stems from women's economic dependency
> and traditional exclusion from paid work; yet it is precisely these
> conditions that are seriously eroded once women become permanent
> members of the labor force. (p. 292)

In 2005, 20% of all jobs in the United States paid $9 an hour or less and ten

percent paid $7.44 (Lower-Basch, 2007). Of those jobs paying less than $9 an hour, 42%

are in just six sectors: food service and drinking places, agriculture, private households,

personal and laundry services, accommodation and retail trade (Congressional Budget

Office, 2006).

A college degree does not guarantee a high-paying job (Dey & Hill, 2007), nor do

all high-paying jobs require college degrees. However, most would agree that without

an education, likelihood of gaining financial self-sufficiency is more difficult for most

women. According to Pearson (2007), an average African American woman who

possesses only a high school degree earns $20,638 annually. When this same woman

garners a baccalaureate degree, her average earnings elevate to $36,524. Similarly, a

Hispanic woman with a high school degree earns $19,540 but with a baccalaureate on

average earns $31,507. For Caucasian women, respectively, it is $21,047 and $35,438

for a high school and then a college degree (U.S. Census Bureau, 2004).

A 2001 study by Diane Pearce and Jennifer Brooks looked at a self-sufficiency

standard for Utah as well as every other state in the nation. The project was developed

for Wider Opportunities for Women as part of the State Organizing Project for Family

Economic Self-Sufficiency. The question that they asked was: "How much money does

it take for families to live and work without public or private assistance or subsidies?"

They concluded that the federal poverty guidelines were insufficient to really measure

need as there are many problems inherent in its structure. Furthermore, since the official

poverty measure was first designed and implemented since the 1960s, updates primarily

reflect inflation within the economy. Also, some of their assumptions are outdated as are

changing demographics and geographic differentials. Their concern was centered less

around the issue of measuring poverty and more towards understanding income adequacy

as individuals left welfare for the workforce and an uncertain labor market. They state:

> For most families, in most places, the federal poverty measure is
> simply not high enough. There are many families with incomes
> above the federal poverty line who nonetheless lack sufficient
> resources to adequately meet their basic needs. As a result, many
> assistance programs use a multiple of the poverty standard to
> measure need. For example, Medicaid is extended to families with
> incomes that are 135%, 175% or 200% of federal poverty
> thresholds.

> Not only government, but the general public also considers the
> poverty line to be too low. A number of studies have shown that
> the public would set a minimum income 25-50% above the federal

poverty standard, depending upon the family's composition and where the family lives. (Pearce & Brooks, 2001, pp. 1-2)

In Salt Lake County (with the exception of the City of South Salt Lake, where rents are slightly higher), a single person with no children needs to earn just **$8.33** per hour to be able to meet her/his basic needs. However, if this same person has a preschooler to care for, the cost of meeting all of her family's basic needs increases by over 60% to **$14.63** per hour. If she has two children, a preschooler and a school-age child, she would need more than twice as much as a single person with no children to meet her family's basic needs at **$17.76** per hour. (pp. 8-9)

Pearce and Brooks indicated that for one parent, with one preschool-age child and one school-age child in Salt Lake County, they will spend the following (2001, p. 13):

- 21% of income will go towards housing
- 27% toward child care
- 13% for food
- 8% for health care
- 8% for transportation
- 16% for taxes-Net (with tax credits)
- 8% miscellaneous

Many families, even two-parent families, do not meet the Self-Sufficiency Wages promulgated by Pearson and Brooks, particularly if they have recently entered or re-entered the workforce. The tradeoff in high-cost areas of Salt Lake is that they cannot afford their house and food and childcare so that "They must choose between needs, or accept substandard or inadequate childcare, insufficient food, or substandard housing (p. 17).

To raise wages, Pearson and Brooks indicate that the development of an educated workforce is critical and necessary for employers to remain competitive in our global marketplace. The other area is to encourage workers, particularly women, to take nontraditional jobs (such as construction, the trades, labor, X-ray technician, CAD

drafting) as these positions require less postsecondary training but can provide wages at a self-sufficiency level. There are barriers, however, that prevent women from entering these nontraditional occupations including sexual and racial harassment.

<div align="center">The American Dream and Higher Education</div>

The concept of the 'American Dream' is at the bedrock of values and beliefs held by most Americans. At the center of the American Dream is the belief in a strong, vibrant middle class. Nothing speaks to the promise of America more than the idea that if you work hard, you and your children can succeed in this great country. Indeed, the American Dream Initiative, a key proposal announced by Senator Hillary Rodham Clinton in 2005, was about strengthening the middle class. The American Dream, a term first used by James Truslow in The Epic of America (1931) states:

> That dream of a land in which life should be better and richer and fuller for everyone, with opportunity for each according to ability or achievement. It is a difficult dream for the European upper classes to interpret adequately, and too many of us ourselves have grown weary and mistrustful of it. It is not a dream of motor cars and high wages merely, but a dream of social order in which each man and each woman shall be able to attain to the fullest stature of which they are innately capable, and be recognized by others for what they are, regardless of the fortuitous circumstances of birth or position. (p. 404)

The American Dream speaks to the concept of possibility for every man and every woman, regardless of the circumstances of birth, to prevail and succeed to at least a middle-class existence. It has been an ideological driving force for millions of immigrants, poor, and disenfranchised Americans. Without a college education, middle-class earnings are increasingly problematic with the increasing globalization of the workforce (Rifkin, 1995).

Prior to welfare reform in 1996, many women utilizing welfare had options to attend higher education under the previous system called Aid to Families with Dependent Children (AFDC). The effectiveness of higher education as a route into self-sustaining employment has been demonstrated by decades of educational and economic research (London, 2006). PRWORA substituted labor force attachment or *Work First* policy as opposed to a human capital approach (Kates, 2004), which had previously emphasized education and training. This *Work First* policy signified a major reversal; a reversal made without reliable data surrounding wage incomes and economic sustainability (2004, p. 19) for women who had gone to college versus those who had not. TANF's anti-higher education stance has the potential to affect both welfare recipients and their children. Research has indicated that a mother's educational attainment is strongly correlated to her children's educational achievement (Haveman, Wolfe, & Spaulding, 1991; Sewell & Shah, 1968). The effects of this policy may create repercussions for generations. As London further states:

> In limiting postsecondary educational options to welfare recipients, TANF legislates some of the biases already inherent in societal institutions that steer disadvantaged and minority young women away from higher education. (2006, p. 1)

A college education has been promulgated as part of the American Dream. In 1996, President Bill Clinton declared:

> It is clear that America has the best higher education system in the world and that it is the key to a successful future in the 21st century. It is also clear that because of costs and other factors, not all Americans have access to higher education. I want to say today that I believe the clear facts of this time make it imperative that our goal must be nothing less than to make the 13th and 14th years of education as universal to all of Americans as the first 12 are today. (PBS Transcript, p. 1)

President Clinton then described his "college opportunity strategy," purportedly the largest expansion of college aid since the G.I. Bill, by which he hoped to bring greater access to previously denied students. Yet, the same year, he signed into policy the PRWORA, otherwise known as welfare reform, declaring that this bill would "end welfare as we know it" and force "people to go to work so they can stop drawing a welfare check and start drawing a paycheck." There was no mention of college or an education available for people in welfare. Those on the bottom of the income distribution list were singled out for *Work First*, but not for college.

A college education is increasingly viewed as the gateway to the American Dream---a necessary prerequisite of social mobility (Shaw et al., p. 3.). Postsecondary education has been the historical and proven path out of poverty (Adair, 2001; Bloom 2004; Polakow, Butler, Deprez, & Kahn, 2004). Decades of educational and economic research have demonstrated that higher education is the route to self-sustaining employment (American Association of State Colleges and Universities, 1998; London, 2006; Murane, 1994). The potential benefits of postsecondary education may be greatest for low income single women, "for whom a college degree is a means of escaping poverty, achieving middle-class status, and undergoing personal development" (Sharp, 2004, p. 115). Also, educational attainment may interrupt intergenerational transmission of poverty because the educational attainment of one generation strongly predicts future generations' education and socioeconomic success (Geske & Cohn, 1998; Gittell, Vandersall, Holdaway, & Newman, 1996).

In discussing the concept of the *American Dream,* it is important to understand how it relates to women in welfare. The American Dream is a bedrock principle in the

landscape of American ideology. It represents hope. Hope--that life can be better for

millions of poor immigrants teeming to our shores. Hope--that behind the golden door,

the Horatio Alger 'rags to riches' opportunity is possible for every American willing to

sacrifice and work hard. Hope-- that the first generation that sweated in the mines or

toiled in the cotton fields will have their sons and daughters become the doctors and the

lawyers of the next generation and bring economic mobility and social respectability.

Michelle Obama, in her speech to the Democratic Convention assembled in

Denver on the evening of August 25, 2008, echoed these words about the potency of the

American Dream as a driving force in the lives of millions of Americans:

> I stand here today at the crosscurrents of that history—knowing that my
> piece of the American dream is a blessing hard won by those who came
> before me. All of them driven by the same conviction that drove my dad
> to get up an hour early each day to painstakingly dress himself for work.
> The same conviction that drives the men and women I've met all across
> this country.

Michelle Obama further underscored the importance of a great education and a college

education:

> That's why he's running—to end the war in Iraq responsibly, to build an
> economy that lifts every family, to make health care available for every
> American, and to make sure every child in this nation gets a world class
> education all the way from preschool to college. (NY Times, 2008)

Ben Bernanke, Chairman of the Federal Reserve echoed this sentiment: "A

bedrock American principle is the idea that all individuals should have the opportunity to

succeed on the basis of their own effort, skill, and ingenuity" (2007). And:

> In the high-stakes environment of a society with rapidly growing income
> inequality, it is ever more critical that society provides its citizens with a
> fair shot at competing for the economic rewards that come with success."
> (Sawhill & Morton, 2007, p. 2)

<u>Benefits of a College Degree</u>

A college education confers additional benefits aside from monetary rewards. And, in an increasingly knowledge-based economy, minimum-wage service jobs and lack of education and access will provide only minimum-wage jobs. The benefits of higher education are directly correlated to increasing income and other social accruals (Nace, 2007; Porter, 2002). Those individuals with a college degree earn more than those without one (Sharp, 2004). "From earnings to pension plans, higher education yields significant rewards to its recipients and society as a whole" (London, 2006, p.1) and provides "a high rate of return for students from all racial/ethnic groups, for men and for women, and for those from all family backgrounds. It also delivers a high rate of return for society" (College Board, 2007, p.1).

Lifetime earnings increase dramatically for an individual with a college degree. Over an adult's working life, high school graduates earn an average of $1.2 million; associate's degree holders earn about $1.6 million; and bachelor's degree holders earn about $2.1 million (Day & Newburger, 2002). Over a 40-year period, people with a bachelor's degree can expect to earn 61% more than those who attain only a high-school diploma; other benefits derived from employment requiring a college degree include a higher rate of employer health and pension benefits, and lower unemployment and poverty rates (College Board, 2007).

Postsecondary educational benefits extend significantly beyond increased income alone (College Board, 2007). College graduates are more likely to volunteer, vote, donate blood, tolerate differing views, and be involved community citizens (Putnam, 2000). Postsecondary education correlates to higher levels of happiness and satisfaction,

including higher levels of happiness surrounding family, home, job, and community (Astin, Parrot, Korn, & Sax, 1997). College graduates enjoy higher levels of savings, increased personal and professional mobility, improved quality of life for their offspring, better consumer decision making, and more hobbies and leisure activities (Institute for Higher Education Policy, 1998). A greater number of minorities attending higher education has led to the evolving Black middle class (Hochschild, 1995, p. 43). This shows the power of economic mobility and further strengthens opportunities and economic viability to those who had previously been left behind.

Nonmonetary benefits accruing to postsecondary students include greater open-mindedness, better critical thinking, greater understanding of cultural values, and less of an authoritarian stance, and these benefits pass to the children of college graduates and succeeding generations (Rowley & Hurtado, 2002). College attendance also decreases prejudice and enhances knowledge of world affairs, increasing both job and economic security to those who possess a bachelor's degree (Wolfe, (1994).

There are additional social benefits to a college degree including increased contributions to tax revenues and less use of social safety-net programs, therefore decreasing demand on public budgets. College graduates also have lower smoking rates, greater responsibility for personal health, and lower incarcerations (Baum & Payea, 2005). Thus, in a larger sense, benefits accrue to the individual, but also the family, the community, and society at large.

<div align="center">Historical Development of Welfare in the United States</div>

"Poverty is the worst form of violence" (Mahatma Gandhi). When we trace the historical development of welfare, early on we see references of welfare provisioning

based on a conceptual construct of the words 'deserving' and 'undeserving.' Understanding this earlier background, with its historical roots of the welfare provisioning dichotomy, allows us to see and understand dimensions of later policy shifts, changes, and retrenchments. There is both a continuum to historical welfare provisioning as well as the swing of the pendulum, based on economics, current political climate, and the economic well being of the nation.

Early Development--Colonial Roots

The history and development of welfare policy are central to understanding certain social prejudices and attitudes towards U.S. welfare policy and its recipients today. "Reforming welfare has been a concern virtually from the moment public responsibility for the poor was codified in the Elizabethan Poor Laws of 1600" (Corbett, 1997, p. 3). The United States patterned its welfare system after the British Poor Laws. The Elizabethan Poor Laws were adopted in response to a serious economic downturn and a decline in traditional charitable assistance (Gould, 1970). Sixteenth century England experienced rapid inflation, caused by rapid population growth, the debasement of the coinage in 1526 and 1544-46, and the inflow of American silver (Gould, 1970). This compulsory system for poor relief developed to assist the *impotent* poor (Abramovitz, 1996).

From those early beginnings, those who sought relief were also *blamed* for their condition (Abramovitz, 1988). Mendicants were made to suffer public punishments and humiliation and offered meager assistance and support. Paupers were put on display in England, subject to public ridicule. Later they were incarcerated in workhouses where backbreaking labor was exchanged for porridge. Before the Great Depression in the

United States, according to Piven (as cited by Mink & Solinger, 2003), paupers were sometimes auctioned to whoever could profit from their labor. Direct aid was typically reserved for widows and their children, but their intimate lives were closely monitored for immorality. Obedience to societal rules was seen as a condition of assistance.

Early 20th Century

For the greater part of American history there was no federally funded 'welfare' program. The poorest of the poor were aided by private organizations, churches, and occasionally by small state programs. Modern social policies toward single mothers took shape in the early decades of the 20th century when motherhood was valorized by all segments of society including policy makers. Believing that motherhood was or should be full time work, progressive reformers mounted a campaign to establish the responsibility of the states to aid 'deserving' single mothers and their children at home, rather than removing the children to institutions and orphanages.

On a local level, officials decided who went to the poorhouse or orphanage and who would receive relief at home. Cash relief to the poor depended on local property taxes and local officials discriminated against individuals applying for aid because of their race, nationality, or religion. Single mothers often found themselves in an impossible dilemma. If they applied for relief, they were frequently branded as morally unfit by the community. If they worked, they were criticized for neglecting their children.

In 1909, President Theodore Roosevelt called a White House conference to deal with the problem of poor single mothers and their children. Prior to this, many children had been placed in orphanages and the poor were put in institutions—a costly proposition

for communities and towns. Instead, the conference urged that preserving the family within the home was preferable to institutional placement. The first state to adopt the *Mother's Pension Movement* was Illinois, in 1911. This legislation provided state aid for poor fatherless children, who would remain in their own homes to be cared for by their own mothers. Some 20 years later, the mother's pension movement had been adopted by all but two states. The result was that poor single mothers were excused from working outside the home. Welfare reformers argued that by supporting mother's receiving pension stipends, juvenile delinquency would be lessened or decreased, since mothers would be able to supervise their children full time.

These programs varied greatly among the states. Administered most often by state juvenile courts, mother's pensions mainly benefited families headed by White widows, and excluded large numbers of divorced, deserted, and minority mothers and their children.

Passage of Social Security

American society lacked a federally-funded welfare program for most of its history. During the Great Depression of the 1930s, local and state governments could not keep up with the tremendous needs of families seeking food, clothing, and shelter. In 1935, President Franklin Delano Roosevelt established the Social Security Act, which is both federal insurance and social welfare. This program created a federal retirement program for persons over 65, financed by a payroll tax paid jointly by employers and their workers. FDR believed that federal old-age pensions together with employer-paid unemployment insurance (also a part of the Social Security Act) would provide the economic security people needed during both good and bad times.

In addition to old-age pensions and unemployment insurance, the Social Security Act established a national welfare system. The federal government guaranteed one-third of the total amount spent by states for assistance to needy and dependent children under age 16 (but not their mothers). Additional federal welfare aid was provided to destitute old people, the needy blind, and crippled children. Although financed partly by federal tax money, the states could still set their own eligibility requirements and benefit levels. This part of the law was pushed by Southern states so they could control the coverage made available to their African-American population. Social scientists such as Linda Gordon, Mimi Abramovitz, and Gwendolyn Mink have commented that this was the beginning of the racial politics of welfare (Davies & Derthick, 1997), and it is important to see how race informed social politics since the federal government entered this arena in the 1930s. Quadagno believes that race has played a crucial role in undermining federal social policy agendas for over 60 years, and that this persistent pattern can tell us much about the politics of welfare today and for the last 60 years (1994, p. 6).

In her book, *The Color of Welfare* (1994), Quadagno states:

The motor of American history has been the continual reconfiguration of racial inequality in the nation's social, political, and economic institutions. It is this characteristic that has impeded the development of a comprehensive welfare state. (p. 6)

Quadagno argues that the context between social provisioning and race was forged during Roosevelt's New Deal, where 'social rights' were extended to the industrial White working class. African Americans were consistently discriminated against in New Deal programs. White individuals quietly capitulated to this racism, thus widening racial divisions within the working class (Davies & Derthick, 1997, p. 218).

Linda Gordon sees the Sociality Security Act of 1935 as the beginning of a highly stratified system that often excluded the neediest groups from all of its programs. Because Congress was then controlled by wealthy southern Democrats, they were racially motivated to block the possibility of a welfare system that would allow African Americans the opportunity to reject extremely low-paid jobs as agricultural laborers and domestic servants (Gordon, 1994, p. 7). Congress and Roosevelt supported the federal need for funding for dependent children and older people in poverty because they believed that when the Great Depression ended and employment improved, the provisions would no longer be needed and would wither away. Welfare for poor children and other needy individuals became a federal government responsibility and remained so for 60 years.

War on Poverty through to Present

During the mid 1960s and mid 1970s, the War on Poverty emerged. Despite a vigorous economy and intensive social service strategies, poverty did not disappear. Radical community empowerment arose, which looked at the task of changing people and communities through poverty warriors. With the strengthening of the federal role towards this end, poverty mediation became increasingly politically problematic as well as expensive. This second wave fostered an 'income definition' of poverty (Corbett, 1997, p. 4).

> Poor people were perceived as differing from the rest of society primarily
> in their lack of money, and the apparent solution was to correct the income
> shortfall in a simple, efficient, and standardized manner heavily directed
> by the federal government. (Corbett, 1997, p. 4)

Towards the end of the war on poverty, client protections were strengthened and single

parenthood became a categorical status. Government realized that it was not in the

peoplechanging business, except for economic incentives that it might offer.

Structural Features of American Welfare

During this period up through the 1970s, Katz (1996) distinguishes four major

structural features that mark American welfare practice. (a) There is a division between

public assistance and social insurance. Public Assistance is means tested, such as TANF.

Social insurance is considered a citizenship entitlement. Social security in general

confers no stigma but public assistance does. (b) Variation in delivery of services

depends on the interpretation of each state. Under the Workforce Investment Act (WIA)

block grants are locally interpreted and enforced. Thus the United States lacks a coherent

national welfare policy and assistance varies by each state. (c) Third, governments utilize

and purchase services from private agencies. This is part of what Alan Wolfe (1977)

terms the 'franchise state.' The profit opportunity, as evidenced with Medicare and

Medicaid frauds, removes much from public oversight. (d) The American welfare state

has remained the only advanced democracy without a national health insurance plan of

family allowances. Our social welfare expenses consume a much smaller share of the

Gross National Product that in other wealthy nations. Yet, there is a strong ideological

antagonism and resistance to social welfare.

Nonetheless, welfare practice has served important purposes throughout our

American history in reducing economic misery, preserving a certain kind of social order,

and regulating labor markets. The escalation of benefits after the great urban riots in the

1960s, with the War on Poverty, was used to promote social order and perhaps to limit

political mobilization. Welfare has served to regulate labor markets by manipulating work incentives and stigmatizing the poor as potential paupers (Abramovitz, 2001).

Failures of the War on Poverty and the Great Society

As the use of these New Deal welfare programs exploded over several decades, the administrations of John F. Kennedy and Lyndon B. Johnson of the 1960s saw a resurgence of public interest in issues regarding minorities, the poor, and children. During this time, new welfare programs were created to help address the continued spread of poverty, homelessness, hunger, and medical problems—difficulties that plagued many of America's citizens. The Food Stamp Act of the 1960s attempted to address the nation's problem of hunger by providing another means-tested program for the poor, the disabled, and for single-parent households, in the form of food stamps. The Medicaid program was also established during this period of tumultuous civil unrest of the 1960s. It was means-tested and offered medical care to poor children, people with disabilities, and the elderly. Medicaid required financial contributions from the states, which Medicare did not. These programs still exist into the 21st century, though changes, restrictions, and time limitations have been added.

With the expansion of the welfare rolls under President Lyndon Johnson with the creation of the War on Poverty and his Great Society legislation, there was extensive political backlash. According to an earlier political theorist, John C. Calhoun, former Vice-President under Monroe and Senator from South Carolina, every act of the state is necessarily an occasion for inflicting burdens and assigning subsidies and privileges. By seizing revenue through taxation, often deemed as coercion, and then assigning rewards as those funds or goods are distributed, there become categories of 'taxpayers' and 'tax-

consumers,' or those who live off taxation (Calhoun, 1850, p. 3). Calhoun predicted naturally occurring shifts and pendulum swings within the political landscape based on tax differentials.

A major concern during the 1960s and 1970s was the growth of welfare. Individuals on welfare had more than tripled since 1965, and more than two-thirds of those were children (Zukerman, 2000). The number of children on welfare every month increased from 3.3 million in 1965 to 9.3 million in 1992, although the number of children in the United States declined during those years. The legislation also points out that 89% of the children receiving AFDC were living in homes without fathers and that the percentage of unmarried women nearly tripled between 1970 and 1991 (Zuckerman, 2000).

As the welfare rolls expanded dramatically in the 1960s with President Johnson's War on Poverty and his Great Society, there was talk of replacing the welfare program Aid to Families with Dependent Children (AFDC) with a more effective set of policies to reduce poverty. The failure of reform efforts in the 1970s provided an opportunity for conservatives to launch an attack on welfare dependency. Martin Anderson (1978) was the first of the conservative intellectuals to discuss the failures of welfare to create personal responsibility. The turning point was Charles Murray's *Losing Ground* (1984) with its scathing critique of welfare. Murray was instrumental in shifting the welfare debate (Katz 1989; O'Connor 2001). His arguments utilized the paradoxical conceit of ever growing poverty in the midst of ever-increasing poor relief. Murray begins *Losing Ground* with:

> [Thirteen] percent of Americans were poor, using the official definition.
> Over the next 12 years, our expenditures on social welfare quadrupled.

> And, in 1980, the percentage of poor Americans was 13%. (Murray, 1984, p. 8)

On the next page he states:

> We tried to provide more for the poor and produced more poor instead."
> (Murray, 1984, p 8–9)

Murray argued that all forms of public assistance had perverse effects, and by subsiding those on welfare we were encouraging the lazy and indolent to seek similar benefits. The solution was to provide incentives for the poor to get ahead. This included forcing those who were seeking assistance to work, and then constructing strong disincentives, when necessary, which might include revoking assistance (Murray, 1984; Teles, 1996). This style of conservative critique was successful in moving the discussion about poverty towards that of welfare caseload reduction as a principal policy goal (Shaw et al., 2006, p. 26). If caseloads decline, the argument went, so must poverty.

Another significant book of the period was George Gilder's (1981) *Wealth and Poverty*, a favorite book of President Reagan. Gilder's main point was that redistributive programs such as welfare only served to keep the poor dependent. He argued that programs "deprive[d] the poor of an understanding of their real predicament: the need to work harder than the classes above them in order to get ahead" (Gilder quoted in Lafer, 2002, p. 164).

Conservative arguments about welfare dependency took hold among both right-leaning intellectuals and the general public by 1980, when rising tides of neo-conservatism and neo-liberalism rocked the foundations of the welfare state in all of the advanced western nations. The main two thrusts that accompanied this period were cutbacks in the coverage of welfare and unemployment benefits and a retreat from the use of direct state intervention to promote full employment through job creation programs.

As welfare and unemployment insurance expenditures were reduced, the fight against inflation became a top priority. During the 1980s, poverty and unemployment remained serious issues. Politicians needed a policy that would give the appearance that they still had concerns about the millions of people who were unemployed or underemployed in part-time or temporary jobs, or in positions that simply paid too little for them to break out of poverty. The policy makers and conservative thinkers then latched onto job training as the solution to the problems of unemployment, underemployment, and poverty.

Shift of Blaming Labor Markets to Blaming Workers

During the period of the 1960s through the 1980s, some economists gave academic respectability to the idea that failure of labor markets wasn't the issue; it was the failure of workers and the problems stemming from their characteristics (Gordon, 1994). Economists and critics of welfare argued that the poor were rooted in a lack of human capital or in a mismatch between the skills of those looking for decently paid work and the positions that were available. Thus, what had once been seen as deficiencies in the workings of labor markets came to be seen and treated as deficiencies in those individuals unable to make a go of it in the new *laissez-faire* capitalism.

Introduction of the Culture of Poverty or 'Deficit' Thinking

Another powerful proponent for changing welfare was Lawrence Mead, a political scientist. In his book *Beyond Entitlement: The Social Obligations of Citizenship* (1986), Mead stipulated that welfare should be a matter of 'mutual obligation' between poor parents and the state—'a balance of rights and duties' rather than entitlements.

Mead was not a proponent of training and education, but thought of himself as an advocate of big government conservatism or 'paternalism.' Mead promoted the concept that the state would provide temporary financial support and other services, but in return recipients had a duty to support their families through paid and unsubsidized employment. Mead's concern was to establish civic responsibility among the 'deviant poor' who depended on welfare to lead their 'immoral lives.' Mead (1997) argued for stringent regulations because he saw dependence on welfare as a threat to the social order. Mead (1986, 1997) focused almost exclusively on urban African American women, whom he criticized as suffering from a culture of poverty. Included in this culture of poverty were unchecked criminality and immorality, out-of-wedlock children, and a host of other personal social ills, due to a lack of paternalistic social institutions.

This kind of theorizing took hold and gained momentum among politicians, conservatives and liberals, leading to the repeal of Aid to Families with Dependent Children (AFDC) in 1996. The campaign was a heavily funded political effort (Gordon, 2001), which lead to massive changes in welfare programs at the close of the 20th century. The Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996 (Welfare Reform Bill: HR 3734, Final Passage, 1996), during President Clinton's administration, sought to exchange single mothers' reliance on welfare for dependence on the labor market attachment.

How did this happen? How did a Democratic President allow such sweeping changes to occur under his more liberal watch? Clinton's first presidential term was a period of extraordinary change in policy toward low-income families. In 1993 Congress enacted a major expansion of the Earned Income Tax Credit for low-income working

families. However, Clinton had promised to "end welfare as we know it" in his 1992

election campaign. Welfare reform raises issues of race, class, and sex; topics that are

both difficult and divisive in American politics. According to R. Kent Weaver in his

book *Ending Welfare as We Know It* (2000):

> Broad societal forces and political institutions interacted with more short-
> term political and policy calculations to shape decisions made by
> policymakers, particularly the boundaries they set on acceptable change
> from the status quo. (p. 2)

Failure of Feminism

Mink asks:"Why were so many feminists unconcerned that welfare reform not

only repealed poor single mothers' entitlement to cash assistance but encroached on their

basic civil rights as well" (1998, p. 1)? As a result of the social forces leading up to

welfare reform, many simply remained silent and never galvanized to protest the harm

welfare could inflict on poor single mothers. Nor did they see that war on women in

welfare actually constituted a war against poor women and ergo all women. The

interdisciplinary feminist literature on welfare reveals three stages:

1. documentation of the discriminatory nature of welfare programs,
2. development of structural critiques emphasizing the social control functions of welfare policy, and
3. examination of the role of women's activism and influence in the development of the welfare system (Gordon, 1990).

More recent scholarship develops an even more complicated understanding of the welfare

state politics:

> Feminist scholars, who began insisting on the significance of gender in
> social policy less than 20 years ago, have come to an increasingly nuanced
> understanding of how gender-based power helps create state policies and
> determine their effects. "Social control" turned out to be a myth, or, at
> best, a rarely realized ambition of social workers, philanthropists, and
> welfare administrators. Welfare policies like widows' pensions and AFDC

contained sexist assumptions about women's primary responsibility for child rearing, but they also offered (and were designed to offer) recipients some degree of economic and personal autonomy—and to exclude Black women, some immigrants, and women with lax standards of sexual morality. Future studies of the intersections among gender, race, empire, and sexuality in welfare states only promise to make the picture more complicated. And that is probably all for the best. (Kornbluh, 1996, p. 194)

The culmination and passage leading to welfare reform was a combination of an ideological battle fought between liberals and conservatives; where liberals had insufficient data to mount their campaign, where Congress experienced enormous pressure by constituents to pass a welfare reform bill, and where a slim Republican majority, throughout 1995 and 1996, controlled the policy agenda (Weaver, 2000).

Conservative Values Dominate

The bill that Congress eventually passed was lengthy, complicated, and with some 10 findings. The first three set the ideological tone:

1. Marriage is the foundation of a successful society.
2. Marriage is an essential institution of a successful society which promotes the interests of children.
3. Promotion of responsible fatherhood and motherhood is integral to successful child rearing and the well-being of children.

The bill's focus on marriage and responsibilities of parenthood reflects the Republican Party's ties to the Christian right. The other findings had statistical research and data, provided by experts across the ideological spectrum. These findings were concerned with policies aimed at reducing teen pregnancy and reducing poverty coupled with other goals popular among liberal Democrats as conservative Republicans. For example, the next finding pointed out that "only 54% of single-parent families with children had a

child support order established and, of that 54%, only about one-half received the full

amount due" (U.S. Congress, 1996, p. 6).

Although one can find significant dissenting voices within the academy,

government, advocacy organizations, and the press, welfare reform is now widely viewed

as a policy success (Schram & Soss, 2001, p. 62). Politically-constructed beliefs

supporting changes, political actions, and policy revisions will no doubt constitute and

influence the shape of future social provisioning. This ongoing devolution "will generate

a new set of dynamics, the consequences of which cannot be known in advance"

(Corbett, 1997, p. 5). Each state now incurs full costs of social investments, which

constitutes an important break with the past. Based on funding limits from the federal

government, these full costs may constrain state choice---as flexibility without resources

limits flexibility. The era of policy discontinuity ended with welfare reform. Welfare

reform's essence is that of redistributive politics (Norris & Thompson, p. 11).

> Welfare shifts money from the relatively well to-do to some of the poor.
> Conversely, reforms may involve taking resources away from one group
> and giving them to others. (Norris & Thompson, 1995, p. 11)

This concludes an overview of the history and political forces which created the

piecemeal legislation, sweeping changes, and ideological shifts during the last several

hundred years.

Gendered Relations Embedded In Neo-Classical Economics

> Despite the widespread misperception that women are achieving economic
> equality, their economic status has deteriorated sharply since the late
> 1960s. . . . Poverty in the United States has always been disproportionately
> concentrated among minorities, but the convergence of gender and class is
> unprecedented in American history. (Barbara Ehrenreich & Frances Fox
> Piven, 1984, p. 162)

The concept of gendered relations, as evidenced in the concept of *homo economicus,* explores key conceptual assumptions underlying economic theory. This theory affects policies, paradigms, and social outcomes. Feminist economics provides the scaffolding for this research within a critical feminist paradigm or perspective. The goal of feminist economics is not to construct a female-centric bias to replace the male-centric bias. Simply, feminist economics recognizes that economics is done differently when approached from a female perspective. Different things will be counted (Waring, 1988) and economic modeling will be shifted. As noted earlier, mainstream welfare analysis has tended to ignore gender differences and inequalities (Orloff, 1993) and when we ignore gender, we ignore the sexual division of labor in the household. We ignore any distinction between paid and unpaid labor. Our economic relationships and actions are directly affected by gender roles and a gendered perspective illuminates this aspect of the economy that would otherwise be ignored. It is interesting to note that the language of welfare reform was written in gender neutral language, thus obscuring the recognition that welfare is utilized primarily by mothers with children.

Classical and Neoclassical Economics

Classical and neoclassical economics offers as "at best a partial and at worst a misleading view of how the world operates" (Ormerod, 2000, p. ix). The dominant neoclassical view in economics holds that *all* individuals make decisions informed by rational choice (Smith, 1776; Ferber & Nelson, 1993; Harstock, 1982; Pujol, 1992; Waring, 1988). The introduction of feminist economics within the last two decades has shifted the analysis from dominant and accepted views to one that challenges definitions and boundaries of knowledge (Beneria, 1995, Elson, 1993; Ferber &Nelson, 1993).

There are deeply engrained prejudices and 'ways of knowing' and of 'doing economic science' (Beneria, p. 1839) that affect policy decisions and women in welfare. These gendered assumptions can adversely affect poor women and perpetuate life on the bottom.

Feminist economics asks very different questions than neoclassical economics, utilizing distinct analytical concepts that move beyond mere description. For example, "Why and how do poor women in poverty make the choices they do?"

> The old errors and exclusions and hierarchies are by no means "only" conceptual; they reveal and perpetuate the articulated hierarchy in intrapsychic, education, social, historical, and political relations that have very serious consequences indeed. (Minnich, 1990, p. 160)

Mainstream economic precepts and theory on women in welfare rely on underlying economic assumptions, such as *economic man*, *rational man*, or *homo economicus* [*sic*] (used interchangeably herein), a foundational concept in neoclassical economic theory. Women are often shortchanged by traditional theoretical assumptions in economics and other social sciences with concepts that may apply to men but are less applicable to women (Fineman, 2005; Silbaugh, 2005; Strober, 2005).

Ironically, the word *economy* comes from the Greek word for "one who manages a household" (American Heritage Dictionary, 2000). The concept of *homo economicus* holds that man, to obtain the highest possible well-being for him, will optimize given perceived opportunities (e.g., Malthus, 1798; Mill, 1844; Ricardo, 1817; Smith, 1790). Notice that the language is consistent with solely an androcentric framework. *Homo economicus* is assumed to be male and all examples in most textbooks refer to 'him' or to 'himself.'

Adam Smith, in his classic work *Wealth of Nations,* is quoted as saying:

It is not from the benevolence of the butcher, the brewer or the baker that we expect our dinner, but from their regard to their own interest. (1986, p. 119)

Smith demonstrated how self-interest and the 'invisible hand' of the marketplace allocate scarce resources efficiently. Students are taught that 'economic man' or *homo economicus* acts with perfect rationality and is interested in maximizing his or her self-interest. In other words, rational individuals are concerned only about their own needs.

Neoclassical economics or orthodox economics, the prevailing perspective in most universities, focuses on individual and group choice, based on preference relations. Law and economics, in turn, use the principles of neoclassical economics to develop laws and social policies that maintain, if not bolster, current allocations of power (Bart, 1998).

Neoclassical economics rests on three main assumptions:

1. People have rational preferences among outcomes that can be identified and associated with a value.
2. Individuals maximize utility and firms maximize profits.
3. People act independently on the basis of full and relevant information. (Weintraub, 1985)

Following the principle of *homo economicus*, most economic models assume that all human beings are rational and will always attempt to maximize their utility, whether for monetary or nonmonetary gains (e.g., Malthus, 1798; Mill, 1844; Ricardo, 1817; Smith, 1790). Neoclassical economics asserts that economic man is unconstrained by familial or communal ties and makes decisions and considerations based solely on intrinsic economic value or utility. Rational man seeks the highest possible sense of well-being and will always optimize given perceived opportunities. Economic man seeks to attain very specific goals, with the least possible cost, and choice is based on one's

own personal utility function (England, 1993; Harding, 1995). A further precept of neoclassical economics is the *invisible hand,* a metaphor purporting that those who seek wealth, by following their individual self-interest, inadvertently stimulate the economy and assist the poor (Fullbrook, 2004).

Aside from feminist economics, there has been a small movement in economics that questions the neoclassical model in economics and its belief that free markets and laissez-faire economics will solve all problems (Cohen, 2007). According to Cohen, only 5% to 10% of America's 15,000 economists are 'heterodox,' i.e., do not follow the neoclassical model promoted by free market enthusiasts such as Milton Friedman. Some heterodox economists feel that neoclassical economics has become 'sycophantic to capitalism' and that the discipline is concerned with mathematical solutions that do not resemble the real world. The discipline is criticized for its attachment to models rather than solving social problems (Monaghan, 2003). Many in the group of heterodox economists do not believe that individuals are motivated solely by self-interest nor want the proverbial free ride. Asch and Gigliotti (1991) posit that by equating rational behavior with free riding, economists might be proselytizing rather than educating.

Feminist opponents, those in opposition of mainstream neoclassical economic theory (e.g., England, 1993; Folbre, 1982; Hartmann, 1981; Harstock, 1983; Pujol, 1992; Waring, 1988), posit the constructs of both the *invisible hand* and *economic man* as too rigid and narrow. They call the study of economics an *autistic science* for this diminished viewpoint (Ferber & Nelson, 1993), and argue that androcentric biases and basic assumptions in the deep theoretical structure of neoclassical economics are flawed (Harstock, 1983; Pujol, 1992; Waring, 1988). Yet the *status quo* of economic theory

remains reliant on these flawed underpinnings (Fullbrook, 2004; Harding, 1995) and is thus harmful to women in many ways.

Gender Privilege in Economic Theory

For instance, these traditional assumptions privilege men at women's expense. These assumptions fail to recognize, within economic theory, the gendered outcomes of sex roles in determining or ignoring women's economic activities (Nelson, 1993). In addition, the biased, fallacious concept of economic man empirically and analytically constrains the economic conception of human relationships (Strassmann, 1993). Yet, these fallacies continue to prevail in economic theory (MacKinnon, 1983) and thus have enormous impact on economic policy-making, which generates and reproduces the status quo in the economy (Bourdieu, 1977; Harding, 1992) and higher education (Bourdieu, 1977; Bourdieu & Passeron, 1990; Holland & Eisenhart, 1990).

In jocular opposition, female economists have constructed a hypothetical, prototypical *economic woman,* or *femina economica* (McCloskey, 1993), who is altruistic, nurturing, deferential and prone to harmony and consensus, and requires little training because these are natural attributes and inherent traits. The irony should be apparent for the assumption that the above qualities are sex-based.

Yet traditional notions of gender, embedded in a series of hierarchical dualisms, continue to influence economic science. The dominant tendency of Western thought continues to characterize the world by means of dualisms (e.g., good or bad, hard or soft, rational or emotional, objective or subjective, and male or female); to view the oppositions as mutually exclusive; and to privilege one pole in opposition of the other

(e.g., objectivity as superior to subjectivity, or hierarchical preference for male vs. female sex differences) (Lorde, 1984, p. 114; Nelson, 1996).

Compounding the bias, economics does not value the management of the household except when such management involves market exchange (Daly & Cobb, 1994; Waring, 2003). Some neoclassical economists will concede this point (Becker, 1991), yet the assumption persists that work, a fundamental ingredient in the management of the household and family, is not truly work unless done in the marketplace, reflecting the still-pervasive influence of gender bias and market mentality (Bergmann, 1995).

At this point, it is appropriate to introduce a different kind of economic analysis in this literature review based on that of Amartya Sen, an Indian economist and philosopher. Sen, winner of the Nobel Prize in Economics in 1998, writes extensively on poverty, development economics, and gender inequality. In his book *Poverty and Famines: An Essay on Entitlement and Deprivation* (1981), Sen wrote that famine is a result not only from a lack of food, but from certain inequalities structured in the mechanism of food distribution. As a child, he had witnessed the food shortages that lead to the Bengal famine of 1943 where over three million people perished. In formulating his Capability Theory (1980, 1985, 1987, 1992, & 1999), Sen hoped to overcome certain deficiencies of neo-classical economics and 'utilitarian' approaches utilized by Bentham, Ricardo, and Mill. He defines his concept as each individual's freedom to achieve a particular life. As Sen puts it:

> The expression [capability] was picked to represent the alternative combinations of things a person is able to do or be--the various 'functionings' he or she can achieve (…) Functionings represent parts of the state of a person--in particular the various things that he or she manages to do or be in leading a life. The capability of a person reflects the alternative combinations of functionings the person can achieve, and

from which he or she can choose one collection. The approach is based on a view of living as a combination of various 'doings and beings,' with quality of life to be assessed in terms of the capability to achieve valuable functionings. (Nussbaum & Sen, 1993, p. 31)

Political and civil rights cannot be exercised absent a requisite level of economic security (Sen & Nussbaum, 2000). The capabilities approach to human welfare clarifies the interrelationships between economic entitlements and more traditionally accepted human rights. Sen's Capability theory also explores the obligations of the state to allow for the material preconditions necessary for all individuals to live their lives with dignity. For Sen, poverty becomes a capability deprivation, a deprivation of human rights (Sen, 1999; Sen & Nussbaum, 2000).

Capability theory (Sen, 1999; Sen & Nussbaum, 2000) opposes traditional utilitarian views of development and growth purely in economic terms, such as GDP, or poverty as purely income-deprivation. Capability theory takes into account the complexity of quality of life: an individualized, intersectional construction of standard of living, happiness, health, income, social relations, opportunity, and many other individualized variables, versus economists' traditionally utilitarian or commoditized view of income alone.

Sen believes that by naming certain evils in society, evils such as *illiteracy, sickness, short life expectancy, high infant mortality,* etc. these names could bring greater awareness that in fact they stand as a 'deprivation of basic capabilities.' We can experience a kind of breakthrough in our understanding about the causes and remedies of these evils. Poverty becomes, according to Sen, a matter of 'capability deprivation.' Capability theory thus shifts perspective from the conditions of living to the ability to make choices about the conditions of living, emphasizing agency. For example, family

planning and education can not only impact the number of children a poor family has, but also empower women with a new set of choices (Sen, 1999). Sen's intellectual contributions are important to the discussion of welfare economics because he seeks to evaluate economic policies in terms of their effects on the well-being of individuals and the community. This is radically different from most mainstream economic theorizing.

<div align="center">Feminism and Feminist Economics</div>

It is difficult to speak of feminism as a single theory or methodology, without running the risk of essentializing the difference between women's and men's experiences and desires. There are now many varieties of feminism but according to some feminists "they all share a concern with remedying the disadvantages historically born by women" (Nelson, 1995, p. 131). Linda Gordon, noted historian and feminist researcher, has stated that feminism is "an analysis of women's subordination for the purpose of figuring out how to change it" (1979, p. 107). As a consequence, feminism and scholarly feminist writing within the academy tends towards the integration of practice and theory.

Other feminist scholars have sought to develop and build on the concept of gender difference as they endeavor to expand the borders of feminist theorizing. 'Difference feminists' hold that women and men are fundamentally different, and as such the law and our institutions must be reconstructed in order to reflect and sustain women's specific experiences.

My study and exploration of feminist economics, within my PhD coursework, offered new readings, perspectives, and a complete paradigm shift. The literature altered my thinking away from mainstream or neoclassical economic thinking to a more *human-centered* approach that looks at values as an important construct within human relations.

Feminist economics criticizes the adequacy of economic theorizing, not because economics is too objective, but because it is not objective enough (Harding, 1986; Keller, 1985). Economics is not some abstract science mandated by divine intervention--it is a methodology derived inside of human communities. It is a science that is socially constructed from inside a certain community and that science has been previously dictated by masculine-laden values. These male-gendered constructs have taken center stage, while valuing autonomy and detachment over connection and interdependence (Nelson, 1995, p 132).

Primer of Feminist Economics

Feminist economics holds several tenets as categorical to this re-ordering of economic assumptions. As postulated by The International Association for Feminist Economics (IAFFE, 2007), the following are key principles of feminist economics:

- Advances feminist enquiry into economic issues affecting the lives of children, women and men.
- Examines the relationship between gender and power in the economy and the construction and legitimization of economic knowledge.
- Extends feminist theoretical, historical and methodological contributions to economics and the economy.
- Offers feminist insights into the underlying constructs of the economics discipline and into the historical, political, and cultural context of economic knowledge.
- Provides a feminist rethinking of theory and policy in diverse fields, including those not directly related to gender.
- Includes cross-disciplinary and cross-country perspectives.

While in actuality, there can be no such thing as a definitive list of the principles of feminist economics, we can draw on the above to frame a fundamental difference in the way feminist economics approaches economic problems. As with other branches of the social sciences, feminist economics is constantly evolving in response to new research and new economic developments. The concept of 'values' enter our

understanding of economic analysis at many different levels. Traditional neo-classical

economists often assumed that their assumptions were value-free or value-neutral. These

concepts are part of a belief system influenced by many factors, some of which are

ideological. The issues that economists choose to explore, the kinds of questions they

ask, and the scope of analysis they undertake, all are a product of a belief system

influenced by various factors, some of which are ideological in character. Diana

Strassman, a feminist theorizer states:

> All economic statistics are based on an underlying story forming the basis
> of the definition. In this way, narrative constructions necessarily underline
> all definitions of variables and statistics. Therefore, economic research
> cannot escape being inherently *qualitative*, regardless of how it is labeled.
> (1997, vii-ix)

Values *vs.* Objectivity in Feminist Economics

What does this discussion about values *vs.* objectivity among feminists really

mean and how does it affect women and more particularly women in welfare seeking

higher education? It is interesting to note that the neoclassical economists' claim, that

they value neutrality, does not guarantee objectivity. Implicit in their practices is a set of

(gender-laden) values, including freedom to choose, the importance of detachment, the

omnipresence of scarcity, and the absence of connection. These ideals seem so obvious

and natural to most economists that they are not considered values. Barbara Bergmann

spoke of "A willingness to incorporate values in her analysis openly" (Hartmann, 1998,

p. 170). The notion of 'values' becomes critical, particularly when the androcentric focus

of economics tends to overlook those issues critical to women, children, and families.

The lack of 'family values' is interesting in light of the prevalence and rhetoric

surrounding the slavish use of the word by politicians, pundits, religious authorities, and the media.

Feminist and feminist economic theory questions the adequacy of economic models and practice that supports gender-biased suppositions of objectivity (Folbre, 1991; Nelson, 1996; Waring, 2003). Particularly, in that such theory and practice ignore or do not fairly account for human complexity, imperfection, contradiction, unpredictability, irrationality, emotionality, altruism, selflessness, self-destructiveness, self-abuse, risk-taking, procrastination, self-sabotage, masochism, and ignorance (Folbre, 1991). Yet economists continue to utilize the simplistic, flawed model of *homo economicus*, which only serves to maintain inaccurate, prejudicial social reproduction of the existing male-hegemonic *status quo* (Nelson, 1996).

Feminist inquiry requires scholars to reexamine previous ways of knowing and feminist epistemology seeks to expose androcentric biases in the sciences and challenge negative social or political consequences for women. Most feminist epistemologies begin with the belief that knowledge is socially constructed (Code, 1991; Collins, 1998; Frye, 1983; Smith, 1987). Feminists are often skeptical of universal-knowledge claims and insist on the examination of context that includes social context and the status of the knowers. The 20th century's positivism defined itself around ideals of *objectivity*, *value neutrality*, and *positive-normative distinctions*. According to this view, knowers are "detached, neutral spectators, and the objects of knowledge are separate from them; they are inert items in the observational knowledge-gathering process" (Code, 1993, p. 17). Instead, feminist inquiry views knowledge claims as temporal, provisional, contextual, and developed within communities (Collins, 1998). Feminist research reexamines

previous so-called facts, and their selection, used to construct assumptions and perceptions. "Objectivity requires taking subjectivity into account" asserts Code (1993, p. 32).

Feminist exploration scrutinizes economic and sociological knowledge claims at a methodological level. "Maximizing objectivity is about the validity of a claim; value neutrality is about commitment to it" (Harding, 1993, p.16). Feminist inquiry looks at the historical subordination of women and proclaims that they are equally legitimate knowers (Code, 1991; Smith, 1987). Feminists, thus deconstruct the economic man fallacy as follows:

1. Dichotomous thinking polarizes ideas, creates an underclass, and emphasizes winning more than understanding, which perpetuates political oppression of the underclass.
2. Claims of objectivity are overemphasized. More credible are reclaimed subjectivity and revalued subjective thinkers and their personal locatedness.
3. People are interdependent; subjectivity is thus relational, not autonomous.
4. Ideology drives knowledge creation and perpetuates power relations. (Code, 1991; Foucault, 1980)

Feminist Standpoint Theory

Feminist standpoint theorists appropriate the Marxist belief in the epistemological superiority of the perspective of the oppressed class (in this case, women), and reject the notion of an unmediated truth, arguing that knowledge is always mediated by myriad factors related to an individual's particular position in the socio-historical landscape (Collins, 1998; Harding, 1987; Smith, 1987). Standpoint theory thus provides the venue for the production of better science (Harding, 1987; Smith, 1987), as knowledge claims are always socially situated and important insights can be gained from examining situations from the standpoint of the oppressed or marginalized (Harding, 1993, p. 53). Indeed, women's rights (human rights in general) must be grounded in economic

independence (Harding, 1993). According to Harding, the gendered, masculinist construction of economic man is an unviable metaphor to economic equality.

<u>Household Economics</u>

Household Economics is another important concept often overlooked by many mainstream economists, in spite of the derivation of the word 'economy' meaning household. Within the purview of household economics, the concept of 'altruism' meanders through much of the literature within the writings of feminist economics. Altruism, a concept defined as "unselfish regard for or devotion to the welfare of others" (Merriam-Webster, 1973, p. 34) is deemed by some economic theorists as describing households (Becker, 1981). Nobel laureate Gary Becker created a theory of '*New Home Economics,*' which provides for a deeper understanding of the needs that bring people together in families. Becker defines an altruistic individual as "one who derives positive utility from the increase in another's consumption" (1991).

In the inaugural issue of the journal *Feminist Economics*, Barbara Bergmann (1995) attacks both Becker's methodology and his conclusions:

> In his analysis of the family . . . Becker brings to bear the theoretical apparatus developed in the last hundred years for the analysis of markets. . . . A major characteristics of this mode of analysis is the paucity of factors taken into considerations, which is a necessity if 'proofs' using diagrammatic and algebraic models of characterization and persuasion are to go through. (p. 142)

Rightly or wrongly, Bergmann believes Becker's model is limiting in both its assumptions and conclusions because of the fact that:

> Becker's method of thinking about the family leads, as does almost all neoclassical theory, to a conclusion that the institutions depicted are benign, and that government intervention would be useless at best and probably harmful. (p. 149)

Most families in the West, according to Bergmann (1996), tend to combine their incomes and consume from the same fund. Men generally have better-paying jobs than women, so their proportional amount thrown in the pot may be larger. For this deed, Becker defines the husband as an altruist. Bergmann scathingly points out that although the wife may work full time too, she generally has performed all of the housekeeping work as well as managing childcare issues. The choice of who is more altruistic indicates the problem based on one's perspective. In this case it is a disproportional valuing of only commodifiable economic dollars within the household.

Women's interests in household economics are further disadvantaged because concepts of scarcity, selfishness, and competition are central to economic theory (Strober, 1994). The other side to this dichotomy is abundance, altruism, and cooperation, which economic theory places outside of economic analysis. As Strober explains:

> These dichotomies have masculine and feminine sides (scarcity, selfishness and competition being masculine; abundance, altruism, and cooperation being feminine) and that economics has chosen to make central to its analysis the masculine while ignoring the feminine. (Strober, 1994, p. 145)

Failure of Current Economic Analysis

As a result of the failure to update economic analysis and thinking and expand upon household theory, many of our policies are outmoded and appear ideologically stuck. Strober notes that it is ironic that a discipline that is allegedly concerned with well-being is dismal in its portrayal of a one-sided point of view. Becker's method of thinking about the family leads, according to Strober (1994), to conclusions that the institutions depicted are benign, and that government intervention would be useless at best or, more likely, harmful. Harm is done to women because so much of the work that

women perform is invisible and uncounted and unaccounted for (Waring, 2003, p. 35). This household work and women's altruism lives in the informal economy. However, as so poignantly stated by Waring: "If you are invisible as a producer in a nation's economy, you are invisible in the distribution of benefits (unless they label you a welfare 'problem' or 'burden'" (p. 35). This invisibility can lead to policies which perpetuate economic, social, and political inequality between women and men. Many writers antagonistic to welfare reform (Albelda, Abramovitz, Adair, Dahlberg, & Piven, for example) believe that this is precisely what happened to women after the welfare reform of 1996 and particularly with their ability to access postsecondary education.

Commodification in Neoclassical Economics

Traditional neoclassical economics elevates the marketplace and then commodifies the meaning and value of work. By so doing, it narrows the meaning of work and reinforces the welfare state's gendered inequalities by excluding socially important jobs, for instance child rearing and other care giving contributions that offer great human rewards (Albelda, 2002; Waring, 2003). Some of the most satisfying and significant work exists outside the regular labor market, relegated disproportionately to women—taking care of older people, taking care of children, promoting the arts, building civic institutions, for example (Cahn, 2004; Strober, 1994; Waring, 2003). "The welfare law puts us in a box if we believe that it forces us to equate work with monetary compensation," argues Edgar S Cahn (2004, p. 20) President of the Time Dollar Institute.

The Time Dollar Institute is concerned with empowering community groups and organizations to develop a radical new framework for social welfare and social justice that turns recipients of service into co-producers of change. I attended a weeklong

workshop that Edgar Cahn gave at the University of Utah in summer 2006. According to Cahn, "The market is governed by a pricing system that devalues precisely those activities most critically needed in communities: caring, learning, worshipping, associating, socializing, and helping" (2004, p. 20).

Social Provisioning

There is something bizarre about a rich society that assigns so many of the important tasks to a voluntarism that is defined as different from work and that carries no entitlement to the social benefits of citizenship. Social provisioning, from a gendered perspective, is a relatively new way of analyzing the complexities involved in providing for the neediest in contemporary society. Although we are far removed from agrarian societies, the continuity is that women and children have been more likely to need help across the centuries and cultures and economies than men (Gordon, 2001, p. 13). In modern societies, women continue to be primary child raisers who maintain two jobs— working for wages and working without wages to raise children. Until the last few decades, the prevailing ideology was that of the male breadwinning provider, guarantor of the family wage, and a woman's dependence on this mutual relationship. This was assumed to be the natural order of things and to represent and describe the way people actually lived. Gordon asserts that this is a myth and there was never a time in America history when the "majority of men were able to support a wife and children single-handedly (p. 13).

The Myth of the Male Breadwinner

Policymakers' failure to examine this myth has led to the assumption that full employment and a decent minimum wage would eliminate poverty. This perspective

assumes a male-headed household with a family wage and ignores the reality that many women and children have no male wage earner and child-rearing demands make it difficult to labor in the workplace. Failure to understand this gendering of intimate relations means that in most cases a single female head of household is not reducible to male employment. Furthermore, we need to ask the question: "Who are these poor mothers supposed to marry to improve their economic lot?" Poor women tend to meet poor men. It is also problematic to assume that women's dependence on male earnings is a most desirable social goal. Many gay and lesbian couples resent the implicit heterogamous bias within welfare constructs. Without a gender analysis of welfare reform, it becomes difficult to understand the struggle and conflicts.

Work Force Engagement *vs.* Gendered Care Obligations

Increasingly, current social policy and social policy within welfare reform is predicated on the engagement of every adult in the labor market, regardless of gendered care obligations (Lewis, 2001; Orloff, 2001). PRWORA's 1996 welfare reform institutionalizes "gender sameness" (Orloff, 2001, p. 134). While "gender sameness" in social policy has potentially positive impact on gender equality, current policy fails to recognize the economic value of unpaid child development and care work, the same work for which teachers, child care professionals, tutors, nannies, preschools, babysitters, doctors, nurses, cooks, and housekeepers *are valued* in the paid economy. So-called gender-neutral policies reinforce patterns of engagement in paid work, which is coded masculine, and unpaid work, which is coded feminine. Gendered assumptions and effects of aggregate welfare policies reinforce various forms of a male breadwinner and female homemaker family type.

Class and Social Stratification

Class and social stratification are important concepts for identifying

circumstances of chance based on happenstance of birth. Social class (Bassis, Gelles,

Levine, 1991, p. 216), to some extent, may determine ones 'fate' in life across a broad

spectrum of social phenomenon such as health care, educational attainment, participation

within the political process, or contact with the criminal justice system. It can privilege

some while disadvantaging others. Social stratification refers to the division of a society

into layers or strata, whose occupants have unequal access to social opportunities or

rewards. Some individuals enjoy prosperity (and most likely their children will to) and

those on the economic bottom will tend to enjoy fewer financial rewards (as well as their

children). Education allows individuals some mobility to move from one social class to

another.

Building on interdisciplinary work from several social sciences: sociology,

education, anthropology, economics, and socially critical intellectual traditions of the last

30 years, it is important to look at issues of class and working class for women in

welfare. We need to understand how class functions for people at work, at home, and in

the community, as the concept of class may both unite and divide. It is also vitally

important to understand how class shapes and is shaped by race, gender, ethnicity, and

place. In the 21st century, perhaps more than ever before, defining who is or is not

working class is a slippery task because class as a concept carries multiple, contradictory,

and complementary meanings (Russo & Linkon, 2005, p. 11). Some scholars now are far

more interested in how class works, as an analytical tool, rather than reaching agreement

about what class is (Adair & Dahlberg, 2003; Brenner, 2000; hooks, 2000). Therefore

representations of the voices, histories, and personal narratives are critical in understanding working class perspectives. Representations can tell us much, not only about how working class people view the world and their own experiences, but also about how the working class is seen by the media, the academy, and in contemporary culture at large. Scholars in working class studies tend to be conscious of their own class privilege and the potential problems involved in studying working class phenomena from the outside. One way to put working class people at the center of new working class studies is to make working class voices a primary source for the study of working class life.

> 'The rich are different from you and me,' says F. Scott Fitzgerald
> 'Yeah,' answers Hemingway. 'They have more money.'
> <div align="right">(Fitzgerald 1989; Hemingway, 1936)</div>

This famous alleged exchange, which never truly happened, between Ernest Hemingway and F. Scott Fitzgerald, could be turned around. One could ask: Are the poor just like you and me except they have less money? Or is it more fruitful, in analyzing poverty and women in welfare, to understand that poor women are subject to different ideologies, class distinctions, races, ethnicities, and economic pressures? Poor women are generally at the crossroads of this interesectionality and the forces as mentioned earlier. Race, class, gender, marital, and maternal status determine an individual's chance of being and staying poor in the United States (U.S. Bureau of the Census 1998, 1999).

Class is one of those categorizations that defy a simplistic definition. Nowadays it is fashionable to talk about race or gender; the uncool subject is class" (hooks, 2000, p. vii). Talking about class may make some of us tense in our alleged egalitarian society. We may be uncomfortable disclosing where we stand. Part of this has to do with the

ever-widening gap between the rich and poor. We often tend to think of class as those

lucky few at the 'top' or the unfortunate few on the 'bottom' of our economic strata.

Very simply, class is a relative social rank in terms of income, wealth, status, position,

and power.

Economic and social inequality in the United States and other advanced industrial

societies is a grave societal concern. Despite changes in social policy, the human

condition is still an unequal one where poverty and inequality still abound. The most

privileged families partake of a disproportional share of the total wealth, power, and

prestige. Social stratification can be defined as ruling class, middle class, working class,

and the poor or very low income. The term 'stratification system' refers to the complex

of social institutions that generate inequalities of this sort (Grusky, 1994). The inequality

is produced by two kinds of matching processes:

> The jobs, occupations, and social roles in society are first matched to
> 'reward packages' of unequal value, and individual members of society are
> then allocated to the positions so defined and rewarded. In all societies,
> there is a constant flux of occupational incumbents as new individuals
> enter the system (and replace dying, retiring, or out-migrating individuals),
> yet the positions themselves and the reward packages attached to them
> typically remain much the same. (Grusky, 1994, p. 3)

One could liken this process to a hotel where the rooms are always full but the occupants

change (Schumpeter, 1951, p. 171).

Sociologists have debated *social class,* or simply *class,* for over 75 years

(Gordon, 1949, p. 262). Social class may be a combination of economic status, beliefs,

values, attitudes, and assumptions (Okun, Fried, & Okun, 1999). According to Devine

(1997), most Americans prefer to see the United States as a classless society. This

clearly is not the case. Surveys indicate that most Americans assume we are mostly

middle class (Vander Putten, 2001). Ruben (1994) states the working class comprises half of America's workforce or approximately one-third of the U.S. population (Van Galen, 2000). A national survey conducted by The General Social Survey indicates 45% of Americans identified themselves as working class, and some economists indicate that as many as 62% of Americans are working class (GSS, 2006).

Clearly, within American society, each class culture is not equally valued. To be working class is often seen to be subordinate, inferior, or less than the middle class. The middle class offers respectability and normative acceptability. People who are poor or working class sometimes internalize the dominant society's beliefs and attitudes towards them, and play them out against themselves and others of their class (Hooks, 2000; Sackrey, 1996, p. 4). *Hidden Injuries of Class* (Sennett & Cobb, 1973) explores how identity and class status becomes internalized and how a sense of class-based shame then manifests itself in psychic, social, and sometimes physical marks of poverty-class origin. Moving up and out of one class to another is to navigate across boundaries previously off-limits; the price of class transformation is to create a sense of feeling where one is an imposter and a stranger in a strange land (Tokarczyk & Fay, 1993, pp. 51, 55)

Youngstown, Ohio, considered the heartland of steel mills and factories, employed thousands of men and women. With few exceptions, the stories and strengths of the working class have been absent from the mainstream media. The working class or formerly 'blue-collar' workers remain a vital part of America's culture and economy, even with off-shoring and manufacturing shifts to third-world countries. The Center for Working class Studies at Youngstown State University seeks to explore the contributions

of those individuals to their communities and societies. It is important to understand

class as a function of power and privilege.

Class affects identity and status and perpetuates relationships (Vanneman &

Cannon, 1987) and while clearly present, is not discussed as frequently as it should be in

American society:

> True classes: not just vague status distinctions between the elegant and the
> uncouth but actual conflict groups that are divided by opposing interests in
> the capitalist organization of society. (p. 14)

It is interesting to explore writers of American culture who either ignore class or

talk about it at length. Author Studs Terkel is known for his extensive conversations with

Americans from all walks of life, from working class, to middle class, to the elites. He

indicates that many Americans readily identify with a kind of working class

consciousness:

> There's a certain instinct that a worker has, much more so than some
> candy-assed storeowner. He understands who's screwing him, but he
> doesn't understand how to get unscrewed. The little chamber of
> commerce storefront man, he never understands he's getting screwed.
> He's part of Main Street, America. I place my faith in the working Stiff,
> regardless of his hangups. He's still the most reliable guy on the Street
> when push comes to shove. (Terkel, 1980, p. 267)

Other authors extol the middle class in their sociological formulations, for instance (e.g.,

Bellah, 1986; Friedan, 1963; Riesman, 1950), while completely ignoring the working

class, thus rendering working class families and their problems invisible to the rest of

society (Ruben, 1994). Barbara Ehrenreich (2001) comments ironically that those at the

bottom economically are often blamed for their own inability to bootstrap themselves out

of their poverty predicament (Ehrenreich, 2001). Class *status quo* tends to be perpetuated

from one generation to the next (Ryan & Sackrey, 1996). The hierarchy of the 'haves'

(the dominant group) in opposition to the 'have nots' (the subordinated group) seeks to

maintain class hegemony (Bourdieu, 1977; Marx & Engels, 1848/1976, p. 496; Veblen, 1902).

Mommy Wars and Class Considerations

It is interesting to look at the term "soccer mom" and compare it to "welfare mom." None of the women in this study would ever call themselves a "soccer mom" even though their kids might have played sports. The term "soccer mom" generally describes a Caucasian mother between the ages of 30-50 years of age, who usually does not work outside the home; so she is generally middle-to-upper class. The soccer mom is often associated with political groups and alliances and represents a voting demographic of a stay-at-home mother. The polar struggle between the ideology of the "welfare moms" *vs*. the "soccer moms" is really a struggle that advances a concept known as the "Mommy Wars" (Douglass & Michaels, 2004). And this struggle is somewhat about privileged intensive mothering (read affluent) and working class mothers who need childcare and daycare centers. It is a struggle where the notion of class is disguised and made invisible.

This brings us to a discussion of gender and gendered obligations, as analyzed in the literature review (Ehrenreich & Piven, 1984; Orloff, 1993; Waring, 1988). When we debate childcare policy in this country, we are actually imposing social values surrounding maternal employment and family structure. This has become a contested battle between different groups of mothers--employed and full time stay-at-home mothers. I see that it may represent a war against all mothers in that it creates a false dichotomy between working and nonworking mothers. Its failure is that it leaves both groups of mothers feeling attacked and on the defensive. This competition of varying

ideologies and mythologies on motherhood tends to degrade and minimize maternal choices about work, family and childcare (Villani & Ryan 1997). In this debate, mothers have become the primary target for criticism and "motherblame" in the context of child-care debates, work, personal choices, and personal constraints (Eyer, 1996).

West (2002) makes the point that stereotypes, of American motherhood, have developed at differing points in our history and "have proven exceedingly resilient despite demographic and experiential evidence to the contrary" (p. 4). The dominant myth includes the "June Cleaver" housewife of the 1950s that surprisingly still serves American motherhood extraordinarily well, as full time motherhood is somewhat of an historical anomaly in the United States and across the globe. This to me harkens back to the alleged Garden of Eden where paradise was perfect for a time. These stories of the perfect mother and motherhood serve to reproduce mythic American narratives also associated with male authority, capitalism, 'the natural order of things,' opportunity, and responsibility. June Cleaver stood for "intensive mothering," full time as a social construction of this post-war era in American history.

So too, that perfect June Cleaver family, an icon of pop culture, showed us a segment of the American family that some considered ideal. The family ate all their meals together, they achieved a middle-class living with the male breadwinner, and the children did their chores, studied for school, didn't have premarital sex, and didn't use drugs. Mothers appeared content to don their aprons, stay at home, and serve only their families. June Cleaver was a stay-at-home mom who was always there for her kids, offering a plentitude of love, sage motherly advice, and solid American cooking. This model of motherhood was scorned by feminists in the decades after as the product of

oppressive, abusive men who wanted to keep their wives in the kitchen, barefoot and pregnant. For others this signifies less than an ideal and is considered a form of "hegemonic motherhood."

Anthropologists have speculated that the original family of our long ago hominid past was probably groups of sisters and a few hanger-on males, and that cooperative childcare from female relatives was probably more important than love between a man and a woman (Hawkes, 2004). Even today in Western culture, the nuclear family is becoming rarer. According to *Custodial Mothers and Fathers and Their Child Support* (2007), released by the U.S. Census Bureau in November, 2009, there are approximately 13.7 million single parents in the United States today, and those parents are responsible for raising 21.8 million children. Approximately 26% of children under 21 in the U.S. today live in a single-parent home and 21% live with a single mother, while only 5% live in single-father families. About 74% of all children in the United States live in families with two married parents.

Women in welfare are caught in the crossfire of this construction and experience again the intersectionality and jeopardies of race, class and single parenthood squaring off against the dominant ideology (Crenshaw, 1991). And deviancy discourse typifies their social construction (Gustafson, 2002). This creates a very unsatisfying impasse that punishes these women for not being like "normal" women.

Class Mobility

Class mobility—the movement of families up and down the economic ladder—is at the heart of the American dream. Some families do indeed move up and down the income spectrum, but it appears less often than before (Leonhardt, 2005). Mobility,

which once buoyed the working lives of Americans as it rose in the decades after World War II, has lately flattened out or possibly even declined, many researchers say (Bradbury & Katz, 2002). What we witness is a dramatic rise in inequality and a decline in mobility according to Bradbury and Katz. This growing disparity between the top and the bottom is not an issue as long as everyone's income is rising—the theory that a positive economic tide lifts all boats. The problem is that, in comparison with others, we often judge that widening inequality as threatening our standing of America as the "land of opportunity" and it then deflates our aspirations embedded in the notion of that of the American Dream--that great opportunity equalizer.

Bourdieu's Concept of Social Reproduction

The concept of *social reproduction* is also useful for purposes of understanding lack of income mobility or social advancement. Social reproduction is the process in which social class positions are transmitted from one generation to the next (Bourdieu, 1977, 2000). Institutions and agencies, including colleges and universities, perpetuate the transmission of social classes and privilege and value certain ways of knowing while discounting others. Under social reproduction we see where agents adjust their expectations to capital in terms of the practical limitations imposed on them by their social positioning, educational background, social connections, and class position. Paradoxically, those with the least amount of capital tend to be more satisfied with their lot in life: "the subjective hope of profit tends to be adjusted to the objective probability of profit" (2000, p. 216), which leads to reproduction of symbolic domination:

> The realistic, even resigned or fatalistic, dispositions which lead members
> of the dominated classes to put up with objective conditions that would be
> judged intolerable or revolting by agents otherwise disposed . . . help to
> reproduce the conditions of oppression. (p. 217)

In higher education, social reproduction works systemically to consecrate social distinctions by cultivating certain ways of acting that have the effect of reproducing social inequality. Although increasing numbers of individuals in Western societies have greater opportunities to attend institutions of higher learning, the system as a whole continues to reinforce privilege, in subtle and not so subtle ways. Elite schools themselves (e.g., Harvard, Yale, and Stanford), as well as certain valorized behaviors and performance within the university (e.g., the ability to write elegantly), anoint and indicate higher status relations, and consecrate and maintain privilege (Bourdieu, 1977, 1988, 2000).

Class has become an importance topic and one of much discussion in higher education. A study released in 2004 from the Higher Education Research Institute at the University of California, Los Angeles, found that from 1985 to 2000, the percentage of incoming students from high-income families at the nation's most selective universities rose from 46 to 55%, while the percentages from low-income families remained unchanged at 9 to 13%, and the number from middle-income families fell from 41 to 33% (HERI, 2008). Other studies have found that, despite increasing levels of financial aid, the number of students from low-income backgrounds attending top-flight colleges remains stubbornly low.

Social critic Paulo Freire in his book *The Politics of Education* (1985) comments on this inequality of access to education:

> It would be extremely naive to expect the dominant classes to develop the type of education that would enable subordinate classes to perceive social injustices critically. (p. 201)

Donna Langston (1988) in her article "Tired of Playing Monopoly," exhorts us to think of class as more than merely economic status. Class is inscribed and written indelibly upon the individual. Class is experienced at every level of our lives and affects "the way we talk, think, act, move, look, and are valued or devalued in our culture." (Langston, 1988, p. 128) Even though our status may change, our class markings do not float out in the rinse water (Langston). This class inscription is the fusion of material conditions of poverty and the bodily experiences that fail to "consider the dynamics of systems of power that endlessly produce and patrol poverty through the reproduction of both social and bodily markers" (Adair, 2003, p. 26).

Foucault (1984) writes about this sense of bodily and social inscription in *Nietzsche, Genealogy, and History* (Foucault, 1984, p. 83) ,where the body is inscribed by both events and ideas and the physical body becomes a virtual text for these experiences. He cites the kinds of public displays within 18th France where public torture was a kind of socializing and controlling within the body politic. This overt display of torture served to brand the victim with infamy, which could not be effaced or erased. In the same way, culture's code then writes or inscribes its values on the minds and bodies of its subjects. In today's world of contemporary society, torture has been supplanted by discipline, which becomes an effective process of socialization and self-inscription. Vivyan Adair, former welfare mother and now college professor, attests to the fact that "poor, single welfare mothers and their children are physically inscribed, punished, and displayed as the dangerous and pathological" (2003, pp. 27-28). In spite of her rise in status, income, mobility and transformation she states: "I was read and punished as a poor women even as I disciplined my own body to patrol my physical

presence in the material world" (p. 28). Through resistance and ongoing work against class and gender debilitations, Adair began to "fully read and mitigate—although never to erase—the marks of my own punishment, discipline, and position as sign of cultural "dis-ease" and "public punishment" (p. 28).

Although there has been significant activism on the part of poor and working class women in the United States since well before the 21st century, it has been different from that of White middle-class feminists (Abramovitz, 2001). The latter's activism was principally concerned with securing equal rights with men. The activism of Black and White low-income women was about mobilizing to "fulfill their community-defined gendered obligations, which included helping to sustain or improve the standard of living of their families and communities" (p. 119). As they were locked into low-level "women's jobs" which further were segregated by race, they often developed the organizational networks and consciousness that allowed for political struggle (Abramovitz, p. 119).

One problem undermining many working class workers, particularly 'pink-collar workers,' is that they lack the ability to navigate through political agendas, policies, and policy windows (Piven & Cloward, 1977, p. 33). As a consequence of their social position, workers and poor people have less influence, access to media, and control of the outcomes of political conflict. They generally lack resources to prevail against the ruling class.

Women in welfare face increasing jeopardies of class, race, and gender, and now the hardship of recipients is that of increased treatment of criminality. In recent years, according to Gustafson (2002), "the penalizing of welfare recipients has shifted from the

metaphorical to the literal as policies have been enacted to criminalize a population long deemed socially repugnant" (p. 2). Nine states now (Arizona, California, Connecticut, Illinois, Massachusetts, New Jersey, New York, Pennsylvania, and Texas) utilize biometric imaging, generally finger-imaging, as control measures for welfare fraud including TANF fraud. According to Garfinkel (1956), fingerprinting or finger-imaging may be seen as a kind of degradation ceremony. Both Garfinkel (1956) and Bourdieu (1977) speak of institutional degradation ceremonies and acts as cultural symbols of humiliation. Garfinkel says degradation ceremonies are "any communicative work between persons, whereby the public identity of an actor is transformed into something looked on as lower in the local scheme of social types" (p. 420). Garfinkel lists a number of conditions to be met if such 'ceremonies' or 'rituals' are to be successful. First among them is that the victim (welfare recipient) should be "removed from the realm of their everyday character and be made to stand out as 'out of the ordinary'" (p. 422).

Secondly, these poor individuals must also be ignored as they are presented as an instance of a stereotype of "undeserving." Implicit in this stereotyping is that this person is different from an individual who may have been laid-off, or downsized, or unemployed. The laid-off worker is deemed eligible for unemployment compensation because of structural forces within the economy; however the assistance the welfare person needs is because they are classified as "poor" with all of its connotative meanings. The third level of degradation occurs at the hands of a public figure (caseworker) who has the authority to speak on behalf of the state and community. The "doler" of benefits at the Department of Workforce Services (DWS) is licensed to speak with these supra-personal values. Finally, the caseworkers at the DWS must distance themselves from

those who "receive" so as not to degrade themselves in the process. Garfinkel indicates that the degraded individual is then seen as "ritually separated from a place in the legitimate order" (p. 210). Welfare workers, by these rites of degradation and humiliation, are constructed as not being 'one of us' and outside the sphere of normalcy. Bourdieu (1977) states that those who occupy inferior positions in the field (such as social welfare) tend to work with a clientele composed of social inferiors who increase their social inferiority of these vary positions. This accounts for the high turnover within welfare departments.

Social Construction of Target Populations

Anne Schneider and Helen Ingram have created a theory of the "social construction of target populations," which seems particularly useful for analyzing policy issues such as welfare, that involve target populations with vastly different social constructions. According to Schneider and Ingram (1993), the "social construction of target populations"

> refers to the cultural characteristics or popular images of the persons or groups whose behavior and well-being are affected by public policy. These characterizations are normative and evaluative, portraying groups in positive or negative terms through symbolic language, metaphors, and stories. . . . Social constructions are stereotypes about particular groups of people that have been created by politics, culture, socialization, history, the media, literature, religion, and the like. (pp. 334–335)

Schneider and Ingram thus isolate two characteristics of target populations—their social construction and political power—and argue that "the dynamic interaction of power and social construction leads to a distinctive pattern in the allocation of [policy] benefits and burdens to different types of target groups" (1993, p. 337). The theory yields several predictions, including the proposition that politically powerful, positively constructed

target populations receive more policy benefits than politically weak, negatively

constructed groups.

Schneider and Ingram theorize that the "convergence of [political] power and

social constructions" creates four target populations which they name *advantaged*,

contenders, *dependents*, and *deviants*. *Advantaged* target populations are positively

constructed and politically powerful, and therefore this group is the most likely to benefit

and receive policy advantages. As such, these groups receive beneficial policy treatment

beyond what is justified "either on technical grounds of policy effectiveness or on

representational grounds of policy responsiveness" (p. 337). *Contenders* are target

populations that are politically powerful, however negatively constructed. Public

officials will give contenders policy benefits when their largesse is concealed from public

view, as their fear of political fallout drives these officials to inflict policy burden on

contenders if public interest is high. *Dependent* target populations experience a positive

social construction. However, they lack political power, and like contenders, they may

push policy makers in two opposing directions as public officials want to carry the

perspective of being sympathetic to the interests of this group. The negligible political

power "makes it difficult [for policy makers] to direct resources toward them" (p. 338).

Deviant target populations are seen as politically weak and negatively constructed. These

populations are the least likely to experience policy benefits. Schneider and Ingram

indicate that deviants "often receive [policy] burdens even when it is illogical from the

perspective of policy effectiveness" (p. 338). Sadly, public officials may gain political

bonus points by inflicting punishment on these unpopular groups.

Schneider and Ingram's model distinguishes between the idea of substantive and symbolic policies. They contend that target populations' political power and social construction determine whether those burdens and benefits are substantive or symbolic. In the case of advantaged groups they receive overt substantive policy benefit. For contenders, public officials offer *sub rosa* policy benefits while outwardly denigrating this group. So their burdens are largely symbolic. Dependent groups are politically weak, yet positively constructed and their benefits are largely symbolic rather than substantive. *Deviants* suffer from lack of political power and are negatively constructed, and they receive both substantive and symbolic burdens. Here is a table of their typological construction:

Table 1. Schneider and Ingram's Target Population Typology (1993)

	SOCIAL CONSTRUCTIONS	
POLITICAL POWER	DESERVING	UNDESERVING
STRONGER	Advantaged Business The Middle Class Scientists & Senior Citizens	Contenders Gun Owners The Rich Savings & Loans & CEO's
WEAKER	Dependents Mothers & Children Native Americans The Poor	Deviants Gangs Criminals The Homeless and Homosexuals

In this model mothers and children as a group are in the *weak, yet deserving* category labeled *dependents*" Schneider and Ingram's category may be overly broad with the categorization that all mothers are dependent as some mothers who are middle class are actually in the *advantaged* category as mothers

on welfare who are constructed as *undeserving deviants*. West (2002) suggests a

different look and formulates the following table.

<u>Table 2.</u> Target Populations for Childcare Policy (West, 2002)

	SOCIAL CONSTRUCTIONS	
POLITICAL POWER	**DESERVING**	**UNDESERVING**
STRONGER	**Advantaged** Middle to Upper Class "Soccer" Moms	**Contenders** Middle to Upper Class "Super" Career Moms
WEAKER	**Dependents** Working Poor "Waitress" Moms	**Deviants** "Welfare Queen" Moms

This typology helps us understand the feminization of poverty and also the construction

of women in welfare.

<u>The Feminization of Poverty</u>

The concept of the feminization of poverty refers to the increase of single-mother

headed households, which has formed a larger and more extensive percentage of the

poor. Increasing numbers of divorced women receive no child support and are forced

into poverty. Changes in family composition reflect changes in the needs of the family--

the denominator of the poverty function. Children, not women, are the largest group of

people receiving public assistance (Albelda, 2001). In 1995, fewer than 5 million of the

14 million public assistance recipients were adults, and 90% of those adults were women

(U.S. Bureau of Census, 1995).

In 1978, Diana Pearce, a sociologist at the University of Wisconsin, published a

paper noting that poverty was becoming 'feminized' in the United States. She coined the

term the "feminization of poverty." This phenomenon represents the convergence of several social and economic factors including the weakening of the traditional nuclear family, the rapid growth of female-headed families, the continuing existence of dual-labor market that actively discriminates against female workers, a welfare system that seeks to maintain its recipients below the poverty line, the time consuming yet unpaid domestic responsibilities of women, particularly childcare, and an administration in power in Washington that is systematically dismantling or reducing funds for programs that serve those who are most in need. Pearce blamed the feminization of poverty on the lack of government support for divorced and single women. She noted: "for many the price of that independence has been their pauperization and dependence on welfare" (Pearce, 1978, p. 28).

The phrase 'feminization of poverty' is used extensively within the current literature of welfare analysis. Although there is no single agreed upon definition, I will use it to describe "the increasing tendency for poor populations in the United States to be composed of women" (Sapiro, 1999, p. 481). Throughout the history of the United States, there have been poor people living at or below poverty levels. More recently, women comprise large numbers among the poor. Several factors are responsible for this shift:

- The increase of single-parent families
- Women hold primarily low-paying 'pink-collar' jobs often due to care-taking duties in the home

One of the main factors is the increase in single-parent families. Single-parent households increased from 9 percent in 1990 to 16% of all households by 2000. Single-mother families increased from 7 million in 1990 to 10 million in 2000. Today 13.8

million children (23%) under 15 live with single mothers, and 2.7 million (5%) live with

single fathers (Parents without Partners, 2007)

In an abstract of an article by David Ellwood and Christopher Jencks (2004) they

indicate:

> About half of all American children can expect to live with both of their
> biological parents at age 15, compared to two-thirds of children born in
> Sweden, Germany, and France, and nine-tenths of those born in Italy. This
> form of American exceptionalism reflects both higher rates of divorce and
> higher rates of breakup among cohabiting couples in the U.S. The increase
> in divorce, which began in the early 1960s but leveled off in the early
> 1980s, affected women at all educational levels. The increase in non-
> marital childbearing, which was concentrated between the early 1960s and
> early 1990s, mainly affected non-White women and White women without
> college degrees. These changes appear to be a product of changes in
> sexual mores, which reduced the role of sexual attraction and increased the
> importance of economic calculations in decisions about whether to marry.
> The increased importance of economic factors coincided with a decline in
> non-college men's ability to support a family and perhaps also with an
> increase in conflict over men and women's roles. (p. 1)

Demographics of these single-parent families show that 18% of father-only

families were poor, while 43% of mother-headed families lived in poverty (Ambert,

1998). The United States has one of the highest percentages of children living in poverty

among industrialized nation, because the majority of them are living in mother-headed

households (DiNitto & McNeece, 1997). Women's wages are less than 60% of the

typical 'blue-collar' jobs held by men (Sapiro, 1999). The cost of daycare is another

reason for the feminization of poverty. Most single female wages are insufficient to

cover general living expenses, daycare, and medical coverage (Ehrenreich, 2001). These

are some of the reasons that a woman will seek public assistance and federal financial

help for herself and her family.

The literature on the feminization of poverty often assumes that women of all races and classes have a common destiny as poor single heads of families following divorce or widowhood (Abramovitz, 1988; Ehrenreich & Piven, 1985; Sidel, 1986). There are many other reasons why women are poor and constitute 'head of household' beyond divorce and widowhood. It might be appropriate here to discuss notions surrounding the word 'dependency.' One way to look at this, according to a number of feminists, is to contrast the discussion between the so-called benign 'dependency' within the family versus the evil 'dependency' of the welfare state. In all of human society we are dependent on one another for survival, mutual relationships, and ongoing community. As mentioned earlier, in the theory of neo-classical *homo economicus* the needs of the individuals are not the concerns of the state; they are subsumed under the needs of the household. The household is assumed to be a haven of communal sharing in which the rule is 'to each according to their needs' holds sway. This dependency within the family is always viewed as benign and desirable, while benefits from the state are described as leading to a dependency culture and not desirable. Receiving state welfare is delegitimized by classing it as 'welfare dependency.' Yet surveys of lone mothers have shown that some mothers prefer dependence on the state to dependence on a man (McIntosh, 1998). Within some heterosexual households, women are vulnerable to physical and emotional abuse. Others believe it is demeaning to have dependence on a man or be forced to resort to subterfuge or flirtation to receive clothing or toys for children. Many feminist writers also decry the heterosexist bias within welfare reform and its 'institutionalized heterosexuality' (Gordon & Fraser, 1994; Lind, 2004; Mink, 1990).

Gendered Identity Discrimination and Assumed Heterosexism

Gender identity discrimination intersects with heterosexism to affect the lives of transgendered as well as nontransgendered lesbians, gays, bisexuals, and heterosexuals. There are some researchers and policy-makers who have made important contributions to 'queering,' or examining the heterosexist biases in American social policy, yet this endeavor is yet to be taken seriously within mainstream policy circles (Butler 1990; Cahill &Jones, 2002; Sedgwick 1992). Policy struggles over the meaning of family and attacks on LGBT communities and civil rights have gone hand-in-hand: "It is no accident that the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) and the Defense of Marriage Act (DOMA) were passed and signed into law within days of each other," observed Sean Cahill and Kenneth T. Jones (2002, p. 15). In these ways, institutionalized heterosexuality is central to some of the key motivation(s) behind and design of public policy frameworks in the United States.

'Institutionalized heterosexuality' refers to a set of ideas, institutions, and relationships that make the heterosexual family the societal norm, while rendering homosexual or queer families 'abnormal' or 'deviant' (Ingraham, 1999). When one examines social welfare through a lens of queer analysis, there are ways to rethink and reorganize economic and social policy frameworks, theories, and practices (Lind, 2004). She says:

> When heterosexuality is assumed to be the natural basis for defining the family, and by extension, society, both explicitly (by excluding LGBT people from the analysis and by stigmatizing certain individuals as 'non-family' or 'anti-family') and implicitly (by assuming that all people are heterosexual), that marriage is a given and exists only between a traditionally-defined man and woman, and that all people fit more or less into traditional gender roles. (p. 23)

Homosexuality has been historically regulated and disciplined through various policies, laws, and institutions in the U.S. (Bernstein & Reimann, 2001; Calhoun, 2000; Foucault 1978). Only a few states including Vermont, Massachusetts, and California, plus some 65 cities, have domestic partnership laws where gays, lesbians, and bisexuals can participate in certain heterosexual privileges such as health or insurance benefits, the right to adopt or have children, and the right to marry. Most of these legal and political achievements are at municipal or state levels rather than through federal legislation.

Heterosexist biases in social welfare policy frameworks explicitly target LGBT individuals as abnormal or deviant. Policies also assume through federal definitions that all families are heterosexual. This completely overlooks other kinds of families including LGBT families. Since the 1990s, conservative political sectors have organized concerted efforts to block or overturn LGBT civil rights legislation and expand components about marriage that protect heterosexuality as a social institution. During the Clinton Administration (1992-2000) and later promoted by the Bush Administration (2000-2008), the latest version of the TANF reauthorization bill calls for dedicated federal funding sources for 'healthy marriage promotion' activities and 'fatherhood' programs. The House and Senate voted for $100 million in matching grants to states to create 'innovative approaches to promoting healthy marriages.' This included public advertising campaigns on marriage, education in high schools, and divorce reduction programs in at-risk communities (Fremstad, Neuberger, Primus, & Turetsky, 2002).

Due to a combination of social, economic, and cultural factors many gay men, lesbians, bisexuals and transgendered people have difficulty finding jobs or keeping them. This might be due to a homophobic work environment, overt discrimination, and

disciplining of heterosexuality or gender identity in the workplace (McDowell, 1995). In some cases financial success depends on one's willingness and ability to 'pass' as heterosexual or an appropriately gendered context (McDowell). Policy-makers might benefit from richer understanding on how sexual identity shapes individuals' views on the social welfare system, including social service agencies, nonprofits, government offices, and federal agencies.

Returning to the previous discussion of divorce, studies do show that generally a woman's standard of living declines after divorce, while the former husbands' standard of living rises (Weitzman, 1985). However, the poverty that someone experiences is quite different than declining living standards for others. Those women with more affluent former spouses, or those who have maintained employment during marriage, or those with more marketable job skills--are less likely to end up poor (Weiss, 1984). Although it might be true that 'many White women are only a husband away from poverty' many minority women with a husband are poor.

Ethnic minority women are disproportionately likely to be living in poverty (Palmer, MacInnes, & Kenway, 2006). However, there are stark differences in poverty rates by ethnic group. With lack of economic opportunity for men of color, the divorced wives of poor men of color sink even deeper into poverty after divorce. It becomes paramount, in discussing the feminization of poverty, to look at class and race differences among women to understand economic variation and differentiation. Joanna Brenner, in her book *Woman and the Politics of Class* (2000) reminds us that women's poverty may not be caused by deadbeat dads (p. 108). Many of these deadbeat dads might also be living in poverty and gender division, within the workforce, has played an important part

in perpetuating women's low pay (Brenner, p. 114). I t is far too simplistic to blame this as the root of poverty anymore that it is valid to claim that Black poverty is caused by teenage mothers. Furthermore, these solutions look to the restoration of the nuclear family as the answer for both.

Some of the most interesting feminist work on the welfare state has analyzed state policy in terms of the intersection of capitalism and patriarchy (Abramovitz, 1996). The state, Abramovitz argues, mediates between the competing needs of capital---for women's low-waged labor on the one hand and for women's unpaid domestic labor on the other—and the interests of men. So a more cynical, nefarious, or realistic conclusion (depending on your point of view) would be that capitalism has a vested interest in women's low-wage work. With cheap labor, the U.S. can still compete on global markets with wages that are low for a certain class of workers---women and undocumented workers.

The Social Construction of Women in Welfare

The social construction of women in welfare, a complex purposeful phenomenon, provides some background on how most Americans have come to respond to the notion of welfare and welfare-related entitlement programs. The general public tends to view poverty as the result of personal failures and deficiencies (Abramovitz, 1996). This perception rests on several myths. The most prevalent are that poverty results from a lack of responsibility; welfare leads to chronic dependency; African American women make up the largest group of welfare recipients; welfare promotes single parenthood and out-of-wedlock births; welfare provides a disincentive to work; welfare creates a 'culture of poverty,' because recipients share and hand down to their children a set of defective

behaviors, values, and personality traits; and welfare funds extravagant spending by welfare recipients (Ehrenreich, 1987; Katz, 1989).

Rhetoric concerning single motherhood influences government policies directed toward single mothers and their children (Albelda, 2001). Policy decisions that influence the lives of single mothers and then their children are sometimes based on stereotypes of single motherhood, rather than the lived experiences of single women and their families (Fraser, 1989; Olakow, 1993). This discourse may even influence how single mothers think about themselves (Haleman, 2004, p. 770).

Welfare reform in 1996 was a highly contentious undertaking that essentially was about politics rather than welfare or reform (Norris & Thompson, 1995). Welfare reflected ideological shifts embodying a central paradox of public assistance programs. Norris & Thompson contend that they often serve multiple goals simultaneously (p. 2). These goals are to decrease both dependency and poverty.

> This is despite the fact that that these goals appear mutually exclusive.
> Caught in this conundrum, politics and public policy oscillate from one
> pole to the other, seeking out solutions along each mark of the compass.
> (Norris & Thompson, 1995, p. 2)

The political terrain, surrounding welfare reform, did not necessarily line up with the Republicans on one side and the Democrats on the other. With the influence of the media, the press, a changing political climate, and increasing dependency-related expenses to the national budget, welfare reforms represented a policy retrenchment. The focus of this retrenchment, at its core, was the desire to enforce the concept of individual responsibility and to decrease society's collective responsibility for the poor (Adair, 2003; Albelda, 2002; Mead, 1997). President Clinton's decision to "end welfare as we

know it" became the rallying cry for support and final passage of this important piece of legislation.

Critics of welfare reform contend that negative images of single motherhood, which blamed all of social ills ranging from growing inner-city crime rates and drug use to nothing less than the demise of the American family (Haleman, 2004, p. 773), were important stereotypes that fostered negative constructions. This rhetoric furthered conditions leading to a policy retrenchment. Additional rhetoric, surrounding single welfare mothers, denounced them as work averse, morally deficient, and pathologically dependent on public funds. This shift against women in welfare successfully utilized what is called 'the perversity thesis.' This concept of perversity has a long history in the linguistic formulations of those who are 'deserving' of help and those who are 'undeserving' in the face of poverty. These constructions are based on sex, class, race, and evaluations of one's moral well-being.

Rhetoric and Language as Instrumental Against Women in Welfare

We are now going to explore some of the language and rhetoric, which became instrumental in changing how the average American began to shift their thinking about women in welfare. Through the implementation of skillful campaigns, utilizing television, print, and the media, using pejorative stereotypes and damaging, slanderous language helped galvanize and foment racial anger and antagonism towards a particular class of woman. Basically, the media exploited the opportunity to create a social construct—that of the 'welfare queen.' Single mothers accessing federal assistance live with the stigma of being a person 'on welfare.' They have been referred to as 'pigs at the

trough,' lazy, irresponsible, ignorant, and promiscuous, according to Sandy Madsen (1998) of the Chronicle for Higher Education.
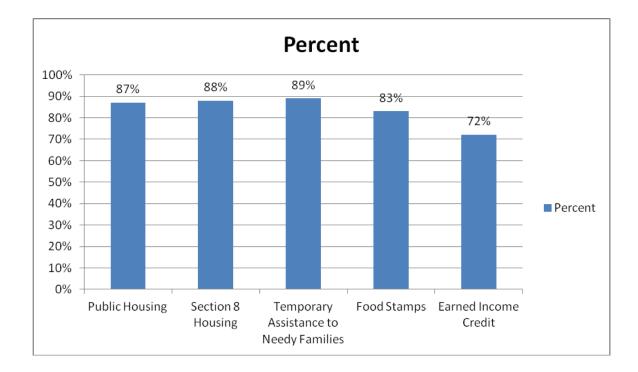
The script and myth of the welfare queen are skillfully located at the intersection of gender and race. Poor women, in this narrative, choose welfare because they fail to uphold a core set of American values. Since these poor women fail to adhere to family values and principles of hard work, they are deemed *undeserving*. Remember historically how we saw this to be a *time-honored* verbal locution used to justify, from colonial times, who would receive help and who would not?

While poor women often receive blame for their condition of poverty, African American women are more often vilified for uncontrolled sexuality and laziness (Mink, 1997). Poor women of color, primarily African American women, are principally blamed for the excesses of welfare exploitation (Douglas, 2005; Gilens, 2000; Gilliam, 1999; Hays, 2004). The stereotypical welfare queen "is portrayed as being content to sit around and collect welfare, shunning work and passing on her bad values to her offspring. The welfare mother represents a woman of low morals and uncontrolled sexuality" (Collins, 2000, p. 66). And as I indicated earlier, in fact the largest single group receiving TANF is children (U.S. Census, 2000).

Yet, due to funding limitations, only *one in every seven* children under the age of eighteen who is eligible for childcare assistance under federal rules actually receives that help (Parrott & Mezey, 2003). In 1999, it was one in four. While African American women represent more than one-third of the women on welfare, they represent a little more than 10% of the total number of welfare recipients.

Figure 1.   **Welfare Aid to Children: Percent of Spending Going to**
Single Parent Families
Sources: Government documents reproduced from The Heritage Foundation

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Gilliam and the 'Welfare Queen' Experiment

During the summer of 1999, Professor Franklin D. Gilliam, Jr. in the Department of Political Science at the UCLA conducted a very interesting experiment. It was called The 'Welfare Queen' Experiment. Years earlier, Walter Lippmann, the famous journalist, hypothesized that how we come to understand the world around us depends on

the 'pictures in our heads.' Lippman understood that the news media plays a critical role in formulating these images or pictures in our heads and in creating 'public opinion.' Television primarily, coupled with some print media, is the principal source for most American's in shaping their public views. Research within the communications field shows that the media shapes the attention (agenda-setting role) and judgments about politicians and policies (priming role). Lastly, studies show how news reporting contributes to remedies or solutions about social problems (framing role).

Gilliam's public perception experiment examined media portrayals of the *welfare queen* on White people's attitudes about welfare policy, race, and gender (Gilliam, 1999). The narrative script indicated that the majority of welfare recipients are women and a small percentage are African American women. The experiment successfully showed the force of imprinting race-and gender-stereotyped images in the minds of those participating in this experiment. The portrayal of negative characterizations of African American women made it easier for people, in the survey, to oppose federal spending on welfare programs. Women in welfare were disproportionately seen as women of color, thus darkening and stigmatizing both gendered and racialized assumptions and connotations (Hays, 2004). The myth of the 'welfare queen' thus gained traction and all women on welfare were seen as unfairly taking taxpayer resources while engaging in unacceptable behavior. This meta-narrative and stereotyping contributed towards a sweeping policy change, which completely overhauled welfare and truncated access for women in welfare seeking higher education.

When Ronald Reagan campaigned for the presidency, his attack target was that of

the "welfare queen" (New York Times, 1976, p. 51). According to his political ballyhoo,

the queen of all welfare queens was arrested for welfare fraud:

> She has 80 names, 30 addresses, 12 Social Security cards and is collecting
> veteran's benefits on four non-existing deceased husbands. And she is
> collecting Social Security on her cards. She's got Medicaid, getting food
> stamps, and she is collecting welfare under each of her names. (p. 51)

Reagan's social construction of a typical welfare mom, essentially a fabricated composite

drawing on stereotypes of welfare cheaters, resonated with conservatives seeking to

dismantle the welfare apparatus (Douglas, 2004), and perpetuated the idea that welfare

abuse was the rule rather than the exception. A further scathing critique of welfare

(Murray, 1984) turned the tide (Katz 1989; O'Connor 2001):

> Thirteen percent of Americans were poor, using the official definition.
> Over the next 12 years, our expenditures on social welfare quadrupled.
> And, in 1980, the percentage of poor Americans was 13%. . . .We tried to
> provide more for the poor and produced more poor instead. (Murray,
> 1984, pp. 8–9)

The argument concluded that all forms of public assistance had perverse effects.

By subsidizing those on welfare, we encourage the lazy and indolent to seek similar

benefits. According to this rationale, the solution was to provide incentives for the poor

to get ahead. These incentives were essentially behavior-based incentives, where those

seeking federal assistance must work. Strong disincentives, including revoking of

assistance would be mandated for failure to change or become obedient (Murray, 1984;

Teles, 1996). Welfare programs "deprive[d] the poor of an understanding of their real

predicament: the need to work harder than the classes above them in order to get ahead"

(Gilder, 1981, as quoted in Lafer, 2002, p. 164). Welfare, the argument continued,

should be a matter of "mutual obligation" (Mead, 1986, p.10) between poor parents and the state; "a balance of rights and duties" rather than entitlements.

Feminists Bane (2003), Gordon (1994), and Mink (1997) argue that Mead is guilty of deficit theorizing, a concept which demonizes the poor as deviant. They claim that Mead characterizes the poor as living *immoral lives* and that these poor women, as a class, threaten *social order* by having children out-of-wedlock and choosing not to marry. Much of this prejudicial rhetoric focused almost exclusively on urban African American women, who were characterized as suffering from a culture of poverty. The culture of poverty included unchecked criminality and immorality, out-of-wedlock children, and multigenerational government dependency. These women lacked a sense of personal responsibility, due to a lack of paternalistic social institutions (1986, 1997). Their behaviors were labeled as *deviant* or *deficient,* because their cultural choices varied from prevailing dominant norms. The failure to assimilate to predominant culture is often played out negatively towards characteristics of nondominant peoples (e.g., people of color), in their unwillingness to adopt cultural norms of the dominant culture.

Meanwhile, progressive researchers and analysts critiqued welfare policy for focusing on reducing welfare caseloads rather than poverty itself. They concluded that welfare was not an effective strategy to fight poverty. Some reformers believed that educational and training opportunities, coupled with increasing the minimum wage, would go a long way towards poverty reduction. The lack of inner-city jobs and problems of structural unemployment were seen as key. For poverty to be eradicated, urban economic development and aggressive human capital building among the poor was a necessary endeavor (Wilson, 1987).

<u>Welfare Policy as Punitive and Invasive</u>

Welfare policy has been critiqued as being both punitive and invasive (e.g., Adair, 2001; Albelda & Folbre, 1996; Bane, 2003; Edin & Lein, 1997; Mink, 1997; Piven & Cloward, 1993; Shaw et al., 2006). These analysts contend that U.S. social policy should reflect some consideration of social inequalities. They deem welfare punitive because it seeks to force the most vulnerable members of society—single parents and older workers, off benefits and into work. These same critics claim that welfare policy poses threats to poor women and children and represents unequal treatment towards millions of Americans in single-parent families. They conclude that some of the policy proposals in welfare reform threaten fundamental rights taken for granted by all Americans, including the fundamental right of privacy (Kessler-Harris, 2001; O'Connor, 2001).

These domains of privacy are protected under our constitution as a guarantee of rights of citizenship. There are only three populations in the United States whose privacy is not protected under 'probable cause' rules: prisoners, undocumented immigrants, and welfare recipients (Marchevsky & Theoharis, 2006). This privacy right is not available for women in welfare as welfare offices routinely demand answers to invasive questions of the most personal nature about the sex-lives and domestic arrangements of assistance seekers.

Marchevsky and Theoharis (2006) looked at welfare offices in Los Angeles, where primarily Latina women accessed services. These women were forced to pass by security guards and metal detectors at the door where their electronic fingerprints were taken. They were sent for extensive documentation of their eligibility and were threatened with sanctions if they failed to conform to numerous roles. They were interrogated about their private lives, including sexual relationships, and then sent to

welfare-to-work programs designed to move them quickly into jobs or discourage them from staying on welfare. Under TANF work requirements, these Latina immigrant women either accepted low-paying or unstable jobs or decided to live without welfare. Marchevsky and Theoharis declare that the Los Angeles welfare system was not intended to succeed in the literal sense of moving most people into jobs paying enough to lift them off welfare, but could succeed in the ideological sense of demonizing welfare to the point where recipients would *choose* to leave the rolls.

The *Work First* program is also deemed as punitive in the sense that a job, any job, is the super ordinate goal. The program is not about personal economic stability, it isn't about finding the best job with the best benefits, and it isn't about long-term employment. It is essentially about getting off the welfare dole. Jobs on the bottom are often a kind of revolving door with poor hours, no benefits, and at minimum-wage work. The *Work First* policy approach tends to place women in shift-driven jobs that require work during hours that are formal daycare void (Good & Maskovsky, 2001), forcing poor mothers to choose between mandated work roles and family duties, and disproportionately impacting women more than men. Public transportation at odd hours can also become an issue in merely getting to work.

It is punitive because the *Work First* schemes are really about creation of a huge pool of workers forced to take the lowest paid and the most unpleasant jobs. Critics have argued that welfare reform was redesigned to serve the needs of big business with low-wage labor to succeed in the global economy (Edin & Lein, 1997; Piven & Cloward, 1993).

According to Paulo Freire, social critic and educator,

> Welfare programmes are instruments of manipulation and ultimately serve the purpose of dependence and domination. They act as an anesthetic, distracting the oppressing from the true causes of their problems and from the concrete solutions of these problems. (Freire, 1972, Ch. 4)

The incorporation of work requirements into state assistance programs yields reduction in welfare use, but little impact on income and poverty among single female-headed families (Karoly, 2001, p. 14) who are still overwhelmingly at or near the poverty line (Albelda, 2001, p. 68). Additionally, "welfare reform is fundamentally about family policy, promoting and privileging particular kinds of families, and penalizing and stigmatizing others" (Cahill & Jones, 2002, p. 1). Welfare programs remain gendered (Fraser, 1994; Folbre, 1994; Jaggar, 2007), "separate and unequal" (Fraser, 1994, p. 600), as reflected in masculine social insurance programs tied to primary labor force participation and designed to benefit the primary breadwinner and feminine relief programs:

> They are oriented to domestic failures, that is to families without a male principal breadwinner. . . .It is ironic that [the] poor woman who manages to escape economic dependence on an abusive or shiftless husband by going on welfare will probably find herself economically dependent on a new "male" oppressor, a patriarchal and androcentric state bureaucracy. (1998, pp. 127-128)

The treatment in the United States of its most vulnerable, in this case, low-income women and children, should be of deep social concern. Reformers demonized low-income single parents (e.g., Mead, 1986, 1992, 1997; Murray, 1994), reminiscent of the *blame-the-victim* approach to gay men at the height of the HIV and AIDS epidemic (Abramovitz, 2001). And welfare must also be viewed in the context of a multitrillion dollar federal budget, which awards billions in tax breaks, subsidies, and *pork* to corporations (Johnston, 2007, p.64). In its broader cultural, social, economic, and political contexts, social problems and social solutions may lie outside of welfare,

particularly in a postindustrial, service- and knowledge-based economy and a time of

tumultuous social and cultural change in family relations, race, and class conflict in the

United States.

Perhaps the problem with welfare reform was that the welfare reform debate

failed to ask certain fundamental questions:

> Can economic sanctions and rewards effect changes in behavior?
> Can the human capital of recipients be raised to a competitive level?
> Would the most disadvantaged respond if work were really a rational
> economic alternative? Is the goal of welfare to save money or save people;
> to reduce poverty or minimize welfare dependency? (Corbett, 1997, p. 2)

Some argue that welfare is merely a symptom of broader social and economic

issues and a symbol of the last decade's culture wars and the Bush administration's

construct of family values (Lind, 2004). The priority is the preservation of the traditional

heterosexual family through legislation, policy, and faith-based initiatives over naturally

evolving social change (Albelda & Tilly, 2005). By denying what is happening with real

families, in this case poor single mothers, rather than an 'ideal' heterosexual two-parent

family, we insist through legislation that poor single mothers act like male heads of two-

parent families by going out and earning a family wage. Many poor women with young

children find it difficult, lacking federal daycare, to venture forth and find a job. Is our

ideology of protecting family values at the expense of these poor single women?

Because single parent families are more prevalent within African American and

Latino communities than in other ethnic communities, proposals to prioritize or limit

access to benefits to married-couple families pose a disproportionate threat to Black and

Latino families. Single parents head some 39% of Black and 25% of Latino families with

children, compared with only 11% of White non-Hispanic families with children (U.S.

Census, 2000). Coupled with the heterosexist bias, as explained earlier, in social welfare policy, current federal definitions of family and household are thus racist, sexist, and homophobic.

Gwendolyn Mink (1997), in her book *Welfare's End*, combats the stigma of promiscuity by noting that 61% of all mothers on welfare have no more children after they enter the welfare program. And 72% of moms on welfare have only two children. Polakow, Kahn, and Martin (1998) note that:

> Child poverty is still cast as a moral problem tied to public rhetoric about dependency, family values, and family breakdown, which is turn used to rationalize further cuts in public assistance. The structural evidence of contingent low-wage jobs, rising wage inequalities, falling benefits, corporate downsizing, racial and gender discrimination, and the growing number of job poor isolated and destitute communities, is ignored in favor of blame the victim discourses, which reduce women to caricatured public parasites living it up at the tax payers' expense. (p.10)

Efficiency Principle Triumphs

Over 95% of adult welfare recipients are women (Mink, 1998). Yet, during two years of formal legislative debate about ending welfare, the adverse consequences to poor women were scarcely mentioned: "Even in liberal circles, where tears flowed prodigiously for poor children, few rued the effects of punitive welfare provisions on poor women" (p. 1). How did this happen? Ultimately, in the analysis of entitlement programs, the efficiency principle predominated (Corbett, 1997). Analysts and economists provided benefits in a simple and standardized means that were easy to design and operate in a central routinized manner. *Homo Economicus*' principles of rationality and efficiency took precedence over gender considerations. The federal government took the helm in proposing improved methods of distribution, which increased federal control, but allowed for state and local determinations. The welfare

reform debate has remained contentious and emotional, because it touches the most sensitive of societal issues: work, family, sex, abortion, personal responsibility, and community integrity.

Welfare reform has become a proxy for fundamental questions about quality of life and how to allocate personal and public responsibilities. Welfare reform was clear on one message: there are consequences to parents who fail to play by the rules. Children then may face economic uncertainty based on parental decisions. The "end of welfare as we know it" constitutes an important challenge for poverty research. The focus has shifted from once-dominant themes of dependency toward the reality of widespread "working poverty" for many women in welfare. Demonizing low-income single parents as the cause of many of our social problems—as many conservative welfare reformers have done—should deeply concern us (Albelda & Tilly, 2005).

At the close of the 20th century, welfare reform overhauled social assistance to poor families with children, most of which were headed by a single mother. The Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996 (Welfare Reform Bill: HR 3734, Final Passage, 1996), which happened during President Clinton's administration, sought to exchange single mothers' reliance on welfare for dependence on the labor market. Yet, critics argue that minimum wage may not be a living wage (Adair, 2001, Albelda, 1997, Marchevsky & Theoharis, 2006) and research confirms that women's poverty remains inversely correlated to education: the less education a woman has, the more likely she is to live in poverty (Scales, Scales, & Morse, 1995).

Meanwhile, the centuries-old ideological debate continues in the U.S.: Are the poor responsible for their own poverty through laziness and lack of ambition, or are they victims of structural economic change beyond their control? Many consider the impoverished as lazy and unwilling to work (Handler, 1995), yet gradually, laws reflecting structural and environmental factors, such as drought, unemployment, and divorce, distanced the poor somewhat from stigmatization as immoral and undeserving. The debate continues as long as some lawmakers, politicians, and researchers believe that the poor bear responsibility for their plight and the welfare program encourages dependency on federal financial aid (Sandefur & Cook, 1997). And the current law, in getting people off welfare rolls and into the workforce, ignores education as the crucial key in economic independence.

Disparity of Access to Higher Education

This ignorance plays out in the disparity in access to postsecondary education between the allegedly 'deserving and normative' (Adair, 2001, p. 4) middle-class and wealthy versus low-income students, with practices that discourage present and former welfare-recipient parents from earning educational degrees. A U.S. congressional bias toward marriage and paid work, one critic argued, crafted the current law "to control, regulate, and somehow 'neutralize' poor women's 'illegal and unruly' bodies through the institutions of marriage and work (p. 3); the 1996 legislation asserts that "marriage and work are the foundation of a civilized nation" (Welfare Reform Bill: HR 3734, Final Passage, 1996). From the perspective of welfare students, this discouragement against access to higher education has dangerous and ironic implications. Adair quoted her state

Department of Health and Human Services Director, when asked about higher education

for the poor, as saying:

> Education is necessary in order to support and nurture your families. I
> strongly encourage you to support your husbands in going to college and
> doing whatever they can to make you and your children healthy and
> happy. Millions of wives—even my own mother—helped put their
> husbands through school on the G.I. bill, and they wouldn't be where they
> are today if it weren't for that sacrifice. (2001, p. 4)

The George W. Bush administration proposed and passed legislation giving

preference to the two-parent married household for scarce services like public housing

and Head Start, empowered by the idea that the federal government should eliminate

welfare and end all forms of public support for poor mothers (Bennett, 2001; Murray,

1994; Wehner & Levin 2007). "The logic behind the rhetoric is impeccable—if

assistance is actually hurting the poor by creating dependence, then denying it is not cruel

but compassionate" (Somers & Block, 2005, p. 282). This "ideational regime change" (p.

279) was a stunning political achievement. "Conservative ideas, including those on

welfare, moved from the margins of public debate to the mainstream, while liberal ideas

appeared increasingly bankrupt" (Weaver, 2000, pp. 104-105). Yet the foundations of

these radical swings in policy remain largely rhetorical, prejudicial, and political, rather

than research-based, despite the high stakes in terms of dollars and human lives.

As shown in the historical overview of welfare in the United States, contemporary

policies and programs in social welfare evolved from certain historical roots and cultural

assumptions about women. From English Poor Laws (Piven & Cloward, 1993) to its

current status (TANF), political and cultural conditions contributed to sweeping changes

in both practice and policy, ultimately leading to the overhaul of welfare reform in 1996.

This shift in welfare reform has stigmatized and demonized women in welfare (Mink,

1995) and devised methods to control what was perceived as deviant behavior (Sidel, 2000). Then rhetorical stereotyping of some women in welfare (e.g., *welfare queen*) became a stand-in for all women in welfare. This kind of political synecdoche penalized women in welfare from accessing higher education.

This highly gendered system assumes stereotypical roles about women and their position in society (Tong, 1989). Women engage in a wide range of activities in the formal (or paid) and informal (or nonpaid) sectors of the economy and at home, segregating women's unpaid work and undermining women's efforts to transform and improve the conditions under which they work in both sectors Strober (2005). Self-sufficiency, or the ability for an individual to provide for herself, requires ongoing economic independence. Education will allow many women to assume responsibility for their own economic development and growth (Deprez, Butler, & Smith, 2004).

The gendered, classed, and racialized biases of welfare reform reflect a more subtle process by which the powerful enact barriers to self-sufficiency for the powerless (Abramovitz, 1996; Gordon, 1994). In extreme, welfare reform perpetuates gender injustice by insisting that poor single women with children can jump into the economic job market and become middle-class male breadwinners despite race, class, and gender as manifest in that arena. As the traditional family becomes less prevalent and harder to maintain, with changing mores and lessening of divorce taboos, poor single women on welfare are convenient scapegoats, punished for failing to adhere to that ideal. As a result, our cultural anxiety over the decline of family values leads welfare policy to become more punitive and less supportive. In the wake, poor families suffer without needed support or a viable path toward changing their lives and those of their offspring.

In conclusion, synthesizing from much of the literature that informs this review, we see the gendered, classed, and racialized nature of welfare reform (Abramovitz, 1996; Gordon, 1994); the vilification and blaming of poor women for their lot in life; the undermining of human rights by employment of utilitarian economics; and the failure of both policy and politics, including feminism, to address the punitive and inhumane nature of these reforms. The legislative record contains no counter-narrative that might have tempered administrative and judicial enforcement of the new law. PRWORA is the most aggressive invasion of women's rights in the 20th century and few did little to resist it (Adair, 2001; Albelda, 2001; Kessler-Harris, 2001).

Higher Education Act (HEA)

The Higher Education Act (HEA), established as part of President Lyndon Johnson's Great Society domestic agenda in 1965, was an act designed to promote access to higher education for low-income students. The act was reauthorized in 1968, 1972, 1976, 1980, 1986, 1992, and 1998 but has been largely whittled down since the early 1980s (Burd, 2003) due to increasing economic pressures. HEA's legislative provisions, for needs-based student financial assistance, are geared now more for middle-income students rather than low-income students. This policy erosion has also affected welfare recipients and other low-income women in both 2 and 4-year colleges (Cox & Spriggs, 2002; Heller & Bjorklund, 2004; Institute for Women's Policy Research, 1998; Jacobs & Winslow, 2003). As there is no single system of financial assistance for college in the United States. A complex array of providers and types of assistance available creates a maze of obfuscation for accessing loans, grants, waivers, or vouchers.

TANF requires recipients to participate in work or work-based activities in order to receive cash assistance. TANF's work participation mandates have shifted the focus of welfare-to-work programs away from education and training toward immediate job placement. The emphasis on quickly placing recipients in employment is based on the premise that the best way to succeed in the labor market is to take any job, even one that may not pay well and may not be full time (Brown, 1997). This "quick labor force attachment model" assumes that women who take low-paying and part-time jobs will eventually move up to higher-paying and full time jobs (Pavetti & Acs, 2001). The *Work First* approach disregards important studies that "chronicle amazing economic, personal, and familiar success of women who have overcome barriers to complete their college education and obtain jobs that pay a decent living wage" (Cox & Spriggs, 2002, p. 9). Education can abet social transformation by raising the critical consciousness of everyone (Freire, 1973).

Although low-income women have the potential to receive financial aid packages from both federal and state governments, low-income mothers face an increase in financial obstacles compared to other poor college students. Costs such as childcare are not calculated into a student's cost of attendance (U.S. Department of Education, 2002). A student mother would need to obtain funds for daycare or other child-related expenses. The reality for many lower income students is that they face 'unmet needs'—"the difference between the cost of attending college and the resources available to meet those costs" (Heller & Bjorklund, 2004, p. 135).

The cost of higher education has increased steadily, while governmental assistance has moved away from the poor since the mid-1980s (Advisory Committee on

Student Financial Assistance, 2001). States' merit-based awards and assistance dollars favor middle and upper-income students while the federal government has expanded tax credits and loan programs—two options that are either underutilized or unavailable to the poor. College Board (2004) reported that during the 2003-2004 scholarship year, the average Pell Grant covered only about a third (32%) of the total charges associated with attending the average public 2-year college. At a 4-year institution, the purchasing power of a Pell Grant declined even more as approximately 23% of the cost of the average public college was covered and only 9% of the cost of the average private institution.

It has become increasingly challenging for women in welfare to access higher education under welfare reform, due to *Work First*, changes in HEA, PRWORA's time limits, and the absence of funds to help poor women and poor students (Lermann, 1999). These policies discourage mother/student access to higher education. Policy analysts, politicians, and implementers of the 1996 welfare reform celebrate a reduction in the welfare rolls as proof positive that America is renewing its democratic principles and foundational work ethic. According to Clinton: "Over the last few years, we have successfully renewed those values and moved millions out of poverty and into work" (1997). Yet moving people off of welfare is not the same as moving them out of poverty (Bazie & Kayatin, 1998; Institute for Women's Policy Research, 1998; Strawn, 1998; U.S. Bureau of the Census, 1999). "The average income for most destitute single mother households fell from $8,624 in 1995 to $8,047 in 1997, largely because the 1996 welfare reform law [was] designed to get people off of the public dole" (Basie & Kayatin, 1998, p. 3).

"National budgets reflect choices that governments have made, but more fundamentally they reflect the values and the claims made on resources by various social groups, i.e., the balance of power within a society" (Elson & Cagatay, 2000, p. 1359). Punishing women for structural macroeconomic defects should not be the outcome of the world's wealthiest country. The ultimate macroeconomic policy goal should be directed towards achieving social justice, equity, freedom from poverty, and discrimination, and moving towards a transformative economic change (p. 1348) that reflects a gender differential.

In conclusion, the restrictive legislation and failure of educators, colleges, and universities to respond to the challenging needs of this population force most women in welfare out of higher education (Greenberg, Strawn, & Plimpton, 1999), resulting in their inability to lift their families out of poverty permanently. U.S. policies keep the poor poor, and one's chance of being and staying poor are determined by race, class, gender, maternal, and marital status (U.S. Bureau of the Census, 1998, 1999).

<u>Conclusion: Serving the Underserved and the Invisible</u>

A good education is key to unlocking the promise of today's economy in the 21st century. Without it people are at an ever increasing risk of falling behind. (President Bill W. Clinton, 1995)

Welfare policy has attempted to supply a buffer zone between economic uncertainty and political stability. The welfare reforms of 1996 "rode to victory not on a philosophical theory of justice, but on a wave of voter dissatisfaction with past welfare efforts and a vague promise to make recipients more "responsible" (Baehler, 2003, p. 2). One might argue that women in welfare have largely become the scapegoats and the visible metaphor for a social retrenchment following the expansionist moves of the Great

Society (Butler & Deprez, 2002). Furthermore, welfare reform did not allow for poor

single women to mother in the same way as middle-class women (Mink, 1998). Sharon

Hays in her book *The Cultural Contradictions of Motherhood* (1996) talks about

America's contradictory and troubled relationship to motherhood, which is 'intensive'

and 'demanding.' She sees that the ideology of intensive mothering determines the

experience of motherhood of all mothers in the United States regardless of class, ethnic

or race background, and regardless of whether they are stay-at-home mothers or engaged

in the labor market. She concludes that modern parenting is principally born by women

and it is a child-centered, emotionally, financially, and labor-intensive process that is not

cost-effective. This system is beneficial to the White male capitalist political

establishment. Anna Kortweg (2002) argues that poor single women were not allowed to

mother in the same way as middle-class women and they were forced into *Work First* at

the expense of their children. She contends that the state seeks to minimize welfare-

reliant women's mothering. The insult to injury was yanking higher education as a

means out of poverty for women in welfare.

Given these historical and current constraints and biases, welfare-mother students

face numerous obstacles and barriers in their lives to escape from poverty and life on the

bottom. First and foremost, welfare reform assumes that poor women are neither entitled

to nor capable of a college education (Adair, 2001). Educational policy within the

academy then reifies and reinforces this belief by denying and failing to support this

underrepresented and underserved population. Welfare mothers, who make it into the

college classroom, face educational practices which both discourage and prohibit the

poorest of the poor—welfare and former welfare recipient parents—from earning
educational degrees (Adair, 2001).

All of these factors lead women in welfare, if they are able to attend a community
college or university, to fall into a category designated *underserved* and remain largely
invisible in higher education (Carnevale & Desrochers, 2001; Carnoy, 2000; McCabe
2000). These "beyond the margins" (Levin, 2003) students remain invisible to scholars,
policy makers, government officials, faculty, and academic administrators. With fewer
women attending college under the welfare reform of 1996 (Bloom, 2005; Bok, 2004;
Shaw, 2004), research on welfare recipients who make it to a university or college is even
more important as well as understanding the experience of those still in higher education
and those that try but fail to get there.

> Universities must become aware of the growing number of moms on their
> campuses and consider programs and policies that will enable them to
> combine and cope with the demands of academics, home, and work.
> (Chater & Hatch, 1991)

Postsecondary education can unlock the doors to economic opportunity and allow
disadvantaged women to live lives of dignity and increased economic independence
(Adair, 2001; Kilty & Segal, 1996; Shaw et al., 2006). Yet, financial, familial, cultural,
and pedagogical obstacles impede otherwise capable, low-income, single-mother, college
students from succeeding in U.S. higher education (Adair, 2001). Students must forge
their own safety nets and patch together the services they will need to survive school,
work, and motherhood (Boldt, 2000). Many willing woman find this task daunting, and
later relinquish their desire for acquiring an education (Galona & Mattus-Grossman,
2001). Low-income, first generation, college-educated single mothers' enrollment,
retention, and graduation from undergraduate programs are functions of:

- their own perseverance and desire to obtain a degree-commensurate job,
- access to affordable and reliable childcare and transportation,
- availability of financial aid,
- strong academic and personal support, and
- faculty support. (Thompson, 1993)

"By providing woman the opportunity to go to college, our states will reap the benefits of a skilled workforce" (Wolfe & Gittell, 1997, p. 6), and thousands of low-income women and their families will find greater economic security and social mobility.

> If the current restrictions on higher education are not minimized or eliminated, the lives of millions of poor women will be in extreme jeopardy as we enter a technology-based future. . . . It is imperative that institutions of higher education and organizations affiliated with them be at the forefront of a movement to secure postsecondary education for our most vulnerable citizens, otherwise the avowed objective of welfare reform . . . "to lift welfare recipients out of poverty by moving them into paid employment" reveals only dismal prospects for the future. (Deprez as cited in Adair, 2003 p. 261)

The dimensions of poverty are wide and complex and the realities of poverty vary between regions, countries, communities, and individuals. A life free from poverty provides access to a range of entitlements and assets that can sustain families, households, and individuals through life's stresses and ups and downs. Furthermore, the entire family wins from a woman's postsecondary education experience. Postsecondary education not only increases women's income and job security; it also improves their self-esteem, gives them greater self-confidence and feelings of well-being, increases their children's educational ambitions, enriches their personal and family lives, and improves their parenting (Center for Women Policy Studies, 2001; Gittell, Gross, & Holdaway, 1993; Kahn & Polakow, 2000; Kates, 1999; 1991; Lewis, Schacher, & Simon, 2002; Smith, Deprez, & Butler, 2002).

The details of the proposed methodology follow in the next chapter.

CHAPTER III

RESEARCH METHODS AND DESIGNS

In this chapter, I provide an overview of my qualitative research design and

methods and substantiate the analytical framework employed within this study of women

in welfare seeking higher education. Within this chapter, I summarize my data collection

strategies, methods, and analysis and expand on the choice of interpretative protocols and

concerns regarding trustworthiness and rigor. In the appendix, I offer issues surrounding

my identity as a researcher and expos facets of my positionality and situatedness within

this research.

The purpose of this study was to answer the following research questions:

1.   What demands do women in welfare face seeking higher education?
2.   What supports do women in welfare receive within higher education?
3.   How do these 'supports' assist these student mothers within their higher
        educational pursuits?

Qualitative Research and Phenomenology

Phenomenology asks for the very nature of a phenomenon, for that which
makes a some –'thing' what it is—and without which it could not be what
it is. (Max Van Manen, 1990, p. 10)

Faced with a number of research methods, researchers carefully choose a method

of research that is most appropriate for the inquiry, based on the research questions. All

research designs pose challenges for researchers that must be addressed and considered.

A qualitative, human sciences approach gathers subjective data in an objective way; it is context bound and allows meanings to emerge. Since my goal was to understand the in-depth experiences of women in welfare pursuing higher education, I believed that qualitative research provided a special value for investigating this complex and sensitive issue. I was involved in researching the "meaning, structure, and essence of the lived experience of this phenomenon for this person or group of people" (Patton, 2002, p. 104). I chose qualitative research because I sought depth rather than breadth. My sample of seven participants was relatively small, so that I could explore more substantively and individually how and why some mothers in welfare pursuing higher education behave, think, and make meaning about their life experiences. Qualitative research is more about discovery rather than verification and it tends to be emergent rather than tightly prefigured. Additionally, qualitative research is fundamentally interpretive as the qualitative research views social phenomena holistically (Rossman & Rallis, 1998).

My rationale for choosing qualitative research followed the dictates of Bogdan and Biklen (1998) who indicate that qualitative research is used to understand how participants make sense of their life experiences. Morrow and Smith (2000) state: "The power of qualitative presentation lies in the words of the participant and the analysis of the researcher" (p. 200). A qualitative method of social enquiry was appropriate for answering my research questions and appropriate for an analysis of the various concepts and themes derived from their experiences. This style of qualitative research fits into a framework of 'naturalistic' ontology, which allows for naturalistic research that includes the following characteristics: natural setting (to keep realities in their appropriate

contexts), qualitative methods, purposive sampling, inductive analysis, tentative applications of findings, and special criteria of trustworthiness (Lincoln & Guba, 1985).

The focus of this exploratory descriptive study was to understand how these women, within my study, interpreted their life events as they experienced a university culture, juggled the demands of motherhood, and coped with bureaucratized systems demanded by the Department of Workforce Services (DWS), the University of Utah, or Salt Lake Community College. There has been a great deal of quantitative analysis on individuals within the welfare system in Utah, but little known about their actual experiences, hopes, and aspirations. My study hoped to provide an alternative understanding of the experiences of women in welfare, poverty, and higher education. Interview questions were designed to tease out data on their experiences, including outcomes of federal and state policy and individual challenges these women face daily.

Also, I am concerned with the 'long story' or narrative in the interview process. Mischler (1986) indicates that there is a gap between the standard practice of research interviewing in social work and the life of a naturally occurring conversation. A personnel narrative approach is one way of creating a more relational mode than a more truncated dominating approach of the short answer in interviewing. This narrative approach often offers up more of a storytelling perspective, where the story become the experience of the individual as she recounts a disruptive or life-altering experience. Storytelling is a relational activity (Personnel Narratives Group, 1989). Narrators use particular linguistic devices to hold their accounts together and communicate meaning (Mischler, 1986). Human agency and imagination may be then vividly expressed:

> With narrative people strive to configure space and time, deploy cohesive devices, reveal identity of actors, and relatedness of actions across scenes. They create themes, plots, and drama. In so doing, narrators make sense of themselves, social situations, and history. (Bamberg & McCabe, 1998, p. iii).

The underlying orientation of this study was phenomenology within a feminist context. Edmund Husserl (1859-1938), an early 20th century philosopher, is credited for the development of phenomenology as a philosophical enterprise. He focused on the 'lifeworld' as a central theme of ontological importance. From there, Heidegger (1889-1976) spoke of 'in-der-Welt-sein' (being-in-the-world)) and Merleau-Ponty (1908-1961) used the expression 'etre au monde' (being-in the-world). To continue with this thinking, "The lifeworld, regarded here as an integrative complexity where we live, act, and have experiences, can neither be reduced to a single quality nor transcended" (Berndtsson, Claesson, Friberg, & Ohlen, 2007, p. 258). According to Merleau Ponty (1962), the lived body, inhabiting time and space, is the starting-point for our experiences and action. We do not live alone in the world and to a considerable degree we share lifeworlds with people who are more or less close to us (Berndtsson et al., p. 260).

How can we as researchers study and develop knowledge about phenomena as they are lived? We gain access to various phenomena through the interpretation of people's lived experiences (Heidegger, 1993), where understanding and interpretation are regarded as constitutive parts of the human being (Gadmer, 1995; Heidegger, 1993). In its simplest terms, phenomenology is the interpretive study of human experience. The aim is to examine and clarify human situations, events, meanings, and experiences "as they spontaneously occur in the course of daily life" (von Eckartsberg, 1998, p. 3). The goal is "a rigorous description of human life as it is lived and reflected upon in all of its first-person concreteness, urgency, and ambiguity" (Pollio, Henley, & Thompson, 1997).

The expressed goals of feminist research are to empower women, take women's standpoint as the perspective, and restructure power imbalances in the research relationship and society at large (Foucault, hooks, de Beauvoir, Friedan, Anzaldua, Lorde, etc.) . Although this particular research was not designated as participatory action research, I hope to do participatory action research in the future. I envision a kind of participatory action research, which could lobby for change, on a state level, for women in welfare and draw attention to these resilient women who want more from their lives. Denzin and Lincoln (1994, p.11) utilize a concept they call the "Fifth Moment" within qualitative research. This "Fifth Moment" maintains an orientation towards more action and activist oriented research, more social criticism, and more social critique. This means that researchers become activists on some level and instead of merely observing and writing about oppression, they seek to alter and change it.

This process is shaped by critical theories, feminism, and postmodernist approaches. Qualitative researchers can no longer purport to directly capture the lived experience of individuals, but need to see their representation in terms of a social text or "tales of the field" (Van Maanen, 1988). Denzin (1992) considers that a more self consciously "interpretive" approach to analysis can be achieved by adopting insights from post-structural philosophy within the postmodern. He sees this as ensuring that the study of meaning making in social interaction will be connected, not just to discourses in circulation, but also to the communication industry and the way in which the "interacting individuals connect their lived experiences to the cultural representations of those experiences" (p. 96). Therefore, my study attempted to maintain a feminist critical

interpretivism by drawing on insights from feminism and post-structural currents within postmodernism.

I wanted to understand the lived experience and stories of women in welfare and how these conditions influence the structure, essence, and meaning of their lives as working class-student-mother-undergraduates (yes, I know it is a hyphenated mouthful). My goal of phenomenological research was to reveal or extend significant new knowledge of human experiences through a participative methodology (Moustakas, 1994). The findings of this phenomenological study reflected the "thoughts, feelings, examples, ideas, and situations that portray what comprises an experience" (p. 47) and provides a foundation for reflection and further research. Phenomenology explores the lived experience through the narrative and stories unique to that individual. Creswell (1998) states ". . . a phenomenological study describes the meaning of the lived experiences for several individuals about a concept or a phenomenon" (p. 51), and according to Jones (2001) phenomenology attempts to describe human experience as it is lived.

In a broad sense, the purpose of phenomenology is to describe particular phenomena, or the appearance of things, as lived experience (Speziale & Carpenter, 2007). Lived experiences involve the immediate consciousness of life's events prior to reflection and without interpretation, and are influenced by those things that are internal or external to them. It is the lived experience that gives meaning to each individual's perception of a particular phenomenon and thus presents to the individual what is true or real in his or her life (Giorgi, 1997). A phenomenological analysis does not aim to explain or discover causes. Instead, its goal is to clarify the meanings of phenomena

from lived experiences. As a researcher, I wanted to know more about the experiences of individuals regarding a phenomenon associated with what motivates certain individuals to choose higher education. In order to understand the subjects' world, the researcher "must first arrive at it by a suspension, or bracketing, of all presumptive constructs about it" (Giorgi, 1985, p. 91). Phenomenology attempts to forage through the layers of lived experience and cultural knowledge in order to rediscover experience before knowledge and beliefs are used to make a new sense out of experience (Oiler, 1986, p. 72). Instead of focusing on culture, as in ethnography, phenomenology focuses on our lived experience. In phenomenology for example, one can explore the culture of poverty or low SES.   Instead of studying theories of culture, phenomenology attempts to disrupt and to set briefly aside these cultural links so that a phenomenon can be described as it is initially experienced.

Phenomenology suggests that we must first understand what the observed world means to the observed actors. Instead of merely collecting facts or regularities which lead to fundamental assumptions about the world, we must understand the facts within the scheme of human motives, means and ends, planning and action. Phenomenology offers an important shift from a positivist cause-effect focus to one of human subjectivity and discovering the meaning of actions (Giorgi, 2005). Phenomenology practiced within a human science perspective can thus result in valuable knowledge about individuals' experiences. According to Giorgi (1989), a descriptive phenomenological approach is scientific; it is methodical, systematic, critical, and produces general findings.

The purpose of the study was not to predict success or failure but understand the complexities of the process that these women faced (Marshall & Rossman, 1995). The

focus was on the inclusion of these women's student voices. This qualitative approach also utilized a sense of the "unique knowledge that can be gleaned from the interstices of multiple and stigmatized social identities" (Hurtado, 1996, p. 375).

<div align="center">Selection of Research Site and Participants</div>

This qualitative research stressed in-depth investigation with a small number of women, using purposive sampling as opposed to random sampling. Because the emphasis was on quality rather than quantity, the goal was not to maximize numbers but to become "saturated" with information on the topic (Padgett, 1998, p. 52). The objective was to select individuals for study participation based on their particular knowledge of a phenomenon for the purpose of sharing that knowledge (Speziale & Carpenter, 2007). This was an appropriate method for this study because the aim was to understand and describe a particular phenomenon from the perspective of those who have experienced it. Furthermore, the criteria included accessibility of the community in question (i.e., prospective respondents), and the willingness of respondents to speak freely with the interviewer.

In keeping with Creswell's (1998) assertion that a phenomenological study include "interviews with up to ten people" (pp. 65 & 113) and Boyd's (2001) claim that two to ten research subjects are sufficient to reach *saturation*, this study incorporated a sampling of seven participants, who were interviewed at least three times with interview times lasting from 60 to 90 minutes. A qualitative researcher's sampling strategy should provide depth of information, informational redundancy, and theoretical saturation (Lincoln & Guba, 1985; Strauss & Corbin, 1990).

I have found numerous cases within my research analysis of phenomenological studies where participants were limited (Meddings, Phipps, Haith-Cooper & Haigh, 2006; Olive, 2008). Giorgi (2000) discusses sample size in terms of two criteria: (a) the depth dimension that is tapped; and (b) the pragmatic evaluation of the time and effort needed to undertake a particular piece of research. The process of research with descriptive and interpretative phenomenological analysis is intensely in-depth and time consuming. Utilizing Giorgi's method, for example, "meaning units" must be made of each and every sentence of the interview before they can be transformed into phenomenological reduction. This is followed by a synthesis of data leading to the revealing of a structure or structures of a phenomenon (2000). Van Manen's (1990) technique too, requires that each selected sentence must be considered and analyzed exhaustively to generate thematic data of the experience under review. Therefore, I justified my choice of five to seven candidates for my research process and I did utilize seven women.

Purposeful vs. Theoretical Sampling

Sampling is a complex issue in qualitative research and there are many variants of qualitative sampling described in the literature. There is some confusion between the terms purposeful and theoretical sampling. The terms are sometimes used synonymously or interchangeably within the literature. It is important for me to define the terminology for this study, so as to eliminate confusion of misunderstanding. According to Patton (1990):

> The logic and power of purposeful sampling lies in selecting information-rich cases for study in depth. Information-rich cases are those from one which can learn a great deal about issues of central importance to the research, thus the term purposeful sampling. (p. 169)

Theoretical sampling appears to have originated with grounded theory, which was developed by the sociologists Glaser and Straus in 1967, as a method to analyze data to produce a theory. Theoretical sampling then would differ from purposeful sampling in that in data collection the researcher simultaneously collects, codes, and analyzes the data to determine what data to collect next.

The rationale for my purposeful sampling insisted that all participants experience the same phenomenon under scrutiny. My study included a purposeful sample of women in welfare attending the University of Utah and Salt Lake Community College. Purposeful sampling, or more specifically criterion sampling as defined by Patton (2002), stipulates that the sample population under study must have similar characteristics that will lead to the best and most informed discovery. Furthermore purposeful sampling selects information-rich cases for in depth study. In choosing criterion sampling as the most meaningful for this research projects, the participants needed to meet the following criteria:

- They were receiving TANF funds or had recently received these funds. In Utah TANF is named Family Employment Program or FEP.
- They were attending or had attended the University of Utah or Salt Lake Community College.

Since I had no pre-conceptions as to who might show up as a participant in this study, I did not stipulate any requirements concerning race, age, or other determinants. The requirement of receiving Temporary Assistance to Needy Families (TANF) funds or FEP funds in Utah means that the student was accessing or accessed federal funds through the state of Utah as handled by the Department of Workforce Services (DWS). This meant that this student-mother needed to work 20 to 30 hours per week in addition to school

attendance and childcare demands under Utah's conditional requirements. *Work First* also stipulates that the participant may only access higher education for up to 24 months.

I experienced great difficulty locating and connecting to my invisible population of women in welfare and those underserved deemed "beyond the margins" (Levin, 2003). I originally constructed flyers and contacted various campus entities at the University of Utah including The Women's Resource Center (WRC), The Center for Ethnic Student Affairs (CESA), Educational Opportunity Program, The Child Care Coordinating Office, The Hinckley Institute, and the Office of High School and Student Recruitment. When I had no response, I also placed ads in the University of Utah Chronicle, a daily newspaper, and put flyers in appropriate places on both campuses such as childcare centers. I intended that study volunteers would neither be rewarded nor punished by their participation or refusal to participate in interviews.

My first participant was a woman who had been referred to me from the School of Social Work at the University of Utah. She was on a work-study program and had been on FEP and other programs for a couple of years. Then I waited and waited. Nothing happened for 6 months. I placed another ad in December of 2009 in the University of Utah Chronicle and about 2 weeks later I received a call. Both of these women were interviewed for this study and both were very willing to offer their stories and narratives of their welfare experiences to be able to help women in the future. The participant from the College of Social Work had asked me if I might provide compensation as she had received money for taking surveys and interviews through the Department of Workforce Services (DWS).

During this same period, after I had received IRB permission from Salt Lake Community College to conduct interviews on their campus, I sent my flyers and a posting request to Deneece Huftalin, Vice President of Student Services, and a former PhD colleague in the Department of Educational Leadership and Policy. She forwarded my request on to the various departments similar to those at the University of Utah. I had trepidations and fears that this population would be difficult to uncover and access. The lack of response and silence of my phone had me rethink the premise of my non-payment strategy. Women in welfare are juggling multiple demands with work, childcare, school, studying and other family and social obligations. How would they really have time to squeeze in lengthy interviews, taking time from children, school, and work to give to a researcher without payment? Also, I understood that I was competing against a contract that the College of Social Work had with DWS to study and review welfare participants. Those studies generally provided compensation to participants for completing surveys.

After discussing this issue with my dissertation chair, I went back to IRB with an amended request. This request stipulated that I wanted to provide payment for the study participants of $100 for each participant that completed the cycle of interviews. Also, I had begun to see how participation and access to services, within the Family Employment Program (FEP), was fluid. One month a woman might receive cash assistance and the next, due to failure to turn in papers and documents in a timely fashion, one might have one's benefits truncated. Also, some women who wanted to participate in the study had just recently completed a degree at either the University of Utah or Salt Lake Community College, but were not currently enrolled. Under my previous conditions, these women would not have been eligible. I wanted to loosen up those stipulations in the amended

IRB as well. I finally received the amended approval from IRB in May, 2010 and put out the very same flyers but added that payment was available. I sent it to all of the same places that I had previously targeted. Voila! That was the trick. Within 2 weeks, I found the remainder of the participants for my study and actually had to turn away a number of individuals because I had filled my quota. I spent the summer of 2010 interviewing these women, writing field notes, and entering information in my journal, transcribing the interviews, and sending the transcriptions to the study participants for their review and feedback.

<p align="center">Sources of Data and Data Collection Methods</p>

In qualitative research, triangulation refers to the use of multiple data sources, with the purpose of achieving a more complete understanding of the phenomenon under scrutiny (Bogdan & Biklen, 1998). Miles and Huberman (1994) indicate that "triangulation is supposed to support a finding by showing that independent measures of it agree with it or, at least, do not contradict it" (p. 266). Ultimately, it was very important that my study create a sense of trustworthiness, although triangulation will not preclude the possibility of misrepresentations or misinterpretation--the goal was to reduce the likelihood of this from happening. This study utilized data triangulation and methodological triangulation as outlined by Patton (1980) and Miles and Huberman (1994), which included the following four types of triangulation: data, investigator, theory, and methodological.

Guba and Lincoln (1994) outline the criteria for judging the quality of inquiry based in the critical theory paradigm:

> The appropriate criteria are historical situatedness of the inquiry (i.e., that it takes account of the social, political, cultural, economic, ethnic, and

gender antecedents of the studied situation), the extent to which the inquiry acts to erode ignorance and misapprehensions, and the extent to which it provides a stimulus to action, that is, to the transformation of the existing structure. (p. 114)

Collecting data from multiple sources provided breadth and depth to a study by ensuring complete and thorough findings (Speziale & Carpenter, 2007). This study sought to strengthen the research with several sources of data including individual interviews, observations, journals, newspapers, letters, books, and photographs. Additional sources of data included field notes and a self-reflexive journal. As such, data were collected from a number of sources to ensure a true description of what it means to be a student-mother accessing higher education in postwelfare America.

Many data collection techniques are used in qualitative research, but the most common are interviewing and participant observation. Unstructured or semistructured interviews are used when the researcher knows little about the topic, whereas semi-structured interviews are used when the researcher has an idea of the questions to ask about a topic. Participant observation is used to observe research participants in as natural a setting as possible. I collected data through semistructured interviewing utilizing a topic guide as a prompt. This prompt included the major questions about various topics to guide the interview. I was curious to understand how an individual had chosen her major or field of study. This fell under the "education" prompt. I also desired information as to how the participant's family background figured into their world. This became the "childhood background" prompt. This ensured that a range of subjects were covered and it also allowed the participants to tell their stories in a narrative or conversational form (Polit, Beck, & Hungler, 2001). This was an important component in qualitative research and provided a venue for participants to express their own

thoughts, beliefs, and interpretations in order for the researcher to begin to develop a true comprehension of their perspectives.

Trustworthiness

Phenomenological research in the human sciences has been criticized on a number of issues. Among conventionally-trained positivist social sciences, the greatest concern is the issues of *trustworthiness.* Positivists question what criteria can be used to establish the reliability of phenomenological descriptions and interpretations? I addressed some of these concerns. From a phenomenological perspective, reliability involves interpretive appropriateness (von Eckartsberg, 1998, p. 15). Another consideration is for the research to allow plenty of time and space to be with the person being interviewed, the work being interpreting, or the final phenomenological report. The aim is an openness and empathy whereby, I as a researcher, sense the other's situation and meaning.

To overcome other issues of trustworthiness in phenomenology, certain qualitative criteria can help judge the validity of phenomenological interpretation. According to van Manen, (1990) and Polkinghorne (1983) four important qualities help in the judgment of trustworthiness within phenomenological interpretation. These include: *vividness, accuracy, richness, and elegance. Vividness* refers to the ability to draw the reader in. This can generate a sense of reality and honesty. *Accuracy* refers to a kind of believability so that readers see the phenomenon of the lifeworlds of the situation and may imagine it vicariously. *Richness* is the aesthetic depth and quality of the phenomenological description, so that the reader can enter the interpretation both from an intellectual and emotional standpoint. Lastly, *elegance* provides disclose of the

phenomenon utilizing a graceful and descriptive economy. These are indeed elegant ideals that I hoped would actually drive this study.

Interviewing

An *interview* is a process in which a researcher asks questions and a participant (or participants) responds with thoughts, perspectives, and narratives usually based on his or her experiences. Merriam (1998) described an interview as a conversation with a purpose, a "person-to-person encounter in which one person elicits information from another" (p. 71). Although researchers may envision the qualitative interview as a conversation between two people, this notion neglects to accurately describe the roles of the researcher and the participant. Usually the researcher has a greater stake in seeing that the interview is accomplished. The researcher has a research purpose in mind, has designed the study and selected the participants, and intends to implement the project. The participant has his or her own purposes for being involved in the research, which are not necessarily discussed between the pair.

Although a good interview may seem like a conversation between two people, it is a different form of communication. There may have been barriers between the participants and me of which I might not have been aware. I certainly have my share of blind spots. However, I did my best to listen energetically, be in the moment, and participate fully in the process. In-depth interviews became a critical component of this research endeavor. With both luck and skill, these interviews allowed me to pinpoint the deep, emotional stories and sense-making of these women and their experiences (Belenky, Clinchy, Goldberger, & Tarule, 1986, p. 11). My primary data collection method was in-depth, semistructured interviews. I utilized an interview guide,

particularly during the first initial interviews. The interview guide provided some structure to the interviews with a minimal number of broad, data-generating questions. Although the interviews were treated as conversations, (Burgess, 1984), rather than interrogations, the interview became the means to understand the personal perceptions of each participant and to tease out critical thoughts, beliefs, and contributing life circumstances. The purpose was to elicit comments and more detailed information as key respondents offered supplementary data. These data provided the means to understand the reality and worldview of each participant. According to Patton (2002, p. 347) an interview guide strategy is important to provide more structure while still maintaining a high degree of flexibility within the interview process.

I took seriously my position as a privileged White woman doing research with some women of color, and women whose circumstances in life had forced them into poverty and at the mercy of welfare assistance. I assured the participants that they would not be identified by name in the study. Those interviewed gave me their perspectives, insights, first-hand knowledge of their welfare experience and their academic experience. Only in a couple of cases were painful and unpleasant memories aroused causing emotional discomforts for the participant.

Data, commonly collected through face-to-face interviews, can offer insights into the experiences of the participants. Then progressing to open-ended questions, within the semistructured interview, data collection becomes enriched as participants are allowed the opportunity to describe their experience fully. In-depth interviewing, when done appropriately, provides information concerning interviewee's personal beliefs, opinions, insights, and life narratives.

Interviewing is not merely a neutral exchange of asking questions and getting answers (Fontana, 2002; Holstein & Gubrium, 1995; Scheurich, 1995). It is process work, according to Holstein and Gubrium (1995), and is an active exchange. This exchange results in a collaborative effort that creates the story bound in the interview. The person is not a neutral tool but carries ". . .. unconscious motives, desires, feelings, and biases (Scheurich, 1995). Marshall and Rossman (2000) explain that in-depth interviews are much more like conversations than formal events with predetermined response categories. Nonetheless, according to Fontana and Frey (2005), an interview is always "inextricably and unavoidably historically, politically, and contextually bound" (p. 695).

In the process of designing the study, I honed various interview questions with several in-person interviews from various other classroom assignments (Seidman, 1998, p. 32.) Although these assignments were not a part of my research, they served to develop my inquiry techniques and add to my confidence and background and experience to undertake this research. I used in-depth semistructured interviews, coupled with observations, as my primary and most appropriate data gathering technique to increase trustworthiness. I conducted these interviews and I interviewed each participant at least three times. I met with participants for follow-up conversations to clarify and check participant feedback. I transcribed some of the tapes and also had a professional transcriptionist help me. The interviews were transcribed and coded according to common experiences, concepts and expressions of emotion, which served create themes and recordable patterns.

All participants signed the Participant Statement of Consent form (included in the Appendix), which described the purpose of the study. Their signatures indicated that they understood the purpose of the study, how the data was to be collected and then analyzed. All participants gave permission to audiotape each interview (Miles & Huberman, 1994). At the end of each interview, participants were asked to comment on the questions and to add anything else that they wanted included in the conversation. This allowed the participants to raise issues that may not have surface during the interview process. As the researcher, I endeavored to be aware of any biases that surfaced as so as not to undermine the validity of the study.

At the beginning of the interviews, which lasted from 60 to 90 minutes, I thanked the participants for agreeing to participate. Some of the participants expressed concern that they might not have enough information to share. I indicated that I was more concerned with their stories, their experiences, their perspectives, their recollections, and their feelings and I wanted to understand their journey via the phenomenon of the study. That statement generally seemed reassuring to the participants and they then appeared more relaxed and engaged in a more candid discussion. I often tried to keep notes during the interview but it was sometimes a distraction for the participants.

The interview process gave me the opportunity to interact with the participants and explore the nature of their experiences. Each woman was interviewed at a location and time convenient to her schedule. I met all of the women from Salt Lake Community College at the Redwood Campus, and the women from the University of Utah I met in my office or, in one case, at the participant's apartment on campus. Interview times varied due to the participant's juggling of school, work, and children. Charmaz (2006)

encourages the use of broad or open-ended questions that allow the participant to describe their experience. My goal was that the interviews would access ideas, stories, and potent memories (Reinharz, 1992). Specifically, this method provided the opportunity to record the many anecdotes and stories that these women had to offer and allowed each to construct the accounts of their experiences in her dialogue. My goal was to understand the unique life phenomenon of each participant and then identify and determine how she constructed the reality of her experiences through the personal and private accounts provided in these interviews (Dant, 1991). Interviews ended once themes become saturated and no new information was communicated (Creswell, 1998). I wrote reflections and observations immediately after each interview and created field notes.

After both the field notes and the interviews were transcribed, I conducted a preliminary analysis of the interviews. Listening to the tapes again confirmed that I had accumulated a great deal of in-depth information. Each participant provided thoughtful and substantive answers to my questions and querying. After all tapes and notes were transcribed, I began to categorize the answers to the questions. I developed a coding scheme to determine themes, patterns, anomalies, surprised, and unintended findings. The similarities and differences were highlighted.

One of the advantages of qualitative research is that the data is collected and analyzed simultaneously (Creswell, 1994). Institutional data, the interview protocol, coding schemes, and other forms of documentation were developed while the interview process was occurring. All the information was synthesized as it was collected. The categories, themes, and patterns were dissected and analyzed from the narrow to the

general perspective process Tesch has called this process "de-contextualization and re-contextualization" (cited in Creswell, 1994, p. 154.)

I was also mindful of the issues raised by Poland (2002) in his article *Transcription Quality*. The entire process of transcription requires judgment calls along the way. I listened carefully to different intonations and reminded myself not to jump to conclusions prior to full analysis. It was vital to have backup supplies of spare batteries, tapes, and other recording paraphernalia. Equipment failures or bad sound recordings can both hamper and hinder the collection strategy. Also, I was prepared to turn off the tape should a woman express apprehension or disturbance over a topic. I utilized two tapes in the process in case one of them malfunctioned.

The semistructured interview is a common tool for generating phenomenological data and it assumes that realities beyond the interview can be expressed. Feminists are concerned with the unequal power relationship between the researcher and the subject and it is important for feminist researchers to recognize and identify, that the women studied be seen as engaged participants who are "often actively working to change the conditions of their oppression" (Ralph, 1988, p. 139). I viewed this process as one of mutual respect as co-researchers as well as participants. Those in this study were made aware of their rights and their power within this context and told that they could withdraw at any point. None of them did, however.

Stories and Narratives

> Women will starve in silence until new stories are created, which confer
> on them the power of naming themselves.
>> (Sandra Gilbert and Susan Gubar, *The Madwoman in the Attic)*

At this point, I want to share my understanding of story-telling, which was so important to this research. Collecting the stories and recalled experiences of these student women in a 21st century phenomenon in postwelfare America, was important to round out our understanding of these welfare reform impacts. Stories are one ingredient of my research framework. Categories of race, gender, class, and ethnicity are interwoven into the complexity of each woman's life situation and cannot be disentangled in the fabric of their psychic and material experiences. Economic, social, political, and institutional forces also provided a context for interpreting the reality others name. Qualitative field methods and qualitative research design (LeCompte & Preissle, 1993) are appropriate for understanding this social reality (Mason, 1996).

People tell stories to organize and make sense of their lives. Personal narratives and life histories are prominent forms of qualitative work that explore the *lived experiences* of individuals (Bogdan & Taylor, 1976, 1994; Kliewer & Biklen, 2001). The assumption is that people are storytellers, who lead storied lives. By focusing on the individual participant's personal meanings and constructs, qualitative research listens to the voices and stories of those who have been historically silenced or marginalized.

I found the following statement both instrumental and profound, in an article written by Bochner and Ellis (1992, pp.) in which they refer to Richardson (1990):

> If we wish to understand the deepest and most universal of human experiences, if we wish our work to be faithful to the lived experiences of people, if we wish for a union between poetics and science, or if we wish to use our privileges and skills to empower the people we study, then we *should* value the narrative. (Richardson, 1990)

Women live in personal relationships and often tell wonderful anecdotes and stories around these relationships, which may be rich with metaphor and self-deprecating

humor. When these stories are told by social scientists they often become causal stories with a vocabulary that fits within a more conventional practice of science (Bochner & Ellis, 1992, p. 167). The narrative story offers a vehicle to express the lived experience of close relationships in rich and ironic detail (Bochner, 1990). I tried to encourage epistemological openness for my participants and the possibility of their experiencing an understanding of how important their stories were to this kind of narrative research. Indeed, their stories revealed multiple layers of meaning and multiple scripts (Olesen, 2003).

Another desired outcome of critically based qualitative research was to assist the "researched" in ways that enable them to pierce their everyday constructions of the world, by revealing how power and ideology affect these understandings. This can occur in the data collection process by posing questions that enable respondents to make such connections as well as through the publication of their own life histories (Mies, 1984). For example, in understanding how these participants are totally dependent on their case worker within the Department of Work Force Services, some came to see how unequal power relations can potentially victimize and thwart an individual's pursuit of something important. In Chapter V, I explore those findings of unequal power relations between the caseworker and the participant.

Field Notes, Memoing and Documents

I transcribed some of the audio-taped interviews and hired a transcriptionist when the work seemed daunting, as I had two to three interviews per week during the summer of 2010. Data, notes, tapes, disks, and transcriptions will be retained for the standard five years with the various consent forms. Names, employers, children etc. were disguised.

Code names were used to preserve meaning while protecting anonymity (Seidman, 1998, pp. 56-58). I am the only person to have access to the tapes and the transcribed manuscripts, other than what I provided to each participant for clarification. After the five year period, the material will be shredded and thrown out.

I analyzed the data using the critical analysis techniques suggested by Phil Carspecken (1996). I also utilized a German software qualitative software coding tool called Atlasti. The coded data allowed themes and subthemes to reveal themselves. Prior to the coding process, I utilized a variety of analysis techniques to go deeper into the meaning within the women's statements. For instance, I utilized meaning-field analysis, when participants' statements were linked by "and," "or," or "and/or" clauses to suggest that the statement may have more than one possible meaning. Then, I explored at reconstructive-horizon analysis which looks at the objective, subjective, normative, and identity claims that might be both explicit and implicit in a statement. Carpspecken asserts that it is not possible to speak only within one domain because speech acts reference most all of the domains simultaneously.

These techniques helped me to enrich and plumb the meanings of the codes within a methodological manner. It also worked as a validation technique to maintain rigor through this analytic process. I then began the coding process of the data by sorting these findings into low-level and high-level codes. Low-level codes offered explicit categories for data classification. High-level codes constituted a more implicit formulation and are linked to the meaning-field and reconstructive-horizon analysis. These various interpretations coalesced into themes as a result of sifting, sorting, interpreting, analyzing, and finding thematic commonality and overlap. This kind of

knowledge production constitutes a bricolage, which utilizes a variety of tools and ways of seeing. Claude Levi-Strauss (1974) first harnessed this and core to the art of bricolage is revealing etymological influences with capture our social constructions in new ways (Kincheloe, 2001). Bricolage is "the processes by which elements are appropriated from the dominant culture, and their meaning transformed…to challenge and subvert that culture" (Edgar & Sedgwick, 1999, p. 48). Bricolage provides that expansive opportunity to create something new out of old parts. Denzin and Lincoln (2000, p. 4) have defined a bricoleur as a:

> "Jack of all trades or a kind of do it yourself person who deploys
> whatever strategies, methods, or empirical materials that are at hand…
> …if new tools or techniques have to be invented or pieced together, then
> the researcher will do this."

These notions provide a sophisticated understanding of the complexity of knowledge production of both researcher positionality and the phenomena of the world.

After both the field notes and the interviews were transcribed, I created a preliminary analysis of the interviews. Each participant provided thoughtful and substantive answers to my questions and querying. After all tapes and notes were transcribed, I began to categorize the answers to the questions. I developed a coding scheme to determine themes, patterns, anomalies, surprised, and unintended findings. The similarities and differences were highlighted.

Through the interview process, I collected demographic information on each participant. I asked each her age and women of color disclosed how they racially self-identified. I took brief field notes during the interviews and expanded on these notes following the completion of each of the interviews to ensure complete and thorough findings. The context of the interview was described in the field notes as well as any

factors that might have influenced the data collection process. For example, I described the environment in which the interview took place, I recorded observations regarding the demeanor of the participant, and enumerated the dynamics of the interview process itself. I probed to learn more about their time involved with the DWS and the FEP program, their prior experience with higher education and other socio-economic questions

Another important data source in qualitative research is that of 'memoing' (Miles & Huberman, 1984, p. 69). Memoing makes use of the researcher's field notes to record what the researcher sees, experiences, hear and thinks in the course of collecting and reflecting on the process. The data collection process can be absorbing and may fail to reflect on what is happening. Miles and Huberman emphasize the memos (or field notes) must be dated so that the researcher can later correlate them to the data. Hunches, feelings, reactions, etc. can provide a balance between descriptive notes and reflective notes. This was important to my study because it is critical to appropriately contextualize the general phenomenological ontology for later explicating ontological assumption of the empirical lifeworlds studied of these mother/students in welfare.

I sourced some institutional data from the college websites and from their respective institutional research offices. Data, such as demographic data, can offer background information for guiding analysis and policy interpretation. The University of Utah has an Office of Institutional Advancement (http://www.obia.utah.edu/), which provides accurate university information and general university statistics on a wide variety of topics relating to student enrollment and persistence, financial aid, annual student expenses, student life, academic offerings, policies, as well as faculty counts, class size, and other demographic information. This was somewhat useful when

comparing the University of Utah and Salt Lake Community College. Consistent with critical methods (Carspecken, 1996; Kincheloe & McLaren, 2003), in an attempt to equalize power, I involved the women in the creation of some of the questions and consulted them during the transcription process for clarity and data analysis.

Data Analysis Strategies

The analysis of interview transcripts, field notes, and memos is based on an inductive approach designed to identify patterns in the data by means of thematic codes. "Inductive analysis means that the patterns, themes, and categories of analysis come from the data; they emerge out of the data rather than being imposed on them prior to data collection and analysis" (Patton, 1980, p. 306). Generally speaking, in a descriptive phenomenological study the researcher analyzes the descriptions provided by participants and classifies them into meaning-laden statements. Those essential meanings are compiled around the construct of the phenomenon being studied are the description provides the structure of the phenomenon of interest (Giorgi, 1997).

According to Patton (1990, p. 376), "The first decision to be made in analyzing interviews is whether to begin with case analysis or cross-case analysis." I have found Glaser and Strauss's (1967) constant comparative method of data analysis useful for this research method, although it was developed for grounded theory building. A comparative analysis forces the researcher to tease out emerging categories by searching for structure, temporality, context, dimensions, consequences and its relationship to various other categories. Goetz and LeCompte (1981) state that this method "combines inductive category coding with a simultaneous comparison of all social incidents observed" (p. 58).

The constant comparison method has four distinct stages:

1. comparing incidents applicable to each category,
2. integrating categories and their properties,
3. delimiting the theory, and
4. writing the theory.

In this process there is room for continuous refinement as initial categories are changed,

merged, or omitted. Then when new categories are generated, new relationships can be

discovered (Goertz & Lecompte, 1981, p. 58). Lincoln and Guba (1985) provide a useful

description of the categorizing and coding process:

> The essential tasks of categorizing are to bring together into provisional
> categories those cards [data cards] that apparently relate to the same
> content; to devise rules that describe category properties and that can,
> ultimately, be used to justify the inclusion of each card that remains to be
> assigned to the category as well as to provide a basis for later tests of
> replicability; and to render the category internally consistent. (p. 347)

As social phenomena are recorded and classified, they are also compared across

categories. Thus, hypothesis generation (relationship discovery) begins with the analysis

of initial observations. This process undergoes continuous refinement throughout the

data collection and analysis process, continuously feeding back into the process of

category coding. "As events are constantly compared with previous events, new

topological dimension, as well as new relationships, may be discovered," (Goetz &

LeCompte, 1981, p. 58). This means that each line, sentence, and paragraph segments of

the transcribed interviews, coupled with field notes, will be analyzed to determine what

codes fit the concepts suggested by the data. Each code will be constantly compared to

all other codes to determine differences, similarities, and thematic patterns. Analysis also

occurs as an explicit step in conceptually interpreting the data set as a whole, using

specific analytic strategies to transform the raw data into a new and coherent depiction of

the thing being studied. It is this intellectual conceptualizing process, which is both

complex and transformative, the data dictates meaningful findings that constitute the

heart of data analysis in qualitative research.

Thematic analysis, as suggested by van Manen (1990, p. 87), looks at the

narrative content of the participants' stories of their experiences. The goal is to preserve

the meaning, search for common or unique experiences surrounding expression of

emotion, with an eye towards simplification (van Manen, 1990, p. 87). I looked for

obvious themes that extended from the interview question to more emergent themes

detected when reviewing and transcribing each text. I reviewed and compared

similarities, differences, metaphors, phraseology, and so on (Seidman, 1998, p. 109). I

also recorded and wrote in the field notes my reactions to each interview (Seidman, 1998,

p. 100). I then explored the text as a whole, and sought overarching themes of

descriptive significance in which to capture essence (Polkinghorne, 1988, p. 163). I was

reminded of the fact that "good research is not generated by rigorous data alone… (but)

"going beyond" the data to develop ideas" (Coffey & Atkinson, 1996, p. 139).

The themes arising from these techniques were sorted and arranged until

commonalities or sequences emerge. This is somewhat of a spiraling, iterative, and

intuitive process (Creswell, 1998, p. 143) and is more connected with phenomenology

(Creswell, 1998, pp. 148-149). The final step was a synthesis of the themes into rich

meanings shared by all respondents. Sadala and Adorno (2001) indicate that this is the

> process where the researcher transforms participant's everyday
> expressions into expressions appropriate to the scientific discourse
> supporting the research. (p. 289)

Organizing and Storing Data

Organizing data in a rigorous, standardized way is essential to the validity and

security of the study. As in-depth interviews were recorded and then transcribed, they

were placed in a computer file that was backed up nightly. Prior to transcription, tapes

were labeled with date, time, location, and subject interview to prevent accidents of

recording over an interview. I made backup copies of the tapes and I stored them in a

separate location from the original tapes.

Field notes are also an important data storage method in qualitative research.

Because the human mind tends to forget quickly, field notes by the researcher are crucial

in qualitative research to retain data gathered (Lofland & Lofland, 1999). This implies

that the researcher must be disciplined to record, subsequent to each interview, as

comprehensively as possible, but without judgmental evaluation, for example

"What happened and what was involved? Who was involved? Where did the activities

occur? Why did an incident take place and how did it actually happen?" Field notes and

a wide range of information were recorded by hand in a special journal. Field notes were

then transcribed and word-processed. Field notes provided contextual information which

enhanced my understanding of the transcript.

Trustworthiness of the Data

It is critically important, within qualitative research, to provide checks and

balances to maintain acceptable standards of scientific inquiry. The need for rigorous

data collection and analytic methods must be addressed within the field of educational

research. It is imperative to have a systematic approach for the various stages involved in

research design and data analysis, even though the research itself is carried out against an

ever-changing backdrop. The procedures for data collection and data analysis, which I

presented earlier, included several elements that increase the trustworthiness of research

findings. The question of trustworthiness essentially asks: To what extent can we place

confidence in the outcomes of the study? Do we believe what the researcher has

reported? I know that a richly detailed report is an essential requirement for qualitative

researchers who, as a group, have been criticized for being unclear about research

methodology. By seeking to make the research process transparent to the reader, I hoped

to increase the likelihood that readers will seriously consider this work as trustworthy.

Detailed information about purpose and methods, coupled with detailed descriptions has

given readers a basis for judging the credibility of my study as they look at the

procedures for data collection and analysis.

Qualitative research, with its distinctive approach to harnessing the analytical

potential of exceptions, allows a research question to be examined from various angles.

As Mays and Pope (2006) state, comprehensiveness may be a more realistic goal for

qualitative research than is internal validity. According to this approach, apparent

contradictions (or exceptions) do not pose a threat to researchers' explanations; they

merely provide further scope for refining theories. Ultimately, as Patton (1990) pointed

out, the validity and reliability of qualitative data depends to a great extent on the

methodological skill, sensitivity, and integrity of the researcher. The generation of useful

and credible qualitative findings occurs through observation and interviewing.

Mischler (1990) proposes that the ultimate test of the trustworthiness of a

qualitative study is whether we believe the findings strongly enough to act on them.

Mischler says, "the key issue becomes whether the relevant community of scientists

evaluates reported findings as sufficiently trustworthy to rely on them for their own work' (p. 417). In other words, is the researcher's study so compelling and filled with 'truth value' that others are willing to act on it outside the realm of social research? The research on women's ways of knowing by Belenky and her colleagues is an example of these larger criteria of trustworthiness (Belenky, Clinchy, Goldberger and Tarule, 1986).

<u>Ethical Considerations</u>

This study observed the code of ethics outlined in the *Ethical Standards of the American Educational Research Association* (AERA), which states: "A main objective of this code is to remind us, as educational researchers, that we should strive to protect (researched) populations, and to maintain the integrity of our research, or our research community, and all of those with whom we have professional relations" (AERA, 1992, p. 1). I also adhered to the regulations and guidelines prescribed by the University of Utah for the preparation of research dissertations through by the Institutional Review Board (IRB). Ethical considerations that qualitative researchers face are similar to the ethical problems that each of us must handle daily (Lofland & Lofland, 1995, p. 64)

Although bias may be difficult to avoid in qualitative research, I was sensitive in my language concerning the formulation of questions for the semistructured interview. Bias can be introduced by a variety of issues including the type of questions researchers ask, with whom they speak, and how they read social distinctions and social cues. The way that questions are asked, the behavior of interviewers and their background can certainly influence responses. In addition, the way that data are analyzed or presented can introduce bias (Gosling & Edwards, 1995, pp. 39-41). In seeking ways to minimize bias, it is important to include the careful setting of objectives and indicators, utilize the

triangulation of information, an access peer debriefing as well. Dimensions of social difference including race and class will generate significant results. Aggregating these views into an 'objective truth' may not be possible nor is it the goal of this research endeavor.

Each individual was given anonymity and assured that their information and stories would not be identifiable to them specifically. Each woman had a pseudonym to provide identity while maintaining anonymity (Patton, 2002). Basic demographic data was collected informally during the semistructured interview. When each interview commenced for the first time, I informed the participant of the study's purpose, I indicated that I would record each interview, and I told her that I would mention that a consent form had been used as part of this process (Creswell, 1998).

As a final methodological component for this study, I obtained a signed consent form from each of the interview participants. This important formality clarified with the research participants that they had certain rights in relationship to their role within the research process and stipulated my ethical constraints. As mentioned earlier, I gave pseudonyms to the women in the study but they agreed they would allow me to use quotes and personal anecdotes taken from their stories and narratives.

In order to ensure ethical research, I made use of an informed consent approved by IRB, Internal Review Board at the University of Utah. Based on Bailey's (1996, p. 11) recommended items, I will utilize the following to inform participants:

- That they are participating in research
- The purpose of the research (without stating the central research question)
- The procedures of the research
- The risk and benefits of the research
- The voluntary nature of research participation and that they may discontinue the research process at any point without recourse

Limitations of the Study

      The limitations of this study are inherent to qualitative designs and concerns threats to trustworthiness. A major threat to trustworthiness is respondents' biases as well as that of the researcher. As an example, respondents are sometimes prone to say what they think a researcher wants them to say and paint either positive or negative pictures of situations based on the tone, manner, and sense they have of the interviewer. As the primary researcher, I explained to the participants how the limitations of the study should be seen in relation to the findings and contributions of the study. Of course, much of this depended on the questions and how they were asked to the participants and the tone in which they are asked.

      The study was limited by various factors. The small sample size, design of the study, and the limited time period for analyzing these women across time prevented broad generalizations with regards to the economic and social outcomes of postsecondary education for women in welfare. These findings have contributed to our knowledge base regarding the experiences of women in Utah and their degree acquisition process. T he findings of this study indicated that the process is burdensome in terms of welfare bureaucracy but all of the mothers felt very positively about their college experience.

      Other limitations include the fact that I would have no way of knowing if participants withheld information or misremembered the past. Their attitudes, at the time of the interview, could have been influenced by a variety of factors. Generally, their recollections of past events seemed to be lucid and they had much to say and contribute. They expressed that they all liked being a part of something larger with this study.

      While the data gathered in these interviews is clustered into numerous patterns and themes, as a researcher, although individual interviews may have been saturated

(Seidman, 1998, p. 48), there was always a new topic, or an experience to be revealed that I could have explored. I found that I did become caught up in their stories and I think about each of them often. I would love to learn and understand, as future research, how their career choices are working for them. Has education held the promise that one so fervently hopes, even in a difficult economic time?

Establishing Rapport and Trust with Respondents

The relationship between researcher and participant, when established appropriately, should be of mutual respect, joint sharing of purpose, and reciprocal learning (Lincoln & Guba, 1985a, p. 652). My objective was to establish a connection with the women of my study so as to appreciate and truly see the tapestry of their lives. By immersion in each life story over successive meetings, I hoped to weave a narrative of empathy, understanding, and appreciation of her journey. This approach allowed me temporarily to 'suspend' the traditional role of researcher as subject-matter expert. The goal was to enhance a bilateral verbal exchange that also reflected the each woman's story in her words, her phrasings, and her meanings and understand her process for her choice of right livelihood.

Within the context of feminist research, trustworthiness often derives from the comfort level between the researcher and the participants. "The aim of much feminist research has been to bring women in, that is, to find what has been ignored, censored, and suppressed, and to reveal both the diversity of actual women's lives and the ideological mechanisms that have made so many lives invisible" (DeVault, 1999, p. 30.) Due to the sensitive and personal issues that would arise in the telling of their stories, it was imperative to establish an atmosphere in which the participants felt understood,

respected, and appreciated. I encouraged these women to be honest and forthright and share their opinions, attitudes, and experiences, not craft and tailor what they thought I might want to hear. I validated their voice and acknowledged their pain when shared within this intimate setting. There were times when I did turn off the tape recorder because it seemed intrusive in the moment. Sometimes a woman needed to recompose herself or gather her thoughts. I did not want these moments to seem invasive in her personal space.

I would also rephrase or restate what they had said so as to show that I was engaged in active listening and that I had heard their story. I believe that these participants saw that my purpose was to provide the best possible interpretation of their information and their stories and we were traveling this inquiry path together hand-in-hand. In summary, I believe that I established an atmosphere of trust and we generally maintained a level of comfort in an environment of fruitfully learning together (Lincoln & Guba, 1985, p. 652).

In the next chapter, I report the findings from this study providing an introduction to the women of this research, the emerging themes from the study, and the various results related to this research. The stories presented are highlights of the experiences of women in welfare navigating through the tensions of the Department of Workforce Services, their respective academic institutions, and demands between home and campus.

For this research project, I interviewed seven women, whom I have named for the purposes of maintaining anonymity as Amelia, Nikki, Amy, Cynthia, Sally, Kathryn, and Tini. Generally, I asked each woman what fictional name she would like in this study and the names above are a result of her choice. My primary concern was that their stories,

narratives, and voices take center stage for the data analysis and interpretation. Each woman's experience was different and I entered this research with few preconceived notions of what these women might look like or what they might have experienced in their lives and background.

Conclusion

While the qualitative researcher searches for meaning to enhance a phenomenological understanding of the human condition, qualitative inquiry, in the hands of the critical theorist is about the reconstruction of social relations, rather than the construction of personal meaning. Critical theorists posit an objective world in which power, ideology, and control pervade human interactions, understandings, and identities. An objective reality of patriarchy or class struggle exists regardless of our willingness or ability to acknowledge its "false consciousness."

The expressed goals of feminist research are to empower women, take women's standpoint as the perspective and restructure power imbalances in the research relationship and society at large. Feminist critical analysis challenges the positivist assumptions on which most so-called gender-neutral or value-neutral policies exist. The ruling of *Work First* allowed policy elites and technocrats to mask biases and seemingly create plans seen as neutral and objective. This had perverse effects on women seeking higher education and showed how the interests of the state contradicted the needs and interests of women. The dominance and power of policymakers trumped interests of women because of their failure to consider the realities of gender.

In this chapter, I outlined my conceptual framework and framed phenomenological methods based on critical feminist lens. I kept a reflective journal,

used triangulation of data sources, participant feedback, and debriefing to insure trustworthiness. My methodology informed my strategies for data collection within the phenomenological framework. Qualitative research is an inquiry into the personal worlds of others that, if one is fortunate, becomes a journey into oneself.

I am eager to introduce you to these very interesting, lively, and amazing women as they provided a range of perspectives, attitudes, life experiences, values, educational ambitions, career goals, and family concerns. In illustrating these initial sketches of these women, I wanted to paint them in words, utilizing a kind of portraiture which underscores a compositional component to the interviewing. Although I am not an artist, as such I can paint with words and paper can become my canvas. I also wanted to enter into relationships with my "participants" that utilize qualities of empathetic regard, full and critical attention, and a thoughtful gaze. I also hoped to reveal the underside, the rough edges, and some of the dimensions that often go unrecognized by the participants themselves.

I attempted to emulate Sara Lawrence-Lightfoot who originated this concept in her award-winning book called *The Good High School* in 1983. As a social scientist Lightfoot wanted: "to develop a form of inquiry that would embrace many of the descriptive, aesthetic, and experiential dimensions that I had known as the artist's subject; that would combine science and art; that would be concerned with composition and design as well as description; that would depict motion and stopped time, history, and anticipated future" (p. 6). My hope for this next chapter was to create portraits that might inspire and surprise yet offer some new understandings and insights to viewers and readers. Similar to Lightfoot, my concern was how to translate the words, story images,

and life representations so as to share a sense of each. My hope was that these portraits or sketches might capture the "essence" if not the "likeness" of each woman.

These results come from semistructured interviews and I have often chosen the words or emblematic phrases I heard the participants utter, as a way of projecting their voice, personality, temperament, and way of speaking. Their utterances describe their experiences while participating in higher education and dealing with the Department of Workforce Services (DWS) to maintain cash assistance through the Family Employment Program (FEP). The first three women were current students at Salt Lake Community College and the other four students were women at the University of Utah who attended or recently completed their degree at the University of Utah. These interviews occurred over a period of about 16 months. Each woman received a check for one hundred dollars for their time and consideration at the conclusion of three interviews.

In order to provide very brief demographics of these participants, two of the women were Polynesian (Tongan and Samoan), one Navajo and four were Caucasian. Ages ranged from the youngest at 27 to the oldest at 50. These seven participants shared three main commonalities: (a) gender, (b) a desire to seek greater financial stability through education, and (c) participation in FEP or Family Employment Program through the Department of Work Force Services.

CHAPTER IV

NARRATIVE AND STORIES OF SEVEN WOMEN

The test of our progress is not whether we add more to the abundance of
those who have much need; it is whether we provide enough for those who
have too little. (Franklin. D. Roosevelt)

In this chapter I offer an overview of the women that participated in this study. I

deemed it important, as a qualitative researcher, that these women reveal their stories in

their voices, from our conversational interviews. Therefore, Chapter IV is solely

concerned with the stories these women related about their lives, their welfare

experiences, their academic experiences, and other life experiences that they narrated

during our time together. I have tried to paint a portrait of each of these women and I

offer a brief vignette as each described the salient life episodes emerging from my

questions. Their narratives speak about poverty, caseworkers, and various supports or

lack thereof respective to their academic institutions. They discuss their hopes and

dreams and the promise of higher education. The stories highlight the experiences of

women in welfare navigating through the tensions of the DWF, their respective academic

institution, and demands between home, work, and campus.

For this research project, I interviewed seven women, whom I have named for the

purposes of maintaining anonymity as Amelia, Nikki, Amy, Cynthia, Sally, Katherine

and Tini. Four of these women chose their own pseudonym. The captions, after the

name of each participant, come from a statement that I heard each of them utter, as

defining a major experience in their lives, or reflecting a family tagline dubbed from childhood, or indicating some essence that they articulated. The rationale of each caption is provided as you read each story about these seven women. Two of the women were Polynesian (Tongan and Samoan), one Navajo, and four were Caucasian. Ages ranged from the youngest at 27 to the oldest at 50. These seven participants shared three main commonalities: (a) gender, (b) a desire to seek greater financial stability through education, and (c) participation in the Family Employment Program (FEP) through the Department of Work Force Services.

Three of these women attended Salt Lake Community College and four attended the University of Utah. These stories are heartfelt, but not necessarily unique. These are representative samples of the experiences of poor women in higher education, who define their struggles as they both resist and comply with educational and public policy. My primary concern was that their stories, narratives, and voices take center stage for the data analysis and interpretation. Each woman's experience was different, and I entered this research with few preconceived notions of what women in welfare might look like or what they might have experienced in their lives and background. It is now time for each woman to take center stage.

<u>A Trio from Salt Lake Community College (SLCC)</u>

<u>Amelia—"The Pretty One"</u>

Amelia is lively, energetic, and stunning with her jet Black hair, fair skin, piercing blue eyes and petit frame. She commented that her looks are somewhat typical of individuals with a strong Welsh ancestry. Amelia has two older sisters and she is close to them as well as both her parents, although her mother and father have been divorced

since Amelia was in junior high school. Amelia told me that her mother abandoned her father when she became involved with a wealthy émigré, who owned a number of businesses in the area. He set her up in a house and has supported her for 20 years or more. Needless to say, this caused an enormous disruption in the family that still has not completely healed even after all these years.

Amelia was never encouraged to pursue higher education or anything beyond high school. The message she received, stemming principally from her father, was a most unusual parental message. Amelia's father told his three daughters that college was not necessary for them. Since they were already born both "clever" and "naturally smart" they did not need a college degree. They had innate gifts and talents and each was encouraged to utilize these God-given gifts and then prosper in the world. College was for more conventional individuals who had fewer natural abilities and resources. Those people were the ones who would benefit from a traditional college degree to generate a career and move forward in their professions. The family additionally dubbed each of the daughters with catchphrases and Amelia was known as "The Pretty One," her older sister became "The Smart One," and the younger one, with a strong artistic bent, was "The Trouble Maker."

Amelia went to work immediately after graduation from high school. She worked for a number of years in a jewelry store (owned by her mother's lover) and earned $25,000 a year or more in sales and management. During this period she bought a house with one of her sisters and had a fairly comfortable life. In 2008, the jewelry store closed after the economic collapse and Amelia realized that she had very limited work skills, other than retail and customer service. She had grown tired of this kind of work and

desired a different economic life. She began to rethink and question some of those earlier parental messages that had shaped some of her early life choices and decisions. She understood that the world was changing and that she too must learn more about computers, software systems, programs and applications to move forward in an increasingly competitive environment.

During the final years that Amelia was still in the jewelry business, she became involved in a relationship that she believed would progress towards marriage. She had been engaged for over a year when she became pregnant. Amelia never married the father of her child, although she intended to early in the relationship. She was 35 when she gave birth to her son, 4 years ago. Originally, she wasn't concerned about the pregnancy and perhaps having a child out of wedlock, because she had planned to spend her life with this person. Gradually, Amelia began to notice things about her fiancé and over time she saw a totally different person emerge than the one she first knew. Her fiancé began to tell a lot of lies about work, people, his whereabouts and time away from the home. He also became addicted to oxycontin. He stole from Amelia and her family and friends to supply money to support his habit. He took an expensive leather jacket from her and a strand of pearls that she had purchased from her days in the jewelry shop. When he began to use drugs recreationally at home, Amelia asked him to leave. She did not want this kind of environment surrounding her son and she did not want her son to see his father when he was in an altered state.

It became painfully obvious to Amelia that, as an addict, this person would not be able to provide support or financial assistance for her or their child. This catapulted Amelia into the arms of the DWS, where she applied for welfare assistance (FEP) and

food stamps. After a period of time, Amelia went to court to have the father's parental rights revoked and the ex-fiancé signed over full custody to her. In 2009 he disappeared, and no friends or family know of his whereabouts. Amelia thinks that there is a strong possibility that he may have over-dosed and died.

Amelia was in the final year of a 2-year program at SLCC, where she was studying to become a paralegal. Her graduation date was May 2011, completing a 2-year Associate of Applied Science degree. Her paralegal program was an ABA (American Bar Association) approved program. She anticipated that she would find a great job with a law firm after graduation. Originally she considered becoming a dental assistant, but ultimately decided against that career path. Her son is now 4, and Amelia has received help from her both parents: her mother has helped with childcare and her father has paid her mortgage. Amelia has been grateful that she has had such extensive family support to provide loving caretaking of her son. Occasionally, she has used the Eccles Lab at Salt Lake Community College, which is a daycare center.

In working with the DWF, Amelia indicated that she had to "sell" her caseworker on her choice of a paralegal career. The caseworker insisted that Amelia research future employment projections and future demand for paralegals, including average annual salaries in Salt Lake City and most probable employers. With her degree, Amelia anticipated an entry-level salary of about $32,000 a year. The median income for paralegals in Salt Lake is $40,000 but some experienced paralegals, working in profitable law firms, are making upwards of $75,000.

Amelia has credited much of her success and being able to move forward with paralegal studies to her counselor and caseworker at the DWF, whom she has described

as "amazing, supportive, and very helpful." Amelia has been on FEP, food stamps and some childcare through the Eccles Lab at Salt Lake Community College. The Eccles Lab provides money to pay for childcare tuition. Amelia has taken out Pell grants and a variety of student loans. She owns her car, so her FEP payments go towards insurance, phone, gas and electricity. She has participated in a program sponsored by Questar Gas for low-income individuals, which provides her with some assistance in covering her heating fuel costs.

During her first year at SLCC, Amelia took various general courses including English 1010 and Math 1010. She has also taken courses on Interpersonal Communications and Public Speaking. Amelia was delighted and proud to say that she earned A's for nearly every class and has a 3.9 GPA. The primary focus of her second-year of studies included research, writing briefs, and understanding court procedures.

All of the student single mothers I interviewed were great at educating me on the various nuances of FEP, and each woman quickly learned the various entitlements relative to their situation. Amelia instructed me that there is no childcare available on FEP unless you work. That is the mandate---no work, no childcare. School counts for 10 hours but she must fill another 20 hours of actual work or community service. DWS has a variety of fall-back organizations and nonprofit agencies that can provide work on an ad hoc basis. Amelia has received about $400 a month for her 80 hours of work per month. She explained: "If you do the math, this is five dollars per hour and this amount hasn't increased since 1996." If Amelia were to purchase a semester of childcare through the Eccles Center at Salt Lake Community College, it would cost her $700 per semester. After her first year on the FEP 2-year program, Amelia's caseworker informed her that

her work requirement was increased to 30 hours a week. So to be able to remain in the program she would be required to work another 10 hours per week. This was because her son turned 5 and it was assumed that he would be in school. Amelia was very angry when she heard this, and she wondered why this had not been spelled out to her initially when she signed up for the 2-year paralegal degree authorized by her caseworker. Twelve hours of classroom time will count towards the 30 hours but for her last year she needs to work 18 hours a week. What she sees as ironic was that if she worked, the State of Utah would pick up the childcare costs, which are expensive, but they would not let her stay home and take care of her 4-year-old son. Amelia described herself as an "older mother" who breast fed her son for 2 years. She has had a very tight bond with him and on a philosophical basis she does not really approve of a variety of different caregivers and the disruption that this might cause to his life.

During the summer of 2009, as required by her caseworker and FEP compliance, Amelia worked full time during the period when there were no classes at SLCC. In August, when the temperatures soared to just under 100 degrees, Amelia picked weeds from a Blacktop driveway at the Academy of Performing Arts for a 2-week period. This fulfilled her requirement of "community service" in lieu of an actual job and this enabled her to receive a cash payment of $328 per month. In spite of this sort of annoying labor, Amelia has very positive words for the woman who coordinated this community service work.

When I met with Amelia throughout the month of July 2010, she told me that she had made the decision to stop FEP payments for her final year at SLCC.   She felt the money was too little and the demand too great for her to leave her son and work in menial

and unproductive jobs. Without the support of her mother, Amelia would probably have had to quit school because of her attitude about others watching her child and not wanting him to spend day-after-day in a daycare facility. She will continue to receive food stamps and Medicaid. Amelia has found it challenging to finance her education because there is a catch inherent in financial aid. If she takes a Pell Grant then she will make too much money for FEP. In hindsight, she wished that she had not "messed" with FEP as the paperwork is onerous and meetings with her caseworker occupy a fair amount of time. Initially, Amelia waited 3 months before receiving a penny of FEP because they had to complete a background check. She commenced the paperwork in February 2009 and received her first FEP payments in June of 2009. To qualify for FEP, one cannot have over a certain amount of money or assets.

Amelia is resourceful around the home and performs all maintenance projects such as painting, minor plumbing issues, lawn mowing, and other tasks as needed. With laundry chores, grocery shopping, and studying, Amelia wants to spend the remainder of her time with her son. She mentioned that for now they have no money for movies or events out but they utilize free things and frequent the nearby public parks. Amelia also dedicates a great deal of time to read to her son. Although her father was not originally supportive of her going back to school, he is now. He sees how Amelia is flourishing, that she is goal-driven, and that she wants to provide economically for herself and her son. And he is also extremely proud of her high GPA.

Nikki—"I Don't Trust Systems"

"I don't trust systems, I only trust people." This was a theme and phrase that Nikki echoed over and over again during our time together, and it became a mantra-like

phrase that I identified with her. She announced that in her life she had consistently been hurt by systems and bureaucratic institutions. She has no trust in government or government programs. She only believes in people. I found this to be a fascinating statement as she really learned the ins-and-outs of the FEP program and how to leverage opportunities unknown by many of the other participants. She mastered understanding of both the federal and state regulations surrounding welfare and she did so by fulfilling her work compliance.

Nikki told me that she became very savvy in understanding the functioning, opportunities, benefits, and capabilities of the FEP system because she worked for DWS. To fulfill her work component for FEP compliance, her caseworker arranged for her to perform office work in one of the DWS centers, which included filing, housekeeping, and improving certain operational functions. As she toiled, she asked a lot of questions about the policy and procedures and became very knowledgeable. She filled in a lot of gaps for me about some of the arcane processes and regulations of fulfilling mandates with DWF to remain in compliance. Falling out of compliance means an immediate truncation of benefits.

Her caseworker, after she had proved herself, took Nikki under her wing and mentored her in a very personal and individual way. Nikki indicated that this made a big difference in improving her sense of self because someone believed in her abilities and trusted her. Initially, Nikki had to prove that she could comply with all the necessary paperwork for DWS and turn it all in on time, correctly done. Her caseworker acknowledged Nikki's work ethic, intelligence, and dependability and encouraged her to go to school to advance her career prospects. According to Nikki, she had been 'tested'

by her caseworker and she had passed her caseworker's rigid requirements. This proved

to the caseworker and to Nikki that she was a good candidate for higher education. This

vetting process was perceived to be a strong indicator that Nikki could handle the rigors

of academic learning as her work ethic, values, and ability to follow directions was

faultless. After much research, and with the approval of her caseworker, Nikki chose a 2-

year program at Salt Lake Community College in accounting. She will graduate with her

Associates in Accounting in the spring of 2011 at age 28. Nikki didn't actually even

graduate from high school until she was 24, and that was from an adult high school

program.

I would like to cite one example of Nikki's bureaucratic knowledge of the DWS

and FEP that she discovered though scrutiny and observation. She learned that

caseworkers are allowed to authorize expenditures above and beyond the cash payment,

when something was deemed as 'necessary.' Clothing for a job, particularly an office-

type job, was seen as necessary and in this case a caseworker could authorize additional

money. Nikki needed some business casual clothes for the workplace and she had

nothing sartorially acceptable. She phoned her caseworker requesting additional money,

and within 20 minutes she received an additional $100 on her Horizon card for Nikki to

make the purchase. Nikki said that she was at Kohl's when she made the call and was

able to purchase some new clothes for work without delay. Nikki explained some other

nuances of the system to me. For example, if a woman has a child under the age of 5, she

only needs to work 20 hours a week to comply with FEP. However, if a woman chose to

work 32 hour a week, she could receive another $60 dollars per month upping the total to

$498. Nikki indicated that many of the women she met in the welfare system are living

in Section 8 Housing, which is paid for by the State of Utah or funded by the federal government. Nikki had a deep understanding of the complexities and nuances of food stamps, Section 8 Housing, FEP, disability payments, and other bureaucratic procedures and entitlements.

Nikki is rather shy and somewhat introverted but seemed to enjoy talking to me about various stories and key incidents in her life. She found it interesting that a stranger, such as I, would take such an interest in her background and would want to know so much about her ideas, thinking, hopes, and aspirations. Although she never spoke of abuse, physical or emotional, she had a quality of a bruised human being. At one of our meetings, she sadly told me that she had always felt stupid because in high school the message she had received was that she was a "write-off," or one of the kids that wasn't going to make it. She was not wild and crazy, as were some of her friends, yet what was communicated to her was that "I wasn't supposed to succeed. You know, that you're disposable? Some of us just got lost in the shuffle."

Nikki's parents divorced when she was fairly young, and she appears to have a very close connection to her mother but not her father. Her mother's residence has an additional small house on the property and Nikki lives there with her two children. For the time being she only has to pay her mother $300 a month in rent. Nikki's mother also provides frequent childcare for her son and a daughter. Nikki said:

> It takes diligence, perseverance and tenacity to get on the various federal
> and state programs that are available. These programs are not for the
> fainthearted and one has to be willing to spend a fair amount of time
> completing paperwork each month.

Nikki's mother utilized food stamps when she was growing up and she indicated that she believes some of her family issues are generational. Nikki proclaimed rather proudly that

she had been on her own since she was 18. "I had to learn to carry myself," she told me. Nikki has participated in a federal "work/study" program at SLCC to fulfill her mandated weekly hours.

Another childhood message that Nikki received from both parents was that "I was not meant for college. College may be right for some individuals, but not for everyone." The message that she internalized was that they believed she wasn't smart enough to go to college. Nikki has received straight A's in her accounting classes. Earlier in her life Nikki wanted to be a nun and perform painting restoration for religious art. She still speaks wistfully about that career as she would have loved to work in museums all over the world doing high-level paint restoration of old masters' paintings.

Nikki also mentioned that her parents never spent money on books so her childhood was bereft of them. The books they had in the home belonged to her mother and she wouldn't let her three daughters look at them. Nikki mentioned:

> The books we did have were my moms and we weren't allowed to touch them or look at them. So now I have . . . I love books and I always have. They're everywhere at my house. You're tripping over them all over the place and the kids' books, and they're on low shelves so that the kids can reach them. They can read through them as they want to. My youngest will sit for hours and just go through books and more books. She carries around a math book. And I read to them as much as I can.

Amy--"A League of Her Own"

Amy's story is a story of homelessness, poverty, sheer will and perseverance, and deep-level sacrificing for her three children. It is a story of anguish and personal embarrassment, as Amy described it, as a divorced single-parent without spousal or child support. "I was forced to the brink where the four of us lived in our car for an extended period." It is a story of tenacity and humor as Amy refused to become bitter or blame

others, but saw deep failure in some of the government systems and agencies designed to prevent families from falling through the cracks. Amy experienced the most extreme poverty of any of the women of this study and that is why I gave her the tagline: A league of her own.

Amy's story is one of poverty in America where the apotheosis of the political dialect is 'family values.' She questioned: "Which families and whose families get to represent those family values?" Here is the email that Amy sent me, when she heard about my study at SLCC and wanted me to consider having her as a participant:

> I was on welfare getting food stamps, cash assist, but right now I am over poverty by about $35.00 a month. I still get Medicaid and Medicare. (I am on disability while undergoing chemo.) I am the single parent of 3 amazing children. Together we have dealt with all my treatments, homelessness (when we had to choose either rent or chemo after I lost insurance.) One of my greatest adventures has been adding school to all of this. My children are older so daycare is not an issue. My greatest challenge is in finding confidence to keep trying. I am usually older than anyone in class including my professors. I had not done math in 30 years when I had to learn how to factor a polynomial. Sometimes I feel a lifetime away from my "peers." Sometimes I feel rusty. These "pity moments" have to be limited. My children are depending on me. . . . Anyway I do not know if I qualify to be interviewed. I am including a couple of papers I have written which might help you to know me better. Anyway, good luck with such an ambitious project. Hope all goes well.

Thus began my amazing journey with Amy. Amy speaks in a soft-throaty way. In another career, she could have been a radio broadcaster as her speech and diction are perfect and her narrative compelling. Amy writes as well as she speaks. She offered me some eight essays that describe her foray into poverty, homelessness, cheap, carbohydrate-laden meals, and inexpensive frozen burritos. To this day her children refuse to eat burritos because they bring back memories of their compromised living, homelessness, and poverty.

I first met Amy at SLCC Redwood Campus in August 2010. She parked her large Black van in the handicapped parking and her daughter, who is also enrolled at SLCC, accompanied her. Amy was the oldest of the women that I interviewed and has three children: Noah 20, Anna 22, and Michael 27. All three children live with her. Her 27-year-old son is handicapped due to some bad insulin he took for his diabetes a number of years ago. Amy is completing her generals at SLCC and hopes to eventually become certified as a teacher's aide or teacher. Her daughter was studying accounting and will transfer to the University of Utah after she finishes her associate's degree. Her daughter appears to be quite smart and is good at calculus and Japanese. Her younger son is a whiz at digital engineering, math, and calculus and he also attends SLCC. In 2007 she told herself: "I too have to go to college." She had to face the logistics of getting to school, where to park, how to maneuver to classes (she walks with a cane and a limp). "It became so much easier when I learned of the Disability Resource Center (DRC)."

Amy was diagnosed with lupus in 1996 and takes chemo therapy on a weekly basis to suppress certain aspects of the disease. She indicated that she feels "crappy" for a couple of days after the therapy, which was scheduled for every Friday. Amy lamented and echoed to me during the several times we were together: "I can't give my children what they need." She spoke often of dying. Amy has received disability payments because of the lupus but she was on FEP for a number of years, which qualified her for this study. Her disability income has generated $8,300 per year and her 27-year-old son, who is also on disability, receives $6,000. This family of four lives on $14,300 per year, significantly below the poverty line. Amy and her three children clean office buildings after hours and this has helped to supplement their meager income. Previously, they had

worked these janitorial duties six nights a week, which amounted to 16 hours per week. This generated about $500 a month in income, which they earmarked for their monthly grocery bill. They have now cut back to weekends only, because their studying and grades suffered with so much night work. With reduced hours, they can study every night and work on the weekends. Amy was adamant in that she did not want to cost her children their schooling by working nights and becoming too exhausted for their real purpose, which is to get a college degree. Weekend work has provided about $200 a month, thus their food budget has suffered as well. "As we no longer qualify for food stamps, our nutritional needs have been compromised," indicated Amy. She explained: "Even when we were on FEP, food stamps were always irregular as they were on again or off again kind of ordeal. If I received more money in one category, it might cut our food stamp allocation," she rued.

When Amy has been too exhausted to work, or her lupus has flared up, the kids work and carry-on without her. Amy has been trying to remedy some previous bad grades so that she can qualify for financial aid. She told me that she has learned things the hard way at SLCC. She had not really known about choosing classes, counseling, disability services, and other programs for students. She has been delighted and surprised that there is so much help available for the floundering through these various support systems at SLCC. However, with three of them in school now, she has a debt of five thousand dollars. For a variety of reasons, she had not wanted her children to assume this debt. She expressed significant guilt over the period of time that they were homeless and she exclaimed that "they should not have to pay for her financial problems." Amy has received some tuition assistance for school through vocational rehab due to her

disability. However, when she receives this assistance she has to choose: will it go for tuition or books? There is not enough to cover both expenses. Amy purchased a 1989 Toyota Camry for $50 for her daughter, so that she can drive herself to school and have some independence from Amy's needs.

Amy was married for 11 years to a husband that "was impulsive and difficult." His ideal of a wife "was a woman that cleaned, cooked, and took care of the children." He worked for many years as a military officer and they lived a relatively comfortable life, although they moved frequently. After a 10-year military career with great benefits, medical insurance, and a retirement plan, he abruptly left to make 'millions' with Amway. When Amy challenged him on the prudence of this decision he complained: "You are not supporting my dream." When Amy was diagnosed with lupus, her former husband saw her as a burden. She could not clean, cook, and take care of the children and some things went undone. And he referred to the son who received bad insulin, 'as a defective child.' Amy's husband immediately remarried after their divorce was final. He has sired six children by his second wife and that is where he has devoted all of his time, to the "new" family. His avoidance of contact with his "old" family has created some psychological challenges for the children. Amy's three children feel completely abandoned by him. Because of this ordeal, Amy claimed that she is "done with marriage!"

After Amy was diagnosed with lupus, she suffered an additional complication related to this autoimmune disorder, that of 'chronic fatigue syndrome' (CFS). During much of this time, she could not work and she was chronically exhausted and could not pay the mortgage. As a consequence she eventually lost her house. Prior to losing the

home, when she could work she held two jobs: one at Kmart and another at a 7-Eleven to try to save the house. If she chose to work weekends, where there was a favorable pay differential, she couldn't afford the daycare costs as she had no child support. It was difficult to afford insulin and shots for herself and her son without insurance to cover the costs: "You can't purchase quality drugs on a K-mart income," Amy stated.

Amy and her three children were homeless for about 18 months and lived in the family car. She hid this fact from the DWF: "Don't proclaim your own homelessness to DWS or they will take your children." Although Amy and her oldest child at the time would have been eligible to stay in a shelter, the two younger children would not have been allowed there. Amy was not going to leave the two younger ones in the car while she and her older son slept in the shelter.

During this homeless period, Amy insisted that her children should still attend school. They studied by flashlight in the evenings and by the dome light of the car. They often heated frozen burritos on the car radiator. Some of the teachers seemed to be aware that they were homeless and were kind to them; others were punitive. Amy said: "One teacher made a big 'stink' and insisted that the children be tested for lice once a week." During this homeless period, Amy purchased a year's membership at the Murray Recreation Center, so that they could take showers on a regular basis. She was once told, in a very derogatory tone, when she was 15 minutes late picking up one of her kids from Butler Junior High: "We are not your daycare center."

Her son, who suffered the consequences from a coma induced state from some bad insulin, attended a junior high for handicapped children who suffered from cognitive issues. It permanently affected his ability to think and read. The school was some

distance from where they lived and it was difficult for Amy to make the trek every day with her increasing health issues. Her son appealed to the principal of the school and said that he believed that he too was entitled to be picked up by the special bus for transporting handicapped children. Only at that point did the principal comply with this request as these requests had been ignored when Amy asked for help.

As part of a special handicapped program, her son was hired at Wendy's and often worked 8 hours a day. After he had worked at Wendy's for about a month, Amy happened to scrutinize his W-2 and realized that he was only being paid for four hours of his shift each day, instead of the 8 hours he actually worked. Amy complained to the manager that he had taken advantage of her son's inability to do math and had deliberately short-changed him. His response was: "I took a chance on hiring a son like yours."

One friendly teacher suggested that Amy's children should study music like the other kids and she sourced some free instruments for each of them. Her daughter was offered the string bass, which was difficult to accommodate in a car; the car that was their home on wheels crowded with kids, crammed with food, household supplies, clothing, and school books. Finally, a friend allowed them to store the large, bulky instrument at her home and would allow practice sessions on weekends.

Amy reflected somberly on this period of homelessness and sighed: "My illness made us homeless." She still feels intense guilt about this difficult period of time that has created unpleasant childhood memories and emotional distress for her children. Eventually, Amy learned of a support group called Interfaith Hospitality, which was run

by a series of churches and provided a comfortable place to sleep within the church, a place to take daily showers and receive warm nourishing food.

Amy grew up as a child of a military man as her father was in the armed forces. She graduated from Brighton High in Salt Lake City, but her earlier years were also spent living in various places including Japan. She came from a family of eight children and she described her father as "abusive, bigoted, and a fundamentalist Mormon." She desperately wanted to get out of the house to be removed from his "wrath and ire." She claimed that she married the first guy that crossed her path, but he turned out to be an "abusive bastard" too. She divorced him and later married the father of her three children.

Amy utilized a number of programs after her divorce in 1996 because child support was erratic and intermittent. She was on FEP and also going through the process of trying to recover child support for her three children, which her husband had failed to pay for years. At that time her children were 13, 9, and 7, and she received cash assistance and food stamps. The State of Utah went after her ex-husband through the Office of Recovery Services (ORS). He was deeply in arrears and years had gone by without his paying any support to the family. Finally, ORS was able to collect five thousand dollars, which was transferred suddenly to Amy's checking account. Amy was then punished for fraud by FEP for cheating and lying about this money that had suddenly appeared in her bank. They scolded her and said: "Do you realize the seriousness of this crime?" DWF stripped Amy of food stamps and FEP assistance and told her that she would *never* be eligible again. She tried to explain that she had no idea that this collection was imminent but there was simply no way she could reason with

them. Health insurance was also tied to food stamp qualification. "If you didn't get food stamps, you didn't get insurance," said Amy. After this nightmare, Amy was garnished for food stamps and the State of Utah took 50% of her child support payout before taxes. Amy told me "this was the absolute nadir of our lives and at that point we all moved into our family car."

"Coming from behind it's hard to get ahead," repeated Amy many times to me. Amy also commented that she progressed, so to speak, from an indifferent husband to escalating difficulties with her siblings here in Salt Lake. Her brother Mario attempted to murder her son, by running him over with a van. This was due to a fundamentalist religious belief, which is explained in the religion section of Chapter V. The police put a restraining order on her brother and placed the family in protective custody at the South Valley Sanctuary, where she and the kids were safe. Amy remembered: "It was a wonderful place and we stayed there for one month. They had nice beds, hot showers, warm food and our lives started to turn around." However, at one point she was almost evicted from South Valley Sanctuary for missing a required class on "How to apply for a job." The reason Amy missed the class was because she was already working. **"These kinds of ironies institutionalize obedience at the expense of logic," she opined. After 30 days they moved to Family Promise, which was formerly called Interfaith Hospitality. There she learned to create a budget and deal with some of her issues. She was counseled that she would always be poor unless she materially changed her circumstances. She was encouraged to get an education. "Amy, you have to change if you want change," instructed the former director of Interfaith Hospitality. "When you are homeless, you are never safe. If you can handle homelessness, you can handle college." The director asked

Amy if she liked being on welfare. Amy immediately said: "No." "Good," said the director, "because if you like it, I can't help you." And so Interfaith helped move Amy forward with a dream and a plan. Amy told me: "With homelessness, vomit permeates your soul."

Four years ago, Amy and her family qualified for special housing in "Life Start Village" in Midvale, Utah. This is a federal rent-to-own facility, where the family has a three bedroom townhouse at $540 per month, a cost well below market value. She explained that the theory behind this low rate is that while you are saving money on rent, you are supposed to squirrel away the rent money that you would normally spend, so that you have the money to purchase outright at a later date. The contract has stipulated that there is a rental period for 15 years at this discounted price; then the unit must be purchased or vacated.

LifeStart Village is a three-phase self-sufficiency training and housing program for single mothers with children. In 2005, through the U.S. Department of Housing and Urban Development, it won the Door Knocker Award. In Phase I, or co-housing, single women and their children live in small, private suites connected to larger common areas. Women are required to participate in a rigorous program of self-sufficiency including skills development, sharing responsibility for cleaning and maintaining the common areas, planning, preparing, and eating meals as a group. They teach the women how to make a household budget, they provide classes on parenting, and theoretically it allows single-parent families to heal and then qualify for low-income housing. Amy found it invasive and humiliating.

After graduating from Phase I, women may advance to self-sufficient townhomes or cottages (Phase II) where they are responsible for all their own expenses and ultimately have the opportunity for homeownership in a twin home (Phase III) (Deseret News, March 11, 2005). So Amy proved herself in Phase I and advanced to Phase II and told me:

> We moved into this townhouse in 2003 and the first two or three years my sole focus was on not losing the house. My first priority was to have an address and a place to live. The kid's grades suffered when we were homeless. We didn't own a computer and it was difficult for them to manage to get their papers in. School work was difficult and the kids needed counseling as well.

<u>A Foursome from the University of Utah</u>

<u>Cynthia—"Persevering—with Great Zest"</u>

All of my appointments with Cynthia took place in my office at the University of Utah as she was on campus at least one day a week during the summer of 2010. Cynthia, at age 28, was the youngest of the women that I interviewed. She is Samoan and belongs to a tightly-knit extended family that includes 14 immediate family members in Salt Lake. Her mother and father were both college educated and her father is an engineer who works for the federal government. Cynthia started working at age 16 and according to her: "I have pretty much always worked." She has held a variety of different positions in retail stores, call centers, and has had a stint serving ice cream. She indicated fearlessness about working and has been willing to do just about anything to earn money. She actively sought work during the time that we met during the summer as she had no classes. Cynthia is animated, projects great vitality, and clearly has a love of life, love of family, and deepest joy with her daughter.

Because her parents are college-educated, they expected Cynthia to go to college. She started at Snow College in Ephraim, Utah a number of years ago, primarily she says: "to please her parents." "There was no option; I had to go to college." She did not thrive at Snow College and dropped out after 2 years. During that time she held a series of odd jobs and in 2005 she met the father of her child. They dated and she became pregnant. Cynthia said she only had sex once with this boyfriend. She realized that he was too immature to be a father and he quickly abandoned their relationship before the baby was born. She understood, with or without marriage, her family would be very supportive of her and her child.

Encouraged by her family she went on FEP assistance from 2005 to 2006 and this included food stamps. To fulfill her work requirement she worked in the post office and her mother and extended family members cared for her daughter. Her daughter qualified for Medicaid until she was 13 months old and then entered a CHIP program after President Obama was elected. Cynthia came to the conclusion, that as a mother, she would need a college education to provide long-term support for herself and her child. Both her family and her caseworker at DWS encouraged her to finish her degree, which had languished since her days at Snow College. With her two previous undergraduate years and some additional classes under her belt at the U, she was inspired by a teacher in the College of Social Work and declared social work as her major. Her casework at DWS supported her decision to pursue a bachelor's degree. Cynthia's projected graduation was May, 2011. "My dream is to get a degree in higher education and graduate and just keep moving forward." Prior to attending the university, Cynthia

indicated that she was a bit of a recluse and kept to herself. Now, "I've met a lot of new people and made a lot of new friends."

Cynthia's Samoan and Polynesian culture is her lifeblood and she is active in the affairs of the South Pacific Islander Community. At the University of Utah she joined a social group for Pacific Islanders and she claimed: "this has made a huge contribution to my sense of belonging at the U of U and feeling comfortable on campus." Our meetings coincided with her once a week foray to campus for these meetings with other Pacific Islanders.

Cynthia is soft spoken, laughs easily, and appears to be mature and grounded. She wants to "give back" to her community and make a contribution to the lives of others.   She sees that her native community has emotional problems, as do other communities, but their fierce sense of pride sometimes has them disavow problems or emotional issues and needs. "They are embarrassed to ask for help. As a professional in the mental healthcare field, I believe I can bridge the gap to my people because they see me as a member of the same community."

Since Cynthia considered the father of her baby completely disinterested and unavailable, she pressured him for over a year to give up all parental rights. He finally agreed and signed the papers releasing any claim, rights or access to the child. Her caseworker at DWS said that she needed to appoint a legal guardian for her daughter, in case something happened to her. Instead of appointing a legal guardian, that would be proxy for her should she die before her daughter was of legal age, she made the decision to have her parents adopt her daughter. This ended up costing the family between four and five thousand dollars in legal expenses. What she had not fully anticipated was that

once her daughter was adopted, Cynthia would no longer receive FEP funds because she would not be eligible without a dependent child. Her final month of FEP funds, just before the adoption was finalized, was August 2010. She will remain eligible for food stamps due to her income level. Cynthia indicated that this transaction had changed nothing for her: "Nothing has changed. My daughter lives with me and I am her mother." The entire extended family lives together in one large house. However, Cynthia and her daughter have a separate basement apartment.

Perhaps because she was the youngest in the group, Cynthia seemed the least introspective of all of these participants. She dutifully answered all my questions and was very willing to meet. She indicated that the father of her child had been somewhat abusive, but she said "I was smart enough to exit that relationship early on." My sense is that because she has the loving support of this big extended family, she feels confident and secure as she moves forward.   She had previously indicated to me that she had suffered from depression and gained a lot of weight over issues surrounding single parenthood. She was working on those issues.

Sally—"The Watcher; The independent One"

Sally is a complex, complicated and brooding person. Not even she would describe herself as easy-going. She answered all of my questions in a ruminative, reflective, and pensive way. She was very emotional during some of the interviews, when painful issues in her past arose in our conversations. Sally told me that she deals with her issues and struggles on a daily basis, so she can be more centered and grounded. As the youngest of four, Sally indicated that she was quiet but silently watched the

others. She has always shown remarkable independence so my tagline for Sally is "the watcher; the independent one."

Sally grew up on the east coast and both of her parents had master's degrees. She was raised with money and privilege and financial concerns were never really an issue in her childhood home. However, other issues loomed large. When Sally was in first grade her mother returned to work so they then became a two-income family. All four daughters knew, throughout their childhood, that they were expected to go to and graduate from college. "My parents were intellectuals and all four of us were named for characters in novel," Sally explained. Strangely, Sally was given a male name as her parents were not expecting another girl. She legally changed her name in her twenties because of what that name represented to her.

When Sally was 6 years old, her mom left her dad and took the four daughters to Oregon. Her mother had suffered on-and-off with severe depression and that first Christmas in Oregon her mother attempted suicide. Her dad came to Oregon and rescued all but one of the daughters. The oldest steadfastly refused to leave and remained in Oregon with an English teacher and his wife. This daughter was exhausted by the emotional caretaking of her fragile mother, but she did not want to live with her father. Sally's mother's version was that she did not want the responsibility of her oldest daughter as she was beginning to see signs of schizophrenia in this daughter. Her mother felt guilty for the daughter's schizophrenia and blamed herself and her tendency for depression.

Sally went to public school through the 8th grade and then private school. The Putney School in Vermont, where she attended 9th and 10th grade, is a rather privileged

boarding school, but Sally was not keen on attending this school. Feeling coerced by her parent's demands, she capitulated and went anyway. "All I really wanted to do was stay home and study the violin with my violin teacher." She was told "you do not get to do what you want to do." For 11th and 12 th grade, she remained in Manhattan and attended the Burney School.

Her two older sisters suffered from nervous breakdowns, each in her sophomore year of college, and each dropped out of college, losing both their tuition and their moorings. "My father was a very strict disciplinarian and he pushed us all really hard," confessed Sally. From an early age, Sally knew that she wanted to pursue music as her career. She worked for a year after high school to save money and then went to music school for 2 years of music theory and musical performance. Although, she did not finish that degree, she knew she had sufficient training to do the kind of work that she coveted—the work of a musician. Sally also mentioned that she delayed finishing her degree because she did not want to make her two older sisters feel sad by "finishing what they couldn't." Her mother constantly chimed to Sally: "You can't make a living as a musician. You should be a computer programmer." Sally sighed and said, "she never really backed me up with my dreams." Her parents eventually divorced. "My parents had the crappiest marriage you could ever freakin' dream of. It was such a relief when they split up. They were both so much happier."

For the next 15 years Sally played professionally with various groups going from one gig to another. Depending on the level of performance, she played the violin, the viola, and the "fiddle." She performed in lots of venues including subbing in symphonies, chamber orchestras, and both rock and folk bands. She also played musical

theater, weddings, and string quartets. I asked Sally whether she had ever auditioned for a full time position in a symphony and she indicated that she had a bunch of friends who played in the symphony full time and they constantly bemoaned symphony politics. She also mentioned: "I didn't want to show up somewhere just for the paycheck. I needed some autonomy and independence." The concept of "independence" weaves its way consistently through Sally's discussions.

During these performance years Sally also taught the violin to a series of students and juggled teaching classes with her performance schedule. She lived much of that time in a little cabin in the Vermont woods--"this perfect little cabin that I had always dreamed of." The rent was cheap and she got by. I asked Sally to tell me about the life of a musician. Did she have enough money? Was she financially comfortable? Sally said:

> I always had enough; but time was always more important to me than money. Many teachers will have some 40 to 50 students that they see each week. For me, that is way too many. I only saw some 18 students but that was enough to provide for me and give me the free time that I needed.

At one point Sally bought a 4-Track so she could record her music. She reached a point where she could not really move her craft and skill forward and believed that she had hit some kind of a mental block. Many of her friends were visiting various Zen retreats in the New England area or would participate with a Zen master when he came to town. She reminisced:

> I watched these friends as they participated in retreats and saw that these friends were different after these experiences. They were changed. I also saw how mediation had a positive impact on them as well. So, I decided to explore this process and I fell in love with mediation and also began to attend various Zen retreats. I felt a very deep shift happen to me through a deep connection with my Zen Master. I followed him to Salt Lake in 1994.

Sally had her first child, a son, at age 37. When she turned 40, 5 years ago, she

made the decision to go back to school. Her son was a little over 2 at the time. She told

me:

> I think because my father pushed it so hard, it took me that long to do it. I
> wasn't going to do it because he wanted me to do it. I had to do it because
> I wanted to do it. So it took me that long to go through my own healing
> and separation and letting go to process his expectations and stuff.

Sally first accessed welfare when she became pregnant. Because she was self-

employed, she maintained only a small amount of insurance, which she paid out-of-

pocket; however, it lacked maternity coverage. A friend, who worked for Medicaid,

showed her how to navigate the complex maze in order to qualify for Medicaid coverage.

Sally said that she was probably entitled to it anyway due to her pregnancy and the fact

that she was not working much, but her friend helped expedite this process. Medicaid

covered all expenses related to her pregnancy, and after her son was born Sally remained

on it. She also took advantage of food stamps, and when she went back to school she

went on cash assistance (FEP). Sally envisioned that she might qualify for some

scholarships and financial aid, but that did not happen and she was forced to fill in the

financial gap. Sally attended SLCC for about 18 months and she had some credits

transferred from AP courses from high school. She was also able to transfer some credits

from her former music college in San Francisco. After Sally received her associates

degree in General Studies from SLCC, she immediately transferred to the University of

Utah. She was able to complete her bachelor's degree in a year at a half and then she

moved towards her master's degree. In 4 years, Sally completed an associate's degree, a

bachelor's degree, and a master's degree. During her undergraduate period, Sally

continued to take on some violin students for financial support but halfway through

graduate school, she dropped the few remaining students because of the demands of an internship she undertook, which required afternoon and evening hours, which was prime time for teaching.

Sally indicated that her caseworkers were generally supportive of her pursuing an associate's degree at SLCC, and then a bachelor's degree at the University of Utah, and then on to do her master's in social work. During this time she reached her limit or threshold that the State of Utah allowed for cash assistance. However, she actually continued to receive cash assistance during part of her master's (this is not legal in Utah), because her caseworker found a way to count her internship as on-the-job-training, which was a legitimate way to meet work requirements. When her caseworker conceived of this, it gave Sally a kind of brainstorm moment when this little light went off in her head: "Could we really do that?" she asked.

Sally also commented on the excruciating activity of gathering information for all of the FEP paperwork requirements:

> Every six months DWS checks to see if you are still eligible for payments and cash. The paperwork could be brutal with more than 50 pieces of paper, which can take over five hours to gather. It might take more than half a day to locate everything.

During the time she was in school, Sally took out loans and received a couple of scholarships. She indicated that she had $30,000 of student debt when she graduated. The high level of debt was partly driven by the reality that she did not want to make her son suffer by pinching her budget too tightly and denying him certain things. "It was all dizzyingly fast," she uttered. Sally chose social work because of her familiarity with the psychological counseling world she had experienced through her extensive emotional therapy, which she utilized for years. She had numerous experiences with a Licensed

Clinical Social Worker (LCS or LCSW) and would say to herself: "That's what I want to do." Her motivation came from the insights that she experienced with these clinically-trained individuals. She saw the work that they did with her and the great benefit that she derived; consequently, she wanted to help others in a similar way and help ease emotional pain and trauma. Sally's interest in social work is less about money and more about helping people through meaningful work. In the future, she hopes to find herself in private practice or working for a nonprofit organization. The last time we met she seemed rather unfocused about her social work career and undecided as to whether she would rather work with women, children, geriatrics, etc.

Sally mentioned that her oldest sister never completed her degree. However, her second sister did return to college and studied French and Spanish but never graduated. That sister lives in Europe and teaches English as a Second Language. Her third sister took 10 years to finish her bachelor's degree and then another 10 years before she returned to take on a master's degree at Yale. She graduated with two master's degrees and won the dean's prize for her thesis in public health and management.

When Sally was self-employed as a musician, she paid for childcare out-of-pocket and hired a one-on-one nanny for her son. Then she discovered that the DWS would pay for childcare. At SLCC about 90% of this expense was covered and at the University of Utah Kinder Care Center only 50% was covered. After school her son attended the Boys and Girls Club and DWS agreed to pay for that expense as well. Like his mom, Sally's son loves music and he began playing the violin at age 4. He has also learned to play the guitar with Sally's partner, who is also a very good musician.

Her son's father has an on-again, off-again relationship with Sally and her son. He works sporadically but suffers from schizoaffective disorder. According to Sally, schizoaffective disorder has aspects of both schizophrenia and that of manic depressive and bi-polar. She receives $218 per month from him when he is able to work. She went on FEP cash assistance because he could not hold a job for long periods of time and Sally could not count on him for child support. He cycles in and out of their lives. The only constancy is that they always hear from him at Christmas. Sometimes he may remember his son's birthday. Sally met her current partner at a contra dance. She indicated that he is very mentally healthy and that is a huge relief for her. He does not share her interest in Zen and Big Mind but feels connected to the local Quaker meetings.

During one interview with Sally, she mentioned that she suffered from Post Traumatic Stress Disorder (PTSD) and that a friend had recommended that she do Eye Movement Desensitization and Reprocessing (EMDR). This process works to desensitize the anxiety related to traumatic memories. For some reason she didn't qualify for this procedure to be covered by Medicaid. The psychologist, with whom she consulted, suggested that she should seek help through Vocational Rehab, a federal program. He said: "If you were to qualify, then this program would pay for school. To qualify for Vocational Rehab you must have a disability, yet have ability to be retrained." This psychologist started the initial paperwork for Sally, but she did not act on it for over a year. Ultimately, Vocational Rehab paid for some of her tuition for her bachelors and helped with books and other expenses. They were unable provide financial assistance with her masters. For her to continue to qualify, Vocational Rehab needed to see Sally's grades and she could only take classes directly related to her major—no outside

exploration. Sally was forced to choose a major very early and she indicated that in hindsight, it would have been nice to take some additional exploratory classes to provide a little more wiggle room for really understanding academic aptitude, likes and interests. Forcing the issue, however, made her commit in a wholehearted way towards her degree.

Sally's PTSD stems from early childhood sexual abuse by her father. Her mother and three sisters have never acknowledged incest in the family. Sally, as the youngest daughter of four, was the only one in the family to report her father's sexual predations. She suffered for years keeping this secret, but at a boarding school in Vermont, when she was in the 10th grade, she remembers writing in her journal "honesty dissolves tension." Her older sister had been hospitalized for schizophrenia, the next sister had been hospitalized with bipolar disorder (called manic depressive at the time), and her mother had made her first suicide attempt when Sally was 6. All of these things collided to heighten her awareness of a family dynamic and family dysfunction. Sally said that as the youngest of four:

> I was the watcher, the observer and I tried to learn from others mistakes. I had this epiphany, a light bulb moment and I realized that our mental illness was a result of lack of honesty and trying to push things under the rug and not face them directly. Suddenly this phrase popped into my head: Honesty dissolves tension. So in my journal, I wrote 'Honesty dissolves tension!' I underlined it and used an exclamation point. At that moment, I decided I wouldn't live with them anymore. I was fourteen or fifteen. I felt this hiding of things was at the root of their so-called mental illnesses.

So this thing that her sisters and mother tried to hide has become the singular isolating experience between Sally and her sisters and other family members. In her willingness to disclose sexual abuse and refusal to remain silent, Sally has been ostracized and isolated by the rest of the family. She believes that there is an imperative

to discuss this trauma; they have chosen to avoid it. She related her sorrow about this impasse:

> I tried to talk about this stuff. I did talk about this stuff with everybody and nobody wanted to hear it and nobody wanted to be around me if I was talking about it, so I just stopped talking about it. And it's still there and those relationships are kind of lies.

Sally explained that her sisters' refusal to acknowledge sexual abuse within the family was because they knew, deep inside, it was true. Her schizophrenic sister believed that incest occurred, but others discounted her voice because, as a schizophrenic, she continued to see people who were not there. The second sister (long sigh on the part of Sally) said that her cousins told her sister that they too had been sexually abused by their own father, who was Sally's uncle. Sally had been abused by her father and her maternal grandfather. Sally did not want to provide details as to when the sexual abuse began or how long it lasted, although she indicated she was quite young when it began. It was an early formative experience that shaped her life and her response to things in her life, eventually leading her to the solace of Zen and Buddhism.

From my first interview to my last with Sally, the time span was one year. Sally was the first participant that I found for this study and we met on three occasions. Sally asked me about financial compensation or remuneration at our first meeting, as she had been compensated through the College of Social Work for various FEP and welfare studies and surveys. At that time, I could not offer compensation through my study protocol. When I did receive approval one year later, I phoned her and indicated that I would love one final interview and I wanted to compensate her retroactively.

I looked forward to the final interview with Sally as she had finished her master's degree in Social Work. I wanted to hear what direction her life had taken since our last

meeting. Although she seemed calm and relaxed when we met, when I began to ask her

questions about her career future in social work she became confused, emotional, and

teary. Of paramount importance to her was that she wanted to spend quality time with

her son, and she did not want to work full time, perhaps 20 to 30 hours per week. Sally

had just turned 40 and had celebrated her birthday bash with some friends. She had

invited me to this event, but I was unable to go. Sally is still tortured by this childhood

abuse and issues related to mental illness within her family. She recommended that I

read a book called *Trauma and Recovery*, a wonderful book that "constellates issues

instead of looking at sexual abuse and trauma as separate incidents." Her final remark

our last day was: "It is difficult for people to 'find themselves' when they are ambivalent

about their work."

Kathryn—"The Dissenter"

Kathryn was raised on a Navajo reservation on the barren Arizona/Utah border.

She remembers that period of her life on the reservation as "a very hard existence."

Kathryn spoke of that time:

> When you look back at the Navajos, hundreds and hundreds of years
> ago—it has always been a very hard existence and it still is. My mother
> indulged the boys of the family and my twin sister and I did everything.
> They boys were lazy and they ate a lot.

Kathryn is very vocal, lively, and strongly opinionated. She disagrees with most

people, policies, and institutions. Therefore, I dubbed her "the dissenter." I found her

refreshing with her directness and honesty. I was curious as to where Kathryn got her

spunk and verve, as it is very apparent in her conversations and demeanor. Kathryn

indicated that she was always like that; she was born that way. When she first met her

husband he asked Kathryn's mother what Kathryn was like growing up. Her mom said:

"She's feisty and she's moody and don't cross her—don't make her mad. Don't lie to her and don't take her for granted or then you'll see the wrath." Kathryn laughed loudly when she told me this.

Kathryn heartedly quoted: "Well-behaved women never make history." Kathryn is feisty, vocal, and shares her opinions readily. This vocalism and her relating strong opinions has had repercussions, she indicated. She has been accused of disrespecting the elders in her own culture. She was accused of being inappropriate at the American Indian Relief Center (AIRC) on campus, where she worked part-time in a work-study program. Kathryn has been nicknamed by other Indians as the "Urban Indian" for her more outspoken ways. She has been critical of Forrest Cuch, former Executive Director of the Utah Division of Indian Affairs. As an aside, Cuch has since been fired from his position by Governor Herbert of Utah, but Kathryn remains resentful as he is with a White woman after having divorced his Indian wife. At the Utah State Capitol, Kathryn heard this new woman speak about a special education program for kids. This woman spoke about this new program and how it would be appropriate for all Indian children in the school districts here in Utah. Kathryn both resented this statement and considered it offensive. "This woman made the assumption that all Indian children require special ed. She made me mad when she said that she would place my kids in special ed."

When we first met, Kathryn was in her senior year at the U of U, majoring in communications with a projected graduation for summer 2010. It was a bitterly cold day as I approached her apartment for the first time on Martin Luther King Day, on January 18, 2010.   Months earlier she had seen my flyer seeking participants but failed to respond then as she was too busy with papers and school work. She kept my name and

called when she had some free time a few months later. As it was a legal holiday in Utah, school was not in session and I had no work; so we met at her apartment on campus. The shelves on her kitchen counter had boxes of Captain Crunch, Cheerios, cocoa, and other goods. There was a bowl of fresh fruit and there were many children's books and toys scattered about. Kathryn, at age 30, has two children: a daughter who is 7 and a son who is 4.

When we met that day, Kathryn was desperate to find a job to fulfill her FEP work requirement. She had utilized FEP for about two years but had recently fallen out of compliance because she hadn't submitted all of the paperwork on time. She had been receiving cash assistance of $498 a month and food stamps. She was required to work 30 hours a week. Previously, Kathryn had participated in work/study at the American Indian Resource Center (AIRC) on campus and received $9.00 an hour. The AIRC, established in 1996, is concerned with recruitment, retention, and support of American Indian students at the University of Utah. Kathryn had issues about working at the AIRC as she considered her former boss "rigid," in that she would not allow Kathryn to study, even though there were substantial periods when there no work to be done in the office. Kathryn worked about 15 hours a week at the AIRC. Years ago Kathryn used to receive child support from her ex-husband, but as he has returned to Brazil she receives nothing now. Prior to going to the U of U, Kathryn attended SLCC and felt things had been very well organized there. Her average tuition at the U of U has been $2,500 per semester and she has generally found a scholarship nearly every semester. In spring 2010 she received a Navajo Nation scholarship for $2,000.

Similar to the other women in this study, Kathryn's top priority was her children. To spend as much time with them as possible, Kathryn insisted they must have breakfast and dinner together every day. Her daughter would then be taken to school and her son to daycare. After they returned home in the afternoon, she helped her daughter with homework and then read to both of them. When the mess of the day had been picked up, when children were tucked in bed and dishes done, Kathryn finally commenced her schoolwork. She generally studied from 10:00 p.m. until 2:00 a.m., maintaining this arduous nightly routine to keep up with assignments, paperwork, and reading.

Kathryn told me that the hardest part of school for her has been the childcare issue. As she has no extended family here in Salt Lake that can pitch in, she has shouldered the childcare burden. And as only some but not all childcare is covered: "You have to juggle ways to find the additional money. Also if a child is sick, it is impossible to go to school or go to work. It's a nightmare." Kathryn seemed very concerned about her 4-year-old son on that day. She lamented that she really only spends about four hours a day with him before he goes to bed. She was informed by his daycare facility that he is struggling. She felt forced to choose his current daycare facility because the program at the University of Utah was too expensive and this other facility was significantly less expensive. However it is not really convenient to her apartment or school and was on the other side of the city, a lengthy drive at certain times of day. Kathryn had observed her son's instructor at this daycare center and she was not thrilled with some of the teacher's attitudes she witnessed. Her son appeared to be bored at this facility. She exclaimed: "They don't write. They don't read. They don't really--they just play all the time." When they were together at home, Kathryn made sure that he had some challenging

mental assignments and gave him arithmetic problems with addition and subtraction. She indicated that he functioned best in a very structured environment of which the daycare was not. Kathryn also worried a great deal about her daughter, even though her daughter appeared to be thriving in school. Kathryn expressed guilt for not being able to spend more time with both of her kids. She wanted so to nurture them in a stable and balanced environment. However she indicated that the housing requirement at the U of U only allows one additional semester after graduation; then she must move. She had hoped to avoid this kind of disruption for them but expressed that she had no desire to remain in Utah and must look for work elsewhere.

Kathryn was the only woman to articulate about gender issues and how she believed that life was easier for men. She said: "I believe my life would be easier if I were a man, even a Black person, rather than a Navajo woman. Life is hard as a woman." During her 7-year marriage to a husband who worked as a long-haul trucker, his schedule had them often apart as a family. Kathryn stated that she really had always operated as a single parent and she was used to living alone with her children. She indicated that marriage was not in her future.

Kathryn first attended the U of U in 1998 to 2000 but performed poorly and her low GPA of 2.0 bore witness to that. "It was hard for me to focus with all of my family and personal problems and I just wasn't sure about what I should study." Initially, she considered science but struggled with chemistry. She took some classes in communications, sociology, and social work. Later, she became interested in social issues: "That sparked a deep interest in me as I truly feel marginalized as a Navajo woman."

Then she met her husband at a Brazilian martial arts class called Capoeira, which she took for strength training. They went out, courted briefly, and married within six months of their initial meeting. Kathryn became pregnant, and when she had her daughter she was forced to drop out of school so that she could work full time. "I only found low-wage menial jobs that I knew could not sustain me into the long term." She and her husband struggled financially. Although he had been educated in Brazil and had a degree in both biology and chemistry, his English was poor and as such his opportunities were limited.

When Kathryn reflected upon this previous time in her life, she has come to understand that they were both in crisis: "We didn't know what to do with our lives and we were unhappy. We clung to each other." As time progressed, being poor and living in poverty was difficult for Kathryn. Also, she and her husband had very different cultural values. Kathryn explained:

> The Navajo culture is a very modest culture. At one point I spent four months in Brazil with my husband and our children. Brazilians are anything but modest, particularly in the coastal beach area where we stayed. My husband complained of my modesty and how I would cover up at the beach. Although Brazil changed my life---the poverty, the filth, and the dirt were too much. I will never go to a third-world country again. An Indian reservation, such as the one where I grew up, was poor but Brazilian poverty is so different—the favelas and the shanty towns on the hillsides were too much.

After 7 years of marriage, Kathryn and her husband divorced. He stayed in the states for a while but then returned to Brazil. She has not received child support for her two children as Utah's Recovery Services will not pursue a spouse in another country.

Kathryn expressed that it was a given that she would go to college, as both her mother and father were educated and held professional positions on the Navajo

reservation. Her father worked for the Navajo Community College in Adult Basic Education and later became the director of this college. Her mother was a nurse. Kathryn affirmed that college attendance was 'engrained' in all the kids. Kathryn has four older brothers, a twin sister, and four surrogate brothers. Consequently, she felt raised by these brothers and surrounded by male energy her entire childhood. Her oldest brother is a football coach and another brother is a motivational speaker and a graduate of Brigham Young University, working on a master's degree. The third brother has a degree in business and works for Overstock.com. The fourth brother chose not to attend college and remained on the reservation as a firefighter and a security officer. "We are all really different." Kathryn's twin sister had planned on nursing school but finally opted out of that profession and went to work at Overstock.com as well.

Kathryn's father died of cancer when she was 6. Her mother was then forced to become the sole provider for the family on the reservation. "We had our ups and downs, but we were able carry on," she said. Kathryn mentioned that Navajo families that have grown up in the city are quite different from those who spent childhoods on the reservation. City-raised Indian children tend to be very outgoing, active, and outspoken-- not so for those on the reservation. I asked Kathryn if there were money from the reservation to help college-bound Indians. "This is a hard thing, because there are dynamics involved. There is nepotism. At the Indian college they choose the classes that they want you to take. So no, I didn't want to go there."

When Kathryn was in high school, she moved from the reservation to Salt Lake to live with a White family under a program sponsored by The Church of Jesus Christ of Latter-Day Saints (LDS) Placement Program. She stayed with this family for three or

four years while she attended Highland High. This family had met Kathryn's father years

earlier when they invited Kathryn's older brother to live with them. In Kathryn's words:

> This family helped me a lot with some of the issues that I struggled with. They wouldn't let me take the easy classes—I took chemistry and pre-calculus and they made me take a sport as well. 'Wow! I don't know if I can do it.' I did do it. The family was quite wealthy and the mother loved to shop. My host mother was a big fan of fashion and spent thousands of dollars on prestigious lines such as Donna Karan, Ralph Lauren, BCBG and Marc Jacobs.

> She spent thousands of dollars, every day. My host dad grew up with working class values and drove an old beat-up car, not a new one. The mom's car was some expensive SUV and once she left $8,000 worth of clothes in the back of the car. I wasn't given spending money but my clothes were purchased by this family. I couldn't wear the clothes that I brought from the reservation so the mom dressed me in Ralph Lauren and other designers.

> Kathryn reminisced about the family that she lived with in Salt Lake:

> They lived in a large expensive home that had been in high profile life-style magazines a number of times. Their daughters were homecoming queens and cheerleaders and their lives were about clothes, makeup, and boys. These girls had money, lots of money for any whim or wish. The family was wealthy and they took trips to Mexico or they would fly to New York to see a Broadway opening. When you come from almost a third world, when you come from an Indian reservation and you're put into this really crazy circus--I didn't really fit in but was grateful that I had the opportunity to go to a good school.

Her adopted Salt Lake City family told her flat-out: "You can have all the things you

want, but you need to work harder because your situation is different." "I already knew

that," said Kathryn. "Harder, it's going to be harder, no matter what. Even though I

don't know what's out there. I already know it's going to be difficult . . . even with a

college degree."

Kathryn related that after living with this White family she experienced a

profound change and shift in attitude. She seemed to understand intuitively that she

would never entirely fit in with this adopted family and its milieu; but she probably

would not fit into reservation life anymore either. She explained this shift:

> Because you've been engrained with so much of their (White) culture that
> no one's going to ever be able to understand you. So that's the part where
> you're going to have to learn how to accept it and you're going to have to
> live with it for a long time.

This family had previously 'adopted' one of her older brothers, who lived with

them for about 14 years. This is the brother who eventually went to Brigham Young

University. Every year that her brother stayed with this family, her Navajo family would

visit him in Salt Lake so that Kathryn was familiar with this family prior to her living

with them. Her three older brothers also participated in the LDS Placement Program and

three times each year her family would travel from their reservation in Arizona to Salt

Lake and stay with the various families while visiting. "My parents placed their sons to

live with White families and they trusted them," acknowledged Kathryn.

Every summer Kathryn returned to the reservation to be with her family. She

indicated that over time this caused pain to the brother and sister who were left behind, as

they saw Kathryn change. They also moaned to Kathryn that her life was so much easier

than their life on the reservation. She told them that her life was not easy in Salt Lake

and she too struggled, perhaps not financially, however. Kathryn struggled academically

and wanted to take Honors English at Highland High. Although she had been at the top

10% of her junior high school class on the reservation, she was placed at the bottom of

her class at Highland High, where she was forced to take basic courses.

I asked Kathryn how she felt about the decision her parents made to send some of

the children from the reservation to high school in Salt Lake:

It doesn't work—I think it worked for the older one but it didn't work for the other two. Because of this, the family isn't really close. We see one another for holidays and birthdays but there is little beyond that.

At one point during our interview Kathryn's son began to act up and I suggested that perhaps we meet another time. Kathryn said: "No, I am a strict mother and I am not going to let my son get away with bad behavior and poor manners." Kathryn indicated that she holds her ground with her kids and doesn't give in when they start to fuss. She explained: "Learning discipline and love will help them survive in this culture."

Kathryn then explicated her future career goals and articulated what she considered to be an 'ideal job' for her in a couple of years. "First of all, I would probably need to earn $25,000 to $30,000 dollars. I've been poor for so long. I think I could start there. Yeah, I think I've been living off scholarships and grants and everything." Childcare has been her biggest expenses. Her rent at the university apartments has been $700 month, but she anticipates when she moves she may spend about $1,000 as she is not willing to live in a dirty area or an apartment that is not safe. Childcare for her son is $600 and utilities run her about $200 per month.

Kathryn has dreamed about helping others in a significant way. She maintained that she has always had a gift mentoring and helping people. Kathryn feels strongly about cultural issues and Indian identity and wants the opportunity to address some of these issues and then assist Indians with this ongoing struggle that they experience both on-or-off the reservation. Kathryn vocalized:

> I feel like we're still working on the old Indian policies, and I don't think it is going to change any time soon. I would think it would take another generation to finally get the government to look into those policies and renew them, or update them or something.

Kathryn pronounced that the singular issue most injurious to Native Americans on the

reservation is that there is little work and very high unemployment. A few years ago,

Kathryn tried to do a documentary about Indian life and returned to the reservation.

While driving the reservation roads she saw beer cans everywhere. When she considered

filming the area, she did not want the beer cans to be visible otherwise it would make the

Navajo Nation look bad. Then she visited her grandmother's Hogan and found two guys

digging around the place. Kathryn found her grandmother sitting alone on the bed, by

herself, defenseless against these guys. They had previously asked her grandmother:

"Where do you keep your shiny stuff. Where do you keep your money?" Kathryn

wanted to know whether her grandmother knew these guys. She shook her head and said:

"No, but that they come periodically to look through my stuff."   Kathryn was outraged:

> These guys were trying to steal from her. This is a big problem on the
> reservation where lots of older people are exploited. These older
> individuals receive federal assistance every month and with an
> unemployment rate on a reservation hovering around 50-60 percent, they
> become ready targets.

Kathryn questioned these kinds of social problems on the reservation:

> Where are these unemployed people going to get money if there are no
> jobs? They're going to cling to their mothers, the grandmothers, and
> they're going to take everything. I've already seen it. I've seen my own
> grandparents cry about this. My grandmother said she would love to buy a
> sewing machine but they keep taking her money. She has nothing.

> The other major issue that Kathryn struggled with is that of sexual abuse and

family incest that she indicated is rampant on the Indian reservations. Kathryn wanted to

interview Navajo women at the University of Utah who were matriculating in the College

of Education. She hoped to film these women discussing their experiences of extensive

sexual abuse. She also needed to understand why they would return to the reservation,

where they had experienced such pain and emotional torture. She explained to these women that she was willing to listen for hours to their stories, without the camera running. Kathryn believes that she could be a catalyst to these women to truly explore this abuse and create a deeper understanding and context for them. She indicated that the Navajo culture must address these issues of ongoing abuse of women. Instead, it is locked up as a shared secret. We must change this she said:

> All the drugs, drinks, and alcohol don't really suppress all of this guilt and these bad choices. I want to utilize media to have this discussion and show up these bad choices and lifestyle issues.

Kathryn was abused by her grandfather at the age of six and admitted that she is aware that incest has been a pervasive theme in her family. When she went to her parents and her grandparents to discuss this, they said: "Keep it to yourself." The abuse finally stopped when her grandfather suffered a stroke. The abuse had been episodic and Kathryn uttered: "I have made peace with it. It took some time to learn to look at him as a person. I see him as pathetic."

Ultimately, Kathryn expressed interest in earning a master's degree but she felt she must establish a career with full time work to pay off some outstanding bills and get caught up financially. She considered that she might like to work for a nonprofit in El Paso or someplace where she could explore issues related to Indians and media representation of Indians. Kathryn had investigated the news that Indians receive on the reservation, whether in print form or television broadcasting. She said:

> There is a cable network out of Albuquerque called *Frontier*. The other television new option looks at the news of Salt Lake with a decidedly Utah perspective or one from Phoenix. My mother prefers the Albuquerque perspective. The only newspaper that I believe is willing to take on the hard issues of Indian and Navajo issues is that of the *Navajo Times* in El Paso (http://www.navajotimes.com/). This newspaper is not afraid to talk about drug cartels or issues concerning the Navajo nation. Most of the

other publications steer away from offensive issues and stick to livestock culture or 'zoo' stories.

For our final interview together, Kathryn said that her grades had been okay for spring semester and she had only one semester remaining before her August 2010 graduation. She seemed quite excited about her upcoming graduation but also felt pressure to find a job. She had not seen any positions that interested her within the public relations/new media/project management arena. Her preference would be in communications of some sort, utilizing documentary film with video editing, photography and graphic design. She has explored photography, more as a hobby with family and friends, and relatives and family have sought her for her expertise and ability behind the camera. Of course, none of these endeavors have paid anything. In hindsight, Kathryn rued that many of her classes were too general and she should have designed a curriculum around her career objectives.

Tini—"Thinker and Planner—Master of Her Own Fate"

Tini is a self-assured Tongan woman, who is clear about what she wants and where she is going. She is strategic, resourceful, and focused. Thus her tagline of "thinker and planner-master of her own fate" seemed very appropriate. She is pragmatic, determined, and appears quite centered and in control of her life and her ongoing life decisions. She is the mother of four children and a student at the University of Utah studying chemistry. Her life has taken many turns but she always seems to be in control of whatever life hands her. In her earlier work life Tini worked for 10 years as a 911 Dispatcher in the Salt Lake City Police Department. She made very good money during those years and earned $25.73 per hour and earned upwards of $50,000 a year, without a

college degree. However after a decade of this work she claimed "it wore my soul down just listening to other people's problems and just seeing like the ugly side of life, every day." At that point she decided that the smartest thing she could do would be to go back to school, and to do so she would need to be very "methodical and calculating," so that her life could move in a new direction.

She visited the welfare office at DWS in Salt Lake to see how they could help her. She implicitly understood that there was no way she could go to school, take care of kids, and hold down a full time job. DWS told Tini in order for her to go back to school and to receive assistance she had to somehow get herself fired; if she merely resigned by submitting a letter of resignation they could not help her. So Tini plotted for a way to lose her job and conceived a plan so that 911 would have to fire her. How did she do this? Tini took a nonemergency call and was purposefully and intentionally rude and abrupt to the person on the telephone call. That person then called her supervisor and reported that he was the recipient of very rude and unhelpful behavior. After another incident or two, Tini received a termination letter from the Salt Lake City Police Department. She then marched to the welfare office to sign-up for services.

All four of Tini's children have the same father to whom she was married for about 11 years. She divorced him when she was pregnant with her fourth child and fled the Pacific Northwest, where she was living, to be close to her parents in Salt Lake. He had been abusive to her for many years and she moved to escape his wrath. With the move, she was guaranteed family help for childcare and other assistance from her extensive Tongan family. Since that period, more of her Tongan relatives have moved to Salt Lake. She has aunts, uncles, and cousins, and in fact her fiancé is a sixth cousin.

Tini explained that in the Tongan culture, second and third cousins are referred to as uncles and aunts. Tini does not want to marry until after she graduates from the U of U; however, her fiancé is eager to marry her now.

When Tini left the Seattle area, her former husband was in the United States illegally. She reported him to the INS and he was later deported. In Tini's words she left Seattle "to have free babysitting and to get away from her ex." I inquired as to whether her husband's abuse was due to drugs. She said:

> No, he is just naturally that way. In Tonga, they allow teachers to hit their students and there is nothing wrong with that. Even in domestic disputes, it is okay for a husband to hit his wife . . . smack his wife. This is tolerated in the culture.

Tini joked that she has had several turning points in her life where she has gotten rid of or abandoned something, such as getting fired and ending a marital relationship. Tini grew up in California, but both of her parents were born and raised in Tonga. "I am a first generation American kid," she proclaimed, and her kids are second generation. Her father has an associate's degree, as an electrician, and her mother earned a nursing degree from SLCC. Tini claimed that she does not speak Tongan fluently but speaks it enough to get around. Her children speak some Tongan as well so that they can converse with their grandparents.

When Tini went on FEP, she received about $500 or $600 per month plus food stamps, which amounted to $600 for the four children. She had also been approved by Salt Lake City Housing Authority to move into subsidized housing. This housing authority was later acquired by the federal government and is part of Section 8 Housing, she explained. Tini paid one-third of the rent and The Housing Authority paid two-thirds. She would not have qualified for this housing had she been working for the police

department, earning her high salary. When she began the process to qualify for welfare, she indicated, as had the others, that there was an enormous amount of paperwork. DWS gave her 4 to 6 weeks to find a job, and she found one within 2 weeks at the YWCA, where she worked as a Teen Advocate for pregnant teen moms. "Most of the young women in this program were shipped from their homes to the center, so as to avoid familial embarrassment as a young out-of-wedlock teen," Tini said. Tini received FEP cash assistance as her salary at the YWCA was low. She continued to work at the YWCA for a couple of years and then found a job at the University of Utah, which she thought would be a better fit. At the time, her youngest son was 10 years old and enrolled in a program called Youth City, which had been funded by former Salt Lake City Mayor Rocky Anderson. Anderson, a single dad himself, argued that the city needed a program such as this one, which was affordable and provided activity and childcare for children of single parents.

Tini originally started school in 2002 at SLCC. While there, she changed her major three times, starting first with Criminal Justice. At that time she was still working at the Salt Lake Police Department. Then, she chose Chemistry, then Biology, and when she transferred to the U of U she settled on Chemical Engineering in 2007. Tini was in her junior year at the U of U when we interviewed. Tini remarked that math and science had always been easy for her. She chose Criminal Justice originally because it had a forensic science minor and realized that she did not just want to be a cop or an investigator. Tini has a deep curiosity, and she wanted to explore other rigorous topics. Tini plans to graduate in 2014. She explained that she is taking her time and she will not be in school for the 2010-2011 academic year; instead she will work full time. The

previous semester she was a full time student and worked part of the time and it was too difficult for her to manage the rigors of chemical engineering, studying, four children, and work. Consequently, she will not receive FEP cash assistance but she will still be eligible for food stamps.

Tini stated strongly that she does not want to go into debt and take out loans. Thus her academic journey is long but justifiable. "I have worked since I was 17 and I don't really want to be without a job," she uttered. She budgets her time as carefully as her money. She studies at night after the kids are asleep, as this is the only time when the house is quiet. "I often study from 10:00 pm until midnight or even through till morning and then head off to work."

Tini currently earns $15.72 at the University of Utah. She prides herself on being very good at budgeting and stretching each dollar. "Plus there are a lot of resources out there that a lot of people don't utilize," she said. For example, there are co-ops at food banks so if she runs short on food stamps there are alternative places to obtain food. Fortunately, her food stamp allotment was just increased from $365 to $565 per month because of new regulations under President Obama. DWS reviews her case every three to four months for food stamps. During the summer of 2010, when Tini stopped going to school, her boss increased her position from a three-quarter time position to a full time position.

Tini said that her years of working in the police department gave her a great deal of knowledge about resources on both a federal and state level. During those 10 years, she had to refer a lot of people to different agencies so she learned about a multitude of resources. "That knowledge has come in very handy," she said. She mentioned:

> There is a program called IDA. If you put up $62.50 per month and save that for a year, various nonprofit organizations throughout the community will triple that. And this money can only be used for school, or a down payment on a house, or for opening a business. It was actually the Salt Lake Housing Authority that tipped me off to this program. This program also makes you take three financial classes, which were extremely helpful. Here I learned about one's credit score, interest rates, and how creditors work. I had no idea about interest rates and how some credit cards or some creditors, they just screw you over, you know, once you sign a contract for loans and all that good stuff.

The one loan that Tini has is a Stafford Loan for $1,750 from SLCC. Her goal for this upcoming year is to pay off that loan as she will be working full time. Tini maintains only one credit card, which she uses for gas. She is trying to beef up her credit score as she now understands the importance of credit and that the higher the score the better one's credit appears to companies granting credit. She learned of the Fair, Isaac, and Company (FICO) score through one of her programs.

I asked Tini how her life might change when she was awarded her degree in chemistry, assuming she found a job in that field. She thought for a minute and then said:

> I will have more free time with the kids. Depending on who I get employed with, I think it'll offer like a lot of great opportunities within the company for me to choose to excel or just learn something. Or maybe I can branch off and start my own business.

Tini volunteered information about her children and their interests and abilities in school, and because of that each attends a different school. One goes to Highland High because he has a strong artistic bent and they have a very good visual arts program. Another child matriculates in the International Baccalaureate program (IB) at West High. This daughter, like her mother, has a very strong aptitude for math and science. Her children in eighth and sixth grade attend the Salt Lake Arts Academy. She had to sign waivers at all of the schools so that her children can attend these schools, which are out of her residential district.

Tini explained to me the origin of her academic drive and intellectual initiative. She had a high school friend who mentored her and explained the importance of academic achievement in life. Tini's parents did not actually encourage her to excel and achieve when she was in high school as they had a difficult time transitioning from the Tongan culture to the American culture, and they seemed "overwhelmed and bewildered" much of the time. Tini was the second child in a family of seven children.

Her high school friend explained the importance of a college education and that acceptance to a good college or university required a rigorous foundation in high school by taking classes such as calculus, trigonometry, physics, etc. Her friend discussed the necessity of maintaining a strong GPA and also spoke of the importance of extracurricular activities. This dear female friend was later accepted at The University of California at Berkley and then went on to medical school. Tini is the only one in the family, so far, to pursue a college degree, although one brother went to ITT Tech but never graduated. Tini's youngest sister has now just begun some coursework at the U of U. Her other siblings have struggled to find jobs that pay a living wage, and they have all have experienced economic hardship. One brother is unemployed, but is temporarily getting by on unemployment wages. Another brother lives off credit cards and did not graduate from high school. Another brother went into the military where he may receive schooling as part of his G.I. benefit. A sister still lives with her parents and works. Everyone lives in Salt Lake except for the brother in Iraq in the military and a brother in Florida.

I also was curious as to how Tini, with four kids and working full time some semesters, would be able to handle a chemical engineering internship. She knows and

understands that internships are part of the critical path for finding a job. She hoped that

her present employer would be sympathetic and help her move forward with the demands

of an internship the following summer. Tini told me that because she has been at the U

of U for a while she sees what difference internships make. "I see the difference between

the students who get internships and the students who don't get internships. I see the

results after they graduate. It's very difficult for a student that has never had an

internship."

Tini is a member of the Society of Ethnic Student Engineers, which she was

instrumental in founding. She sees activities like this as very important and stated

forcefully:

> Because a lot of students, they're so focused on getting the grade, that they
> don't see the positives when you do get into extracurricular activities,
> because that's what a lot of employers look for, is a well-rounded student.
> Not just you're a 4.0 GPA student. So it's really hard to get students to
> come and join extracurricular clubs because they think, "oh, well, if I
> make the grade, that's all I need." So it's hard to get students to do
> extracurricular clubs. In fact, I went to a meeting where they have
> engineers meet with students and the Dean of Engineering met with the
> students also. I suggested that they have like a . . . what is it called? Like
> a high level student, like a senior, get matched up with a freshman. So
> they could show them the ropes about schooling and what to expect.
> Maybe that will increase retention.

Tini jokingly articulated her child-rearing philosophy and it is based on really

prying into the lives of her children so that she knows what they are doing at all times.

She divulged:

> I'm really nosey, I know their passwords for Facebook and MySpace and I
> check at least once a week to track what they are doing. Some friends
> have said that this infringes on the privacy rights of my kids. And I say,
> no, these kids need to be watched, just to make sure that they're doing
> okay. And I withhold games and access to computer games if my kids
> don't perform.

Tini knows very few mothers who do not work. She could only think of one person, and she was married to an engineer so she was able to be a full time stay-at-home mother. She said that when she hears of single mothers who are women of color, who are able to stay at home with their children, it is usually because their parents have offered them a free place to live and they return home. If they can survive with child support or if "a little alimony is due, their not-working is because they have a huge family to help support the single mom." Tini feels that the downside to this large embracing Polynesian culture and community is that some individuals take advantage of this and choose to do very little to improve the quality of their life. "They would rather live off their parents. They don't want to get a place of their own, even though they could afford it. They could go to work too. They are lazy." Tini also speculated that it is a refusal to grow up. "I think we see that a lot in this current generation; that there are still a lot of them clinging to their parents more so than other generations. They're just fine living at home. However, I wanted to get out."

"Can you tell me about your internal drive and motivation," I inquired at our last meeting. Tini indicated: "it just comes from an accumulation of all the experiences that I've had. You know, with raising kids, domestic violence, and there was like a whole bunch of family bull crap that I was raised in." She went on to say:

> I just think that I'm just incredibly lucky to have the life that I've had.
> You know? When I used to work for the Police Department, I was a little
> bit arrogant because it comes with that authority. You know? I think
> going back to school and going through what I've experienced, it really
> humbled me. I do think that I was supposed--Even though it might sound
> bad. I do think I was supposed to get beat up. [LAUGHS]
>
> You kind of learn a lesson. And also I have my children. They kind of
> humble me too. Because I know sometimes I can get a little arrogant
> sometimes, and just forget about what's really going on in life. They've

also taught me a lesson in resilience. You know? It doesn't matter what
happened to your life, or how bad it happened. You can still come out of
it okay. You know? I'll always be someone that is domestic, no matter
what.

Tini's four kids want a life of adventure, and they want to see the world and go overseas. Tini too has big plans and dreams. She mentioned that she was fortunate in finding a lot of scholarships. She has received many from the Women's Resource Center and has spoken on their behalf at events for single mothers seeking scholarships.

This concludes the vignettes and stories of these women who participated in this study. In the next chapter, I will explore the findings and emergent themes that came from these stories, narratives, and personal reflections.

CHAPTER V

FINDINGS

> Welfare is hated by those who administer it, mistrusted by those who pay
> for it and held in contempt by those who receive it. (Peter C. Goldmark,
> Jr.)

These findings explore the views and themes that emerged from this study of

mothers in welfare as they accessed higher education. During these interviews,

participants were invited to share their opinions on the current welfare policy and the

support that they received from their welfare office and their institutions of higher

learning. The stories these women revealed communicate the experiences and

interactions with bureaucratic institutions such as welfare offices, health care services,

police offices, shelters for the homeless, and academic institutions as they constellated

around their lives.

For most of these women, their economic downward spiral began with the end of

a marriage or a relationship with the father of their child or children. In every instance,

these fathers failed to provide childcare payments leaving these women unable to survive

economically by themselves. As these men financially abandoned their children, these

mothers assumed responsibilities as both mother and father and full provider; the family

breadwinner.   Some had endured abusive relationships for years before calling it quits or

moving in another direction.

Amy spoke extensively of abuse and financial abandonment and said wistfully:

> I wish I had gotten out of this abusive relationship earlier. If I had one thing to tell other women it would be that they shouldn't put up with abuse. Too many women put up with abuse because they don't know how to take care of themselves. I would now tell those women: "Stand your ground. Play tough, don't give up or give in." Men want to control women through money. The whole process is humiliating. People—all people need to work.

I now call upon these women as "expert witnesses" to testify on behalf of their lives, their experiences, and their knowledge. From these extended interviews the following dominant themes emerged: (a) The Importance of a college education; (b) Borderlands –"I'm neither this nor that! Getting personal;" (c) Navigating the crazy quilt of poverty bureaucracy, abuse, and poverty challenges (d) Are academic supports really there for me? The data were analyzed, explored, and cross-referenced from the narratives of these seven lively women to generate these themes and their component subthemes.

"Without an Education You Are a Nobody Going Nowhere"

> When we open the doors of college, we open the doors of opportunity, we give people the chance to live out their own dreams. And in the process, we strengthen our Nation and our ability to contribute to the progress of the entire world. (William J. Clinton)

"Do I have a dream?" "Am I allowed to dream?" I heard these phrases repeated a number of times from virtually all of these participants. Are welfare mothers allowed to dream? Are they 'entitled' to think about their private futures and take actions to support real economic livelihood, such as a 4-year college degree? Are these women deemed 'deserving' enough? Have we limited this dream of access to college to everyone or are some denied?

Sally emphasized that with her experience in the welfare system they: "force you into whatever job you can get right away. The jobs that you are forced to take right away don't get you out of poverty. Education gets you out of poverty." We both referenced

Barbara Ehrenreich's book *Nickel and Dimed: On (Not) Getting by in America* as that is

one of the salient themes of her book and certainly the salient operational guideline of the

Work First policy of welfare reform. "Those jobs that the DWS wants you to take are

jobs on the bottom with no benefits, no childcare, and little opportunity to get by

financially," Sally remonstrated.

Kathryn indicated that she had actively suggested to other women that she met in

the welfare office that they too should consider going back to school. The response she

received was varied but most commented that they thought it would be too difficult and

too tough to juggle school, the welfare office, and their kids. It would require too much

effort. Kathryn rued: "It's hard to follow your dreams when you are juggling children,

work and school, and always compromising. Things have been very tough but honestly, I

think anyone could do what I have done." She also indicated that many of her friends do

not like going to the DWS, as it makes them feel as if they are begging. Kathryn

commented:

> I told them that they could learn to work through that. When you have to
> get assistance it is painful and cuts into your self-esteem, but I kept telling
> myself: 'I'm doing this for my kids.' I'm doing this because—because
> I'm not doing this for the wrong reason. My position is 'God darn it. They
> better help me.' I then joked because of all the darn Indian policies and
> what they got away with.

Every participant recounted her belief that education is the singular piece for

improving and ameliorating the material condition of their respective lives. Each

mentioned that education is the critical piece that can move an individual and their

families out of poverty towards economic sustainability. Education will lead me "from

being a nobody to being a somebody," expounded Amy. However, welfare caseworkers

serve as gatekeepers to the nation's welfare program. These front-line workers have the

ability to use personal discretion to affect access to employment, job training, education,

and a host of other support services. As we will see, some caseworkers are openly hostile

to questions about higher education or feel that these women do not "deserve it." Others

were given partial or incomplete information, so some could not evaluate the range of

opportunities or evaluate options for their future. And some participants, such as Sally,

reported that "caseworkers moved mountains" for them.

> Nikki, a mother of two, at SLCC explained:
>
> A lot of mothers on welfare are never even told about the availability of
> going to school such at the community college. They are encouraged to
> get a job. Those jobs don't pay anything and it is hard to dig your way out
> of poverty with a minimum wage job. Because I worked in the DWF, I
> learned of the various opportunities and money available. But lots of
> women never ask questions that open those doors. I asked a lot of
> questions to find my way out. My education means everything to me. I
> want to be self-sufficient. I don't really want a hand-out.

As Nikki indicated, by working at the DWS she read some of the policy issues, she asked

a lot of questions from a lot of different caseworkers, and she pieced together many of the

vagaries and complexities of welfare entitlement. She observed that the doling of

resources was not always even-handed nor was everything spelled-out from the

beginning. She also remarked that unlike other bureaucracies, such as the Motor Vehicle

Division, Nikki found it interesting that there was no signage in any of the offices of

DWS. "Why aren't their signs suggesting college as an alternative route out of poverty?

Why do they make it so difficult to locate these opportunities?" asked Nikki.

> Tini also commented about low wage jobs and their inability to get someone out

of poverty:

> I think the problem with it [DWS] is that they just want you to have a job.
> I know other people on it, like I have a friend who has three kids and is
> trying to put herself through college, and they just want her to have a job.

> If she doesn't work, she doesn't get her food stamps, and she can't feed her kids—so she is in a movie theater working late. There is no benefit to society having her in college the way they see it. They just want her in a job. There is no benefit I think that they would be better off doing job internships with the government. I can think of a million things that they would be better off doing than the way they do it. They throw everyone into just taking minimum wage jobs. And education is not promoted.

Kathryn, also lamented over low wage jobs and mentioned the capricious nature of dealing with different caseworkers:

> Current public assistance is a crazy-quilt of arbitrary elements without any uniform standards. I feel the system is so capricious. One day you're in and the next day you're out, and it all depends on the person you meet with. I try to argue with them when I disagree. I see it one way—they see it another. Furthermore, you are just a number to them. Nothing is personal. If you deal with the government you just accept this system—but I don't like it. They can get things wrong, but it doesn't matter. There is always some form of punishment, even if the mistakes are theirs. What has been hardest for me is what I see as a failure of government systems for us the needy. I don't trust government.

Most of the women in the study echoed this sentiment as they juggled classes, found childcare for kids, studied late into the night, and dealt with a sometimes punitive bureaucracy. They all saw education as the lynchpin out of poverty. Low-wage jobs will always be low-wage jobs and there often is little opportunity for upward economic mobility, particularly in our economy since the 2008 collapse.

Before Amy even considered college for herself, even in her homelessness and living out of her car, she was very active in her children's education. She thoroughly understood that the necessary foundation is created in grade school, with interested parents who encourage their children. Amy commented that she he had always valued education:

> When I was on welfare before, I was very involved in my children's school work and activities at school. I wanted them all to go to college. I knew all the teachers of my children. I value education. No one ever told me about the availability of going to school or attending college. They

thought I was just some dumb, stupid, welfare mom. I asked them "Help me figure it out—how can I make my life better?"

For some of these women, college attendance was not encouraged by their families nor were they raised with middle-class values and expectations that assumed children axiomatically would attend college. The thought of college seemed rather daunting to some of these women and they had to overcome some psychic hurdles and certain feelings of inadequacy. Neither Nikki nor Amelia was ever encouraged to go to college. Both of these women received messages from their parents that were highly antithetical to college attendance and participation. As mentioned in the profile vignette of Amelia, her parental message was that she was the "pretty one," which she later interpreted as code for "not so smart." The other message she received from her father was that all the girls in her family were "too smart" for college. College was for people who didn't have the wits to survive on their own. College is for conformists. In Amelia's mind, she perceived a distinct difference between "wits" and "intelligence." That is "wits" by Amelia's father's definition is that it represents a shrewdness of perception and an ability to maintain composure when things around are collapsing. "Intelligence" is a kind of book smartness and rational reasoning but it doesn't necessarily apply to real life or success in real life.

Amelia also mentioned that when she was in high school, she was perceived as a "write-off" or one of the kids who wasn't going to make it. She described:

> I wasn't wild and crazy, as were some of my friends. However, the message that blasted through loud and clear was 'I wasn't supposed to succeed—that I was disposable' and they didn't see me as succeeding. Some of us just got lost in the shuffle.

Nikki's parents told her "college was for some individuals but not for everyone."

She too understood that they thought she wasn't smart enough for college. Both of these

women have received straight A's at SLCC after either a poor or undistinguished

performance in high school.

Amy, similar to Nikki and Amelia, was not encouraged to go to college and left

home early to escape an abusive father only to fall into the arms of an abusive husband.

It was after a period of homelessness, when she and her children stayed in the Interfaith

Hospitality Center, that she was advised by the director that her condition would never

change unless she chose to change it. That could be done with education, she was

counseled. Even with that sage counsel, she was actively discouraged by her caseworker.

Amy said:

> You couldn't share a dream or a goal with your caseworker at DWF. I
> was told that I would be cut off from welfare in the event that I tried to go
> to college. One of my caseworkers said: 'I paid my way through college.
> Do you think the taxpayers should pay for yours? The taxpayers are
> giving you food. How dare you think about this?'

Much later, Amy was able to access education at SLCC through her disability payments

and Vocational Rehab. Amy chimed that "The only way to move from poverty is to

become somebody and the only way to do that is through education."

For Sally it was always understood that she should go to college as both parents

had college degrees; the same with Kathryn as both of her parents had degrees and taught

on the Navajo reservation and she came from a teaching clan. Tini's mother and father

had associates degrees but education was not actually encouraged or fostered. The family

was dealing with other issues as immigrants to the United States. Cynthia's father was an

engineer and Cynthia was always encouraged to go to college. She related:

My parents had always talked to me about 'You have to go to school after you graduate high school.' There was no option. A part of it was that I wanted to please my parents. Another part of it was that I wanted my independence. Snow College wasn't too far from home and it wasn't too close. The third part was just curiosity. I wanted to learn more. That was basically it.

Cynthia found that on some level she was not really ready for college when she initially attended Snow College and she struggled academically at that period of her life. Cynthia uttered that when she did go on FEP, even though she had 2 years of credit at Snow College:

I felt like I was just another case for them and they were just trying to push me along because they seemed hardened or just like their caseload was so heavy. I was like they just needed to get through it. Finally a caseworker said: 'I can look for you about educational possibilities. Yes, you need to go to school and push yourself and just try not to worry about whatever else is getting you down.' She was helpful to me.

Amelia commented that she thinks it makes total sense for the government to invest in the individual on welfare and mothers and children. She argued:

You know, you're investing in them, that—if someone's educated, ultimately they go out into the workplace. They make more money and they put more money back into the system. They're the consumers and they buy more things. It just goes like that. So they're investing in a person. I think there should be some guidelines, of course. Like you should have to finish, if you're going to take a course. If you're going to take a training program, you just finish it. And if you don't, you should be penalized. But they shouldn't make it impossible for you or very nearly impossible for you to finish it.

Amelia mentioned that she constantly tells her 4-year-old son that he will go to college and she quipped:

He's going to college. He can see that I am going. 'School's awesome,' I tell him. 'It's the best and you learn stuff and it's great.' I wasn't taught this. Also, it's not just to learn and to gain confidence and to get a better job. Networking and meeting people. You know? 'Oh, just get married and have a family.' Where am I supposed to meet this guy?

Amelia touchingly added, "Yes, college is non-negotiable and my son is going to college. I tell you that the best experience in my whole life was having my son. The second one is college. It's been that amazing for me."

So we have heard the voices and utterances of these women as they all proclaim the legitimacy and importance of education in their lives. In this next theme of "Borderlands" we will hear the personal challenges of these women as they confront social, racial, and class issues, childcare dilemmas, the issue of marital relationships, debt related to their educational process, food stamps, and sexual abuse. The personal becomes political in so many instances.

Borderlands—"I'm Neither This nor That! Where Do I Fit?"

For Black women, the personal is bound up in the problems peculiar to multiple jeopardies of race and class, not the singular one of sexual inequality. (Deborah K. King)

Tini, Cynthia, and Kathryn define themselves as 'Women of Color.' The other participants are White and they, of course, never spoke of their Whiteness. Critical Race Theory posits this as a component of White privilege, where White assumptions go unchallenged and exist as unconscious and axiomatic. The women of color in this study told stories that White women did not. They had experiences that White women would not.

Also, most of the women in this study would be seen as "underserved" rather than nontraditional when we examine college students today. These "moms" or single mothers are coping along without a partner and generally have low socioeconomic status, an interrupted education in search of new knowledge or skills and greater livelihood, and are often racially and ethnically diverse. Consequently, many of them felt a certain

disenfranchisement from other students and that they did not really belong on campus.

Here is what they have to say about this kind of personal alienation and

disenfranchisement and racial and class issues.

> "I just don't fit the mold," uttered Tini on a number of occasions. She continued:

> I am a woman of color and seen as slightly nontraditional, slightly older student, and non-LDS. I'm pretty sure the first barrier is the color of my skin and plus I don't—have any history with them. You know, when I first transferred to the U of U, I didn't know anyone but I was open to just getting with anybody there, that wants to study and just work hard. It was very difficult to find a study group.

In pursuing this line of questioning I was curious if Tini had felt gender or racial bias on

the part of the professors. Engineering can be gendered and there are few female

engineers. She said:

> No, just from students. I just come in and I just try to be open. But I just feel like I'm not being accepted, because of the color of my skin. I just feel like—even though there's no communication. . . . It's all like body language. Like I'm sitting down, next to them, and then they'll just turn their back to me. That type of thinking. Even when I come to approach a student, which I know that's in my class. I'm sorry. I stand out (Laughs) so I know—at least I don't know. Maybe I'm ignorant or something. I know that they know that I'm in their class. Plus when you get to the junior status level classes, you know the classes are so small, that you know who's in your class. So they just kind of turn and just continue talking. You know, I'll say 'hi' and I even conversated {sic} with like two of them, when they were having a conversation. I just happened to join in, and just say 'hi' and I was just completely ignored. So that kind of made me feel like, wow. Thank God for the WRC [Women's Resource Center].

Tini recounted other kinds of barriers she faced at the University of Utah with students:

> A lot of them are—you know, they all go to like the same ward [church] and they're all very cliquey. When we get into study groups, they kind of—If you don't fit the mold, then they just ignore you. I am older, I have teenage children and I just don't fit the mold of the traditional student let alone the traditional chemical engineering student.

Tini told me another story of overt discrimination that she had witnessed while working

in the dispatch office for the police department in Salt Lake. Tini remembered:

> Oh yes. In fact, when I went on ride-a-longs, I saw it. There was a ticket
> that was written by the same officer. He wrote a ticket for a lady with an
> expired registration but let her go. Then they rolled up to another car and
> his registration was also expired. He ticketed him and had his car towed.
> The woman was White and the other person was a male Hispanic. I don't
> think he realized it, like what he was doing. I was still young and still new
> to the force. I was like, 'Okay, that was kind of strange that these people
> committed the same offense but he let the White person go.'

When Kathryn left the reservation and moved to Salt Lake she was homeless for

two months. She found it difficult to find a job. Kathryn indicated that the economy may

have had something to do with it, but she felt there was also some discrimination.

Kathryn said:

> In Utah, there a lot of Mormon-run businesses and they tend to hire from
> within. They hire their own kind. I was very aware of these boundaries
> when I was placed with my White LDS family. 'No, we can't hire her, of
> course not. Of course, she can't come.' I remember when I wanted to
> apply for a job at the country club that was just down the street from
> where I lived in Salt Lake with my LDS family. My adopted mother said:
> 'You know you can't be there. You must look for something else.'

Kathryn believed that it has to do with the color of her skin. "Of course, they are never

going to admit it. They will be discrete but it will always be that way." Kathryn has

experienced discrimination at the University of Utah in some of her classes. She said that

she doesn't look for it and on some deeper level she truly understands that everyone

attending the U of U is there because "we all want to be in school." She continued:

> I'm too old to play that game. I'm 30 and I just go there to go to class. I
> don't pay attention to any of it. I really—I honestly don't care what they
> think. I honestly will do as much as I can to get a good education. Do you
> know what I mean? My job is to listen to the professor and get as much as
> I can out of him.

Kathryn told me that she had become annoyed with various media classes in the department of communication as they only discussed "popular culture and popular media."   She kept asking herself: "How does this media thing work for Native American peoples?"   She asked her professors these questions too, but they did not respond very effectively. She indicated that these programs at the U of U need a more balanced syllabus—the very coursework perpetuates exclusionary thinking. Her professors indicated that they wanted her to be more visual but she needed more help to have her adapt or adjust to some of the thinking.

Discrimination is a pervasive theme in Kathryn's speech:

> Since my children are from a Brazilian father, the Navajos on the Indian
> reservation consider them 'half-breeds' and my children are discriminated
> against there. Once my husband and I were at a McDonalds at an elderly
> center on the Navajo reservation. The server refused to serve my very
> Black Brazilian husband. There is racism among Navajos towards people
> of color, particularly African Americans. I see that there are still very
> deep wounds of Indian subjugation.

Sometime during the last couple of years, Kathryn briefly lived on the reservation with her kids, as she had been evicted from her apartment in Salt Lake for failure to pay her rent. She had no choice but to go home during this period. She found it tough on her kids because of the overt discrimination they experienced, since they are not full-blooded American Indian. Their skin color does not look like Navajo.

Kathryn discussed another discriminatory event that occurred at her daughter's school on Salt Lake's east side, whose neighborhoods are primarily White middle to upper-middle class. Kathryn's daughter attended a school with a special computer program facility available to all children, which was one of the primary reasons why Kathryn wanted her to go to this school. Kathryn noticed one day, after she dropped her

off, that she was not playing with the girls in the class. Kathryn did not actually live near

this school nor did she live in the neighborhood, so it was difficult for her daughter to

play with these same friends after school. Kathryn observed that as her daughter moved

towards a group of girls on the playground, those girls moved away from her daughter.

Her daughter tried to join them again and once more they moved from her. Kathryn said

to herself: "This can't happen. I've never seen that happen, but I saw it happen with her.

I can't allow her to think that is normal." Kathryn spoke to the teacher about this incident

and this apparent clique of girls that refused to play with her daughter. The teacher

discounted her story and said: "We're fine. We're all friendly and we're all happy."

Kathryn persisted and informed the teacher:

> I saw it with my own eyes, and I know what I'm looking for. You may
> not, because you teach them every day and you're working with all of
> them. You're looking for certain things, but you are not looking for what I
> am looking for.

Kathryn communicated another interesting story about a time when she and her

Brazilian husband began to experience marital problems. She still struggled with issues

about growing up on the reservation and sexual abuse and her husband failed to

understand some of these problems. She was given the name of a male therapist, who

happened to be LDS. (Only in Utah do you know the religion of your therapist.) This

therapist instructed her on how to handle her husband step-by-step. According to

Kathryn, his therapy was to turn Kathryn into "the good wife." He did not address

Kathryn's issues, woes, concerns, or demons. She eventually stopped going because she

did not get what she needed from this therapist and she did not appreciate his "good wife"

agenda.

A few months late, she met a Navajo woman at the Indian Walk-in-Center, who helped her understand some of her emotional problems. "This woman incorporated a holistic approach, she understood Navajo culture and in one session I was able to have a breakthrough and it helped me," Kathryn proclaimed. Kathryn feels rather isolated from most people and finds it difficult to make friends, even women friends at school. She tends to become friends with older people. Listening to Kathryn speak brought to mind the writings of Gloria Anzaldúa and her weaving the tapestry of her being "mestiza" and caught in a state beyond binary (either-or) dealing with cultural and social marginalization. Kathryn mentioned that she maintains insider/outsider status as she sees life through the eyes of a matriarchal, clan-focused Navajo woman with Navajo earth-centered values but caught knowing White ways and White oppression, and she has been a recipient of a primarily White education. "I stand in neither place and I experience a position in a place where I will never entirely be at home." Kathryn expressed her marginalization as such: "You don't fit in and you won't fit in after an experience like mine."

Tini lives on the east side of Salt Lake near the University of Utah and expressed that when she is on the west side of Salt Lake she is considered an outsider. She too discussed this issue of borderland and also the 'you-can't-go-home-again' syndrome. Although she has been on assistance and struggled, her Tongan relatives do not seem to think that Tini is one of them as she works at a big White university and she lives in a predominantly White neighborhood. She lamented sadly: "It feels sometimes as if there's never any home—I'm not totally at home on the east side and perhaps I don't belong on the west side."

Tini also mentioned that she hears her nieces sometimes make comments that reflect these dualities of race, class, and income issues. Recently, Tini had attended a family reunion and her niece indicated that one of her aunts was like a "White mom." Tini said:

> What do you mean? What are you talking about? My niece explained: 'Well, she's the type of mom that like takes her kids to soccer, and she goes to like PTA meetings, and she has a stable job.' To you that means White? 'Yeah, because we're Tongan.' In her eyes that meant ignorant, living on the west side of Salt Lake. And, you know, if you don't have a job and you're in domestic violence, and that . . . So my niece is into all kinds of Tongan stereotypes. And of course there are Tongan soccer moms too.

> Cynthia expressed the "borderlands" issue a bit differently.

> I didn't learn to speak English until I went to kindergarten and spoke Samoan exclusively until then. It has been kind of hard, because I want to navigate within the society that I'm in, so you can understand and make it through. But then, at the same time, you don't want to go away from what you were, you know, from your roots and from what you were taught. It was kind of hard, at first, to navigate between the two. It has actually been a bit easier now that I am at the University of Utah and learning new ideas.

Mother Coed Abuse

During the Fall 2009 semester at SLCC, Nikki participated in a group project and one of her instructors showed a preference for a certain student within that group. That preferential teammate wanted Nikki's group to help another group and she set-up a meeting. That meeting coincided with her son's first day of kindergarten. She informed the group she needed to be present for her son's send-off and wanted to accompany him on his first day of school. The group failed to understand this important milestone as they had no children and she was ostracized by the group. She received an "incomplete" because she had not attended that meeting. Nikki implored the instructor and asked if

there was not some other means by which she could make up that lost meeting. The instructor said: "No." Nikki indicated that she does not necessarily believe that SLCC has an obligation to mother-students; however, she felt the instructor made a quick judgment about her. In the spirit of a fighter and a survivor, she refused to feel victimized by this although she must make up the incomplete.

Sally mentioned that she did not believe that mothers in welfare were any different than single mothers in general. "It will always be difficult for single mothers as the supports just are not there," she said. Cynthia, Amelia, Tini, Amy, and Kathryn have been alone for many years in the role of single parent. They all seem to have a quiet acceptance of this reality as not a single one has the father actively participating in the life of his child or children.

The Childcare Juggle and Childcare Blues

All of the women in the study, even those with extended family locally, expressed the issue of childcare as an ongoing persistent problem. Tini, Kathryn, and Nikki talked about the patchwork of state regulations that often inadequately address the issue of childcare problems. Kathryn mentioned that she had seen a lot of turnover at her son's daycare center and she believed that low wages for childcare workers tend to promote high turnover and generate inexperienced providers. Amelia hated the idea of a daycare, except for the Eccles Lab at SLCC. She forcefully asked: Why is the federal government willing to subsidize childcare as a proponent to *Work First,* when they could pay the mothers to take care of their own child or children? And in fact, Nikki's mother was paid by the state to watch her children but Amelia's was not. Amelia resented the fact that she spent 2 weeks picking weeds from hot pavement in summer, while her child was

subsidized in daycare. "Wouldn't my child have been better off with me?" Amelia asked?

There are many myths about women in welfare that receive a lot of traction and one that is consistently bandied around is that women in welfare have lots of babies. All of the women in my study had all of their children prior to going on welfare. Not a single one was born after they entered the system. Most of these women spoke of the difficulty of finding adequate childcare and it become the predominating theme expressing an ongoing source of anxiety and constant concern. "The childcare part is the hardest part of being poor, going to school, and receiving welfare," said Kathryn. "I live with a kind of constant anxiety about childcare, she said. Kathryn told me that she loves being a mother and always wanted children, with or without a husband. She claimed that she always wanted children and that I should not feel sorry for her even though she was homeless during the summer of 2009. Kathryn has had significant issues with her childcare situation for her son. She somehow could never find reasonable childcare at the U of U on campus and was forced to shuttle her child across town. And daycare support funding money from DWS has come too late for her to utilize it. She complained:

> I had a problem and the person at DWF tried to process the childcare paperwork and attempted to get everything done that I needed. Some things worked but I wasn't reimbursed for childcare at that time. Since then additional childcare funds have been put in my account, which I probably won't be able to use.

> It's June now and I think I have over $500 in credit with DWS. But the programs are done with and they don't do reimbursement. It's like, Ahh! So now, they're working on summer, right now, and don't know. I really don't have positive hopes with childcare, but they do help out with the financial part, which did help me because, you know, I need help with rent.

Sally, too, complained about the childcare worries and concerns after she had her son. She first paid out-of-pocket for childcare when she was self-employed as a violin teacher. She found a one-on-one nanny who was available when she needed her. DWS, however, would not pay this woman because she was not certified as a daycare provider. Later, her son attended a certified daycare in someone's home and DWS paid that expense for Sally when she worked. When Sally attended SLCC he attended the Eccles Lab campus. Sally indicated that she thought the daycare was superb due to the high ratio of student interns to children. Sally remembers that they covered about 90% of the cost of daycare when she was a student at SLCC. When she finished her coursework at SLCC and transferred to the University of Utah she moved him to KinderCare on campus. Sally remarked:

> I checked out like three or four on campus. All of the ones on campus that had openings and then I picked that one (KinderCare) for a bunch of reasons. So he was there. And he started kindergarten. He goes to the Boys and Girls Club after school. They're going to help pay for that as well. Yeah, it's been a really big help.

Sally said that it is very difficult to be a single parent. "I've had to be mother and father. I'm mother and father to my son, seven days a week, and that's not an easy thing to do."

Amelia, like Sally, has utilized the Eccles Lab for daycare at SLCC. All of her daycare was subsidized because she was on FEP and in compliance with *Work First*. However, when they raised her number of work hours after one year of FEP, she decided it was not worth being on FEP for so little money. With another year remaining for her at SLCC, Amelia has been concerned about childcare, as she will receive no subsidy from

DWS once FEP has ended. However, she had been sleuthing around SLCC and reported

the following:

> But I found that there's a program, through the college, that you can get vouchers for childcare. I mean, it doesn't pay the whole thing. But if you qualify for a Pell Grant, you--and you're a full time student, they will contribute up to $700 a semester toward childcare, which wouldn't cover it. But then any Pell Grant money, I can make up the difference. It's not possible for me to work 18 hours a week. Then, of course, if you work-- let's say even if you're making $8 an hour, there's a limit to the income you can make, to even receive the Cash Assistance. So 18 hours a week, would push you (I did the math), it would push me over, into making too much money to even receive the $399 a month.
> Yeah. I was like--well I was just so frustrated, actually, initially. I was like, "Oh, my gosh!" To keep that from happening, from me being pushed into having too much income, you can do community service.

Amelia continued her rant and said "it's no picnic to have a stranger take

care of your kids!"

> I mean, I'm not big on daycare anyway, having—you know my son? He's in preschool and he's not there that much and he's a little bit bigger. You know? He's four now. You go in there and there are little tiny kids, little babies. How is that good for them to be away from their mommy when they're say, nine months old, and have a stranger taking care of them? Is that good ultimately for—you know? It's like women are punished for not being married, here, and have children. If you're single and you have children, you're punished in Utah. I mean, my sister lives in Washington and they have other programs.

Amelia also expressed anger and annoyance when at Christmas last year, during her

semester break, she was supposed to work. She asked her caseworker about childcare for

her son and was told that there would be a state-run daycare facility for him. She

bemoaned:

> A state-run daycare? I'm sorry and I know this sounds snotty or whatever, my kid's not being put in a state-run daycare. 'I don't care what I have to do!' They made me feel that I'm a charity case and you have to take what they give you. That's fine to a degree, but to a degree, it's like . . . Like I feel like saying to them, My child's worth as much as someone else's.'

Nikki indicated that when she has needed childcare, her mom has been there to take care of her two children. Nikki found a way for the State of Utah to reimburse her mother after she had qualified to be a licensed daycare provider. Once again Nikki showed a kind of maneuvering within the system and learned how to work it legally for her benefit.

When Cynthia went on FEP after the birth of her daughter, she could not qualify for childcare, even though she worked at a treatment facility for teenage boys. She remarked:

> I didn't meet the hourly requirements, but I had to go part-time for school scheduling. So, I was full time and it didn't work with what they had at work. So when I submitted the documents to them [DWS] they still wanted me to make up the lost hours from work. And I told them, 'What do you want me to do? Do you want me to get a second job?' That just doesn't make sense to me. 'Why can't you just pay for whatever and while she's in that daycare, whatever I can get from that, then I'll make up the difference in the money?' If you don't meet their hourly requirements for work, they'll take away your childcare funding. Is this fair? There are times I have really felt unfairly treated. I appreciate that there is a program trying to help, but sometimes it just doesn't run well.

Cynthia originally took her daughter to a daycare preschool that was near her home, when family members were unable to watch her daughter. It was $20 a day and it worked at that time with her schedule. Cynthia stated:

> The most frustrating thing was just trying to find childcare throughout the first two months of school, because I had made the decision, kind of last minute, to come back to school. Everything was full and my schedule was kind of different with different times. It was really hard to work that with work and then it was hard to work the schedule around work and then changes at work, because they couldn't work with my scheduling needs. That was so hard for me . . . When they laid me off at work, I had to figure out something and I lost the daycare, because you have to be working. That period was the toughest. I had to talk with my family. A lot of praying . . . a lot of praying, trying to decide what to do. During my first semester, it was totally hard. I was always late, or I had to miss quite a few classes because I couldn't find a family member to watch my child.

You'd think with all the siblings I have that wouldn't be a problem.
Everybody's got their own lives to live and they have their own kids and
my parents are working. It was just a mess. So when I finally found this
daycare that charged 20 bucks a day, then the DWS paid some of it. And
it worked out well for me.

As you can see from these stories, it was complicated and each woman had to

figure out what worked best for her particular situation, as the childcare terrain constantly

shifted. Kathryn also mentioned that single parenting was very difficult, even though she

has done it for most of her children's lives. She has not been thrilled with the daycare

program her son attended. She said:

I found it, honestly, because it was cheap. I couldn't afford the programs
at the U of U. It's a school and I thought that it was good for my son. But
he tells me it's boring there. . . . I worry constantly about the childcare
part. It is my biggest anxiety.

Many of these women including Nikki, Amelia, and Cynthia had a parent or

extended family that pitched in to render childcare needs while their daughter was in

school. Amy's children were older so she did not require childcare. Tini's children were

also older and in school fulltime, so that obviated the need for childcare. All of these

women questioned some of the childcare providers that DWS was willing to underwrite.

Slim Pickings for Women of Color: Will I or Won't I Marry Again?

Both Tini and Kathryn remarked that when you are an educated woman of color,

it becomes problematic to find an educated man of color. (All of the women of my study

appeared to be heterosexual.) Thus, "It is slim pickins' out there," uttered Tini.

Tini has been engaged to a Tongan boyfriend but suffered physical and emotional

abuse from a former husband and later subsequent boyfriends. Although this boyfriend

she says "is a keeper" she has developed her life lessons, which she cheerfully related to

me:

> Lesson Number One: Don't go out with guys that slap you in the face.
> Lesson Number Two: Don't go out with guys that stand you up two times in a
> row.

Kathryn also mentioned that it is hard to find educated Navajo men and she doubts that

she will ever find another husband. She affirmed:

> No, no. I won't remarry. I believe that you should only marry once and
> that's it. Because, it's enough. If you haven't learned on the first go-
> around, forget it! My parents had a wonderful marriage but my dad died
> early on. And there are few Native American men who are educated.

Amy indicated: "I am done with marriage. It is too oppressive." Sally, however,

very much wants to marry her partner as does Tini. Cynthia too has a boyfriend but

indicated that she is moving very slowly this time around. Amelia said that she has no

time to date now so marriage seems a bit problematic. She uttered:

> I have no desire to date right now. Because partly, I'm too busy. Any
> time that I have that is free, is for my son. I mean he is the most important
> thing. You know, once I'm done with school and maybe in a different
> situation, I might think about dating. For now, I don't want to complicate
> the situation and let's say bring some guy around. What if it doesn't work
> out? Give my son some more heartbreak? 'What happened to Bob? I
> liked him.' You know.

Nikki shrugged their shoulders when I mentioned marrying. She is not dating and

she too is far more concerned with creating a livelihood and being a mother. Cynthia

gave me her philosophical overview and said:

> I'm a really, really simple person. I just . . . In ten years, I want to at least
> have worked in the career that I've always wanted to have, which is
> something in social work, giving back to people, and I don't care what
> group it is. As long as I'm doing something like that. I'm hoping that I'll
> be settled down with a family and more kids. However many he blesses
> me with, I'm okay with that. Yeah, I just want to be happy and have a
> family. If I work, I work; if I don't, I don't. I'm just really, really simple.
> It doesn't have to be anything big. I would just like to be peaceful.

Virtually all of these women asserted that their children came first before anything in their lives--even school. They all reiterated that it was important for them to spend as much time with their children as they could muster. They defined this as helping their children with their homework, reading stories or playing games or puzzles with them, and being available for other needs and demands. It also meant being able to show up at their kids sports events or school plays or meetings with their teachers and the first day of school. It meant being present in their children's lives. Each one-- Nikki, Amy, Amelia, Tini, Cynthia, Kathryn, and Sally--affirmed this.

Debt Related to Education

Kathryn revealed that she had about $20,000 in accumulated student debt. Although she did receive many scholarships, most of the money went towards paying her rent and utilities and putting food on the table. Sally had over $30,000 in debt for the same reason. "I didn't want my son to suffer," she said. Tini had a Stafford Loan for about $1,750 but since she made the decision not to go into debt, she has constructed a pay-as-you-go program for herself. Amy had $5,000 in student loans when I interviewed her. Nikki received federal financial aid and she recently took out a student loan. Although her rent payment was only $200 to her mother, she needed incidentals for her children such as reading glasses and shoes. "It is always a struggle," she exclaimed. Cynthia too lived in an apartment in the basement of her parents' home, so her rent was minimal. Amelia's dad has paid her mortgage and has agreed to do so until she has finished her paralegal degree.

Nikki said that the toughest part for her in terms of being in school and on FEP payments "is getting used to the finances." She announced:

> That's been the hardest thing to cope with. I have so much less money and I am always trying to juggle what I buy and what I can't afford to buy and how we are going to eat. It is always hunkering down. There is no money to go out and eat a pizza or go to the movies. Sometimes a family member will take us to the movies or treat us to an evening out.

Nutrition, Food Stamps, and the Poor

As a part of the welfare and FEP programs, all of these women were eligible for food stamps at one time or another. Food stamp payment, currently known as Supplemental Nutrition Assistance Program (SNAP), is a government supervised and funded program through the Department of Agriculture to stretch the family budget. Food stamps are disbursed through a debit card (Horizon Card) generally once a month. Food stamps typically cannpt buy hot or prepared foods, like fast food, and usually cannot purchase the cooked food from a store's deli such as rotisserie chicken, Chinese food, or other hot or cooked foods. The amount each family receives depends on family income, number of children, and other variables. Other governmental programs such as Women, Infants, and Children (WIC) are available. WIC is a program for pregnant women, new mothers, and young children. There are various food banks in Salt Lake through charitable organizations and religious groups. Virtually all of the women in the study have used all or a combination of these various subsidies. Let's hear what they have to say about these programs.

Kathryn, Cynthia, Nikki, Tini, and Amelia expressed that they were very conscious of every food dollar they spent and have learned to shop frugally, utilize coupons, and buy whatever is cheapest and on sale. They all remarked that they cannot afford to eat out and so they do all of their own meal preparation.

Both Amy and her daughter struggle with weight issues, although they are trying

to be much more conscious of better nutrition and what constitutes good food. Amy

expresses this as an extension of poverty. She said:

> When there is little money it has to stretch to get the biggest bang for the
> buck. Fresh fruits and vegetables can be very expensive while pastas,
> burritos, pizzas, and fats are cheap. To feed three teenagers on our food
> budget, I have to buy what is most economical to fill them up.

On one occasion I asked Amy if she felt "poor?" She stated, as did her daughter:

"Even when we lived in our car, we didn't feel poor." She explained that when they

lived in their car, since they were not paying a mortgage or rent, they had more money

that they could devote to quality food. She confided:

> Now that we have a roof over or heads, we have much less money for
> food. With rental payments, there isn't much money for quality food.
> There is always this balancing act of a sweet spot where they need to live.
> If the kids make too much money, then disability payments are cut back.
> It is a tightrope act.

"Money provides privilege," Amy stated to me at one of our meetings. I asked her to

explain:

> This privilege means you don't have to shop at a food bank: Food at a
> food bank and pantry can be crappy. Poverty is humiliating. Constantly
> people evoke 'you should be grateful!' Yeah, grateful for hard bread,
> grateful for rotten produce, and grateful for spoiled canned food.

During this period, she was only allowed to go to the food bank six times. Once

she received sardines and did not know what to do with them. Another time she received

cat food and she did not have a cat. Amy told me that many times her grocery bag would

be filled with candy and junk foods such as Hostess cupcakes, Twinkies, and rainbow

swirls. "This wasn't food that you would ever feed to a diabetic child; nor did I want my

non-diabetic children to eat this," she howled.   Amy was furious when this happened and

then her anger was followed by remorse and guilt. "Can you imagine, we were hungry

and we were given cupcakes?" she stated incredulously. "We seldom had the money to buy fruits and vegetables on our limited income."

Nikki's mother used food stamps when she was growing up, so she was well aware of this government program. She mentioned that indeed some poverty issues may be generational. Nikki chimed: "I have been on my own since the age of 18; I have had to learn to carry myself." I asked Nikki if she utilized coupons in addition to her Horizon Card. She indicated:

> I tried coupons and it is confusing and upsetting. When you use a lot of coupons, it really comes up. For instance, if you use a coupon for 60 cents off then you have to pay the tax on the 60 cents. Because---let's say Cream of Wheat is paying the grocery store that 60 cents. The grocery store isn't going to take their tax out of their own pocket to pay Utah. So you have to pay that tax on the 60 cents---because Cream of Wheat won't.
>
> Food stamps have helped me shop more freely and I have more money to buy our food than I did before. We get lots of good things when I'm on the Food Stamps. So when I'm not, is when we have to really ratchet down and economize. We eat a lot of Rice-A-Roni when they're five for $1.00. I am allocated about $462 a month for food stamps.

Sally commented that although she has been poor much of her adult life, she has always shopped at organic stores and regularly buys food at health food stores such as Whole Foods. Kathryn was also concerned with nutrition as most Navajos on the reservation eat a poor diet. She related:

> On the reservation, services are expensive. Fruit and good food is expensive, so people fill up on cheap fattening carbohydrates. This leads to a host of health problems that wreak havoc with certain Indian subgroups.

Cynthia's FEP allowance had been $368 a month and she was given food stamps worth about $300 a month. "This was a great help," she said. Because of her daughter's age, Cynthia was also eligible for WIC, which provided food vouchers for milk,

vegetables, fruits, bread, and peanut butter. The WIC-approved vouchers can be

redeemed at any grocery store. Cynthia said:

> When I first got pregnant, they took care of all of my healthcare expenses.
> Everything was free—because being pregnant is a huge priority to the
> state as they want healthy babies. After a certain point, I lost my benefits
> because I lost my job. She keeps her health benefits for two months more
> and then we both lose them. However, now, with what Obama passed, she
> is on Medicaid CHIP. I have nothing and I just hope I don't get sick.
> Nikki explained that there are ways to have the Horizon Card pay for things that it

would not normally. This kind of gaming of the system seemed logical in the way she

analyzed it as we see so much of this legislation as a crazy quilt. Nikki said:

> With Food Stamps you couldn't buy cigarettes or beer. Once when I
> purchased some soda for a little celebration with the kids and my nephew.
> I purchased soda for three for $11. The cashier said, 'that's not what that's
> for. You can't do that.' But it worked because there are various sides to
> the Horizon Card with different accounts such as savings or credit and
> food cash. So the grocery stuff can be slid through. For example, you're
> not supposed to be able to buy prepared food. But you can go to the Deli
> and buy salads, and if it is rung up as 'deli' it is okay. However, I have no
> problem asking the people if they'll put a 'deli' sticker on some things.
> There's a Macy's near my house and they sell these Kids Meals for about
> $2.99. I ask them to ring the Kids Meal up as the 'deli' so that I can buy
> it with my Horizon Card because normally things out of the hot case can't
> be charged.

Nikki said that she had figured this out herself through painstaking observation:

> It comes easier when you pay attention to what's going on. You know it's
> a little silly. You could spend $400 on Papa Murphy's pizzas and food
> stamps will accept it because Papa Murphy's pizza hasn't been baked. It's
> insane, some of the things that they they'll pay for and some of the other
> things that they won't.

Nikki related a very humorous incident that she witnessed one day in the welfare office

while she was working there. A woman showed up at DWS and began to scream at

everyone in the office. Nikki dryly commented:

> This woman was really angry because she wanted her daughter on food
> stamps now that she had turned 18 years old. DWS wasn't about to give

her daughter so much money in food stamps because she was living in her
mother's home. This woman yelled: 'well, she's 18 years old. She's got
to learn how to take care of herself and carry her own weight!' The two of
them were still living together in the same house, but she wanted to keep
her full amount of food stamps and have her daughter receive the same
amount too. I thought, 'She's got to take care of herself, then she's got to
go get a job.' This woman can't get mad because she isn't going to
receive twice as many food stamps.

Nikki loved the part about how "my daughter has to learn how to take care of
herself and carry her own weight."

Trauma of Sexual Abuse and Family Incest

Certainly one of the most exploitative and harmful kinds of abuse is that of sexual

abuse and family incest. Kathryn, Sally, and Tini spoke of sexual abuse and family

incest. They were each sexually molested as children by fathers or grandfathers or other

close family members. The impact of sexual abuse on children can be devastating and

long-lasting. All three experienced dismissal of these claims by their parents, as those

parental adults did not want to acknowledge that the abuse was occurring. Sally still

suffers from Post Traumatic Stress Disorder (PTSD) from her childhood sexual abuse

from her father. As mentioned in her profile, her mother and three sisters refused to

acknowledge this abuse and Sally believes, as a consequence, her three sisters suffered

from fragile mental health. For Sally this has been proof, of a sort, that they had been

molested as well. Sally spent years with mental health professionals and this contributed

to her choice of a major in Social Work at the University of Utah and her projected career

path.

Kathryn indicated that sexual abuse is rampant on Indian reservations and exists

as an ongoing problem. She was convinced that over 80% of the women on a reservation

have been sexually assaulted by the age of 6. She blamed this on lack of social services on the reservation and problems of alcohol, poverty, and denigration of educational resources. She had hoped to create a documentary for Navajo women at the University of Utah, who could openly discuss this troubling issue. Alas, they were unwilling to go before a video camera. "The sense of self has been eroded," she chimed.

Kathryn also discussed the issue of violence towards women on the reservation. Kathryn had a cousin, who when she was 25, was thrown by her boyfriend from a second-story window. At the funeral the boyfriend stood up and said to the deceased girlfriend: "Are you happy now?" She later wrote a report for the police of all the evil, mean things this boyfriend had perpetuated on her cousin.

Tini, at our last meeting, disclosed that she had been molested when she was five or six by an uncle. She did not inform her parents until she was 10 and they refused to believe her. They accused her of telling a lie in spite of the fact that there is a fair amount of sexual abuse within her culture and her family. "They didn't want to believe that it was actually happening," said Tini. She no longer broaches this topic with her parents, yet she has cousins who also complained that they were molested by this same uncle who later died of AIDS. Fortunately, Tini had a good therapist whom she continued to see for about three years. Because of this earlier childhood experience, Tini has become hyper vigilant in watching her children when they attend family events. She does not want them to experience the consequences of sexual trauma.

Tini, Kathryn, and Sally related, as do many women who have been sexually abused, that they originally blamed themselves and this led to feelings of inadequacy, embarrassment, isolation, guilt, shame, and a sense of powerlessness.

Navigating the Crazy Quilt of Poverty Bureaucracy:
Abuse and "Poor Me" Challenges

All of the women in this study lived on limited income with support provided, in some cases regularly and in others irregularly, in the way of food stamps, FEP payments, earned income from part-time jobs, or work/study and supplemental income, if any, from family. Interestingly, none of them claimed to "feel poor" nor did they see themselves as victims. They defined themselves as living very frugally on a very scant budget and watching every penny that they spent---but they did not feel poor. Kathryn indicated that there is a difference in being "broke" and being "poor." Amelia echoed a similar position on one occasion. Kathryn, Nikki, and Cynthia iterated that there life has been a series of economic ups and down. By government standards they are on the bottom economically, but none of them painted a dire or gloomy picture about their circumstances. Each one expressed optimism about their projected future for themselves and their families. "My poverty is situational" declared Amelia. "It will improve, and everything hinges on my graduation to move my life forward economically," asserted Amelia enthusiastically.

Amelia told me that her mom was raised really poor and Amelia felt that she grew up poor. Although her mother left a husband earning a comfortable salary to be maintained by a very wealthy foreigner who virtually paid all her bills, Amelia says her mother has no concept of money. As children, Amelia remembered that she and her sisters often went hungry, while her mother sported untold luxuries including expensive watches, purses, jewelry, and clothing. "We wore shoes to school with holes in them and tattered clothes," she remembers. "When it rained our feet got wet." Amelia continued:

> I felt poor growing up but I don't feel poor now. I don't have a lot. I have enough. I don't like being dependent. But it's just for a certain amount of time. You know, it's not forever. And soon I'll be free and I will be able

to do all the things that I want to. Right now, I have enough. We can do a few things and I usually try to find free things to do. We go to the park and feed the ducks. That's a big one. A loaf of bread is what? One dollar? So you can do fun things and take lunch from home. I don't feel poor, even though I am.

The last time I met with Cynthia, she had just gone off FEP and was struggling to find a work situation. I asked her how she was making ends meet. She laughed and said:

I've been just selling old clothes back to—there is a placed called Kids to Kids Consignment and that woman has a bunch of stuff that I am selling. I am selling things. I only drive when it is absolutely critical because you can't pay for gas with Food Stamps or WIC. However, I don't really feel poor. Financially yes. But in everything else, no. I feel like I have everything that I need, only because of my family. By the government standards, I might fall below the poverty line. I've been in this situation before with no money. And because I have been through this before, I understand what I need to do to get back on my feet. Yeah, financially, I'm poor. But everything else is good.

In this next section, these women will speak on issues surrounding access to state services, poverty games, and invasive and intrusive processes they experienced with FEP participation. All bureaucratic institutions live by rules and mandates. As you will see from these stories, these rules often victimize and punish the poor.

The Gulag of Paperwork Compliance

Welfare compliance requires an enormous amount of paperwork. Most of the participants jokingly stated that "welfare is a full time job." Applying for welfare is, by design, an arduous and time-consuming process. The first key piece, which emerged from my findings with these seven women, was that of the sheer tediousness of the bureaucratic demands to access FEP funds. Signing up for services translated as countless meetings with caseworkers, excessive demands of paperwork requirements, and laborious personal fact-finding, invasion of privacy, and sometimes intimidation and abuse. Virtually all seven women complained about the massive amounts of paperwork,

the timing of papers, the requirements to please one's caseworker, and the constant faxing, shuttling and shuffling of W-2's, landlord agreements, school forms, birth and health certificates, that were required month after month. "There was tons of paperwork," declared Kathryn. "One time they need one set of papers and then the next month it will be a different set of papers," lamented Cynthia. Each woman struggled with their caseworkers with issues surrounding policy interpretation, execution, and manipulation. Nikki, over time, became highly knowledgeable of policy mandates and policy leniencies as she worked in the DWS and she "asked a lot of questions."

The participants also stated that not only are the various welfare departments large, often impersonal, with arbitrary rules and excessive paper work, excessive forms' processing, long lines, and lengthy waits; but the very organizational structures and procedures were very confusing. Amy and Cynthia spoke of the impersonality of dealing with people within this bureaucratic process. Sometimes exchanges are not actually face-to-face exchanges and the bureaucracy seemed very nonresponsive to their very personal needs. Most decisions appeared to be made in a remote and usually unspecified way, making the process mystified and virtually impervious to personally control (Bourdieu & Passeron, 1990; Holland & Eisenhart, 1990).

Appointments often included an intake interview with a welfare examiner, an orientation and assessment for labor, an interview with a child support enforcement official, and sometimes a home visit. For each of these appointments, the applicant needed different sets of documents to verify financial and personal circumstances—typically birth certificates, school records, proof of residence from the landlord, and written statements from past employers if the individual was terminated (Baehler, 2003;

Bane & Mead, 2003). These participants complained that if any of these pieces of paper

was not immediately available, everything stopped until it was delivered.

Welfare is a fluid program, as those that move in and on welfare or move out and

off welfare often do so because of the paperwork mandates and whether they were able to

comply with various demands or not. Amy indicated:

> Let me tell you, welfare is a full time job, with its forms, its paperwork
> and needing to bring in utility bills. These appointments with the welfare
> office mean you have to miss work. If you miss work you don't get paid.
> Furthermore, help is only available during business hours. When you are
> expected to work, it is hard to comply with appointments, meetings, and
> time with the caseworker. Utah closes at 6:00 pm. Why does this system
> punish poor people?

Kathryn said that the paperwork was significant but that DWS had helped her a great deal

during the last few years:

> Sometimes it took a while and sometimes I had problems with the required
> paperwork. This past year, I submitted my FEP paperwork in January and
> didn't receive money until March. I actually marched into the DWS office
> one day, without an appointment, and demanded to see a case worker. I
> told this person: 'Hey, I have no money as of today. I have this much in
> my bank account, because all the money that I've used, that came from
> scholarships and grants and loans from school are all exhausted, because
> you're not helping me. You know? This program said you would help me
> if I do this, and this, and this. And I've been doing this and doing all the
> things that I am required to do and you have not. You have not put those
> childcare subsidy sheets through and I don't understand why because I
> know I qualify, and I know I've been following everything that we've
> been planning, you know, working on.' I then went on to tell this person
> if nothing gets done, I will not come back here again. I will just give up
> and stop school and move.

Kathryn underlined and detailed issues about the complexity, burden, and hazards

of paperwork compliance. One day her caseworker said to her: "You're the most normal

person of all these files I've worked with." Kathryn felt it was scary to know that she

was the only one cooperating with him by handing over her weekly attendance sheets for

school and submitting other required pieces of paper. In January 2010, she faxed over 20 pages of her January paperwork and her caseworker lost it; lost somewhere in his own department. She had to resubmit everything again. This time she took it to the actual person who performed the processing at DWS so that it could not be lost.

Kathryn had her payments cut off twice for failure to return papers on time. Barnow and King (2003) discuss this issue and indicate that it is rather easy to fall out of compliance due to the critical requirement for turning in paperwork on time. Interestingly, none of the women indicated that they saw caseworker discretion overlook late arrival of documents. If a filing is due and they fail to file, down they go. They can only climb back up to good graces by resubmitting all of the paperwork again and re-petitioning their case. If the caseworker loses their paperwork from the fax machine, never mind, it is their responsibility and down they go. It does not matter if the caseworker has made an error or misplaced something. The blame and the burden always fall on the shoulders of the client. To be in compliance, these women must be "good girls" and obey all the rules or they will lose a benefit.   Thus, I witnessed this dizzying effect of women being in and out of compliance; in and out of benefits; in and out of TANF and FEP.

Tini agreed that the paperwork can be lengthy and onerous and every three to four months the same papers have to be filled out, completed, and returned to the caseworker. She indicated that because she has been doing this for a while, it was easy for here to complete the paperwork. She explained in detail about paperwork compliance issues and how some women just do not get it. "You know, there are hundreds of us, probably

thousands of us that have to fax to that one number and it creates problems. I keep copies of everything because there are issues and snafus."

Sally took the paperwork compliance in stride but noted: "Every six months DWS checks to see if you are still eligible for payments and cash. The paperwork could be brutal with more than 50 pieces of paper, which can take over five hours to gather. It might take more than half a day to locate everything."

Amelia, in hindsight, wished that she had not "messed with FEP as the paperwork is onerous and meetings with her caseworker occupied a fair amount of time." Initially, Amelia had a three month wait for FEP because they had to complete a background check. She started the paperwork in February 2009 and received her first FEP payments in June of 2009.

Amy commented as well: "There is so much paperwork for poverty." At that point she was referring to the massive amounts of paperwork surrounding her LifeStart village home, which is a federal Section 8 Housing Program.

Poverty Assumptions and Poverty Games

Amy said to me one day: "Poverty means you're a "nobody" and people who deal with the poor constantly make poverty assumptions." Amy is quick with memorable lines and *bon mots* fall from her lips in a gifted, poetic way:

> Bureaucrats assume that poor people will abuse things. In group situations everyone pays the price if one person acts inappropriately. I see all kinds of poverty games that are played out by the poor and against the poor. Anyone who has worked with the poor has been scammed by the poor. The loss of privacy is intrusive and invasive and not really acceptable to me. However, I have little choice in this regulated place that I live in--the LifeStart program.

Amy added**:**

> Those people maintain heavy assumptions and they assume that poor people will abuse things and milk every opportunity. The only way to move from poverty is to become somebody. And the only way to do that is through education.

Amy has had to deal with extreme rules and regulations with her Section 8, LifeStart subsidized housing program. Experiencing the loss of privacy, for her and other women in welfare, was seen as intrusive and invasive and hard to endure. Here is an example of what she considers "intrusive and invasive:"

> Once, I was asked to pee in a cup in the middle of the night, for a random drug test. On other occasions, I received a notice on my door from the management of the housing that said: "Be at my office at noon." Regardless of whether I had school or a chemotherapy appointment, I had to drop everything and comply with this rule. There were also impromptu search and seizures, where we might receive a knock on the door at eleven pm and the officials have the right to search for a man on your property, drugs in your possession, or inspect the upkeep of the home. They might inspect your refrigerator or check to guarantee that all appliances are working properly and that you haven't violated one of their rules. 'Are you grateful?' they would ask. 'We used our monies to build this,' as they rifled through the clothes in your underwear drawer. 'Did you get permission to put up this shelving?' they asked. They only care about the building, not the people in it. If I have to fix something that is broken, we might not be able to eat. I don't get a tax credit on my income tax, but I am acting as the owner for this townhouse.

Not only did this reflect what Amy considered "intrusive and invasive," but she also considered it denigrating, belittling, and very disrespectful of her privacy issues. Also, it echoed additional themes that welfare mothers should be grateful for their meager hand-out. Amy likened this to the gods of old: "These monolithic bureaucracies appear to want praise, obeisance, and gratitude on bended knee."

Tini also echoed Amy's sentiments about privacy invasion and intrusion. However, she understood this privacy loss as she had witnessed people who attempted to

milk the system and "pull one over" on their caseworker. She observed a lot of women

doing this and claimed she can tell who is "gaming" the system. I asked her to explain:

> Just the way that people talk. Just the way that they carry themselves and some of the things that they might have, or they might even be a little too forceful for certain things. I notice that the really poor people, they don't really boast a lot. Yeah. But a lot of the people I have seen that have used the system to their advantage, they kind of compensate with like the clothes that they wear and like the cars that they drive, showing up with things that I'm like "wow, how can they do that?"

It is fascinating to see that all of these women expressed contempt for others "who

try to game the system." It is interesting that Nikki, Tini, Amy, and Kathryn expressed a

kind of hierarchy among welfare recipients as they also saw some women who were more

"deserving" than others. They were all outraged when they witnessed someone trying to

"exploit" or "game" the system. They saw themselves as cooperating and remaining in

compliance and did not like welfare cheats.

Kathryn, in discussing her belief of the importance of higher education, said that

she saw a lot of women on welfare that had not finished high school let alone considered

the possibility of going to college. She thought those women might be taking advantage

of the system. She explained:

> I'm nothing like them. I see how—I see how they take advantage of it and then I feel kind of angry because they can get away with it. But then I thought, 'you know, there are people here who really need it, who really, really appreciate it.' You know? And it's them who are screwing it up. You know? And it's stressful, when people are on this program, getting money for free, and they're not doing what they're supposed to do.

None of the women expressed any joy about being on welfare and some

related feelings of shame and embarrassment. Cynthia explained her sense of

shame and the stigma she held about people on welfare:

My father encouraged me to utilize social services as he looked at the paperwork for me. 'If you need it, it's there for your assistance. It's not for you to live off of. Just to get on your feet, because you need it.' I told him that I didn't want to do this. I had always felt that somebody on welfare is just—it's not good. Why do it? I felt a stigma. I didn't want to be that person on welfare. That was my huge thing. But when I talked to my dad, he made me understand that, you know, it's not like you're on it to live on it. It's just to help you get back on your feet till you find something.

Cynthia then mentioned that since she was majoring in social work and has taken

so many classes around social and poverty issues, that there were things she felt

could improve both the system and the experience with DWS and FEP policy:

I'd like to change the way they calculate everything, the limitations that they put. Because, I feel like if you're going to help someone, there shouldn't be limitations on help. Maybe as far as budgeting, yes. There's just always something you can do instead of Xing out or Xing in the opportunities, I guess you could say. It just doesn't seem right to tell someone: 'Okay, you can do this but you are only limited a certain amount of help.' I don't know. I would like to see the policy change.

Amelia was the only one to comment on the issue of corporate welfare as

compared to poverty welfare after the collapse of the economy in 2008. She

commented that she saw a prevailing class issue that hides a real discussion of

welfare:

Well, I think it's [corporate welfare] disgusting since some of these corporations have mismanaged their funds to such a degree and basically stolen the money. I mean, you have CEO's that are making $21 million dollars a years. That's ridiculous, absolutely ridiculous. And they probably have a bevy of accountants to figure out ways they don't pay tax. . . . You know, all it's doing is making our economy—I mean, the top 5%, well I should say 5% of our population owns like almost all the wealth. They have almost all the wealth and the little tiny bits that are distributed out to 95%. That's ridiculous that one class should have such a disproportional percentage. And those people are no smarter than the rest of us. It's just they had access to privilege. Yeah, they are probably good at what they do . . . like Rush Limbaugh's blithering. I'm sorry, he's an idiot. That's my opinion. And yet he's obviously good at selling his

ridiculous ideas. He makes $100 million a year. Is he worth that? Is anybody worth that?

Church Matters and Perceived Religious and Patriarchal Abuse

With many of the participants, issues of religion arose during our conversations. I have put it as a subtheme under Bureaucracy Rules because of the institutional nature of most religions and their dogmatic underpinnings. In Utah, religion and religious discussions permeate the air in a way that I have never witnessed elsewhere. Generally in my first session with someone I had a strong inkling whether they were or were not a Latter-day Saint (LDS or Mormons). In Utah one is defined by being "Mormon or not Mormon." Sadly, this is the binary that articulates the landscape of religious discussion.

Amelia was raised a Catholic but said "I am not religiously active now." Nikki too was raised as a Catholic and had originally hoped to become a nun. Religious activity appeared to have little relevance to her current life. Cynthia was an active Mormon and she regularly attended a Polynesian LDS ward (church), where she took Samoan language lessons from a native elder in her ward. Cynthia's parents were converted to Mormonism in Samoa.

Religion became a very large and dominant theme with Amy, Kathryn, Sally and Tini and they were offered their very vocal opinions without solicitation from me. Although she was raised LDS, Tini is very "put off" by Mormonism at this point in her life. She complained that under the strictures of Mormonism, she cannot bless her own children. As a long-time single parent, she is highly annoyed by this. She complained:

> I'm the only one I have in the house. There is no man or husband. Do I have to call some guy up, who I don't even know, who doesn't even really care or love my children? That pissed me off. Also, even though you're married in the LDS Temple and yadda-yadda-yadda, you get whatever magic number, whatever. But you have to wait for your husband to call

you to the highest kingdom, you know, in their salvation plan. I'm like, 'Why can't I call him what's up with that?' I asked my mom that question and she just said, 'Oh how dare you. You're sacrilegious. You shouldn't question.'

Tini continued:

I'm a single mom. Who am I going to wait for to call me? Why can't I just go and make my own planet or whatever the heck? I don't even want to go there with the Mormons. But I do look for religions that just include everyone, not just single moms, but the gays, the lesbians, especially since I have a son who's gay. Who cares what your color, gender, how much salary you make? As long as you're a very good person, you can come to our church and you can get the same blessings.

Tini, like Sally, turned to Buddhism as an outcome of therapy and healing from family incest. Her therapist was a practicing Buddhist and she began attending the Zen Center. One day, she said, it just clicked for her. She has also found it extremely calming. She remarked:

I had a lot of stress inside and just trying to calm myself down internally and just quiet my thoughts as my thoughts would run 100 miles a minutes. When I learned to master that, I thought 'wow! I think I understand the message!'

Prior to therapy and Buddhism, Tini had been on Prozac and attended an anger management class three times a week. She read a couple of books including *Chop Wood, Carry Water* by Rick Fields which is a guide to finding spiritual fulfillment in everyday life.

Buddhism teaches that everything is not permanent and that there is no reality. "There is no there, there" uttered Sally. Zen says that these are Sally's experiences and hers alone. To be whole you must be able to feel and then face these experiences "Who I am is much—is infinite and so much bigger that those experiences. Those experiences don't have to define me. You know, they're still there. It's just not all of who I am."

For Sally, Zen training has been huge and has strengthened her sufficiently to explore her experiences of childhood sexual abuse. Sally was moved to tears as she related this issued and she sobbed quite openly as she discussed her rape recovery:

> Because when you look at this stuff, your entire life unravels. There's like nothing to stand on and you have to be strong enough to do that. I don't think—apparently nobody else has this talent in my family. However, the pain is very real—I think the pain will always be there.

Sally related that she has been able to reach a level of compassion for her father. "I'm not forgiving anybody for what happened, but I can have compassion, yes." She attributed everything to the Zen Center and her *rōshi,* who helped her turn the corner in 1994. "That moment and that experience gave birth to my motivation and desire to move my life forward." I asked Sally if this shift was a transformative paradigm shift. She indicated that she did not like that phrase "paradigm shift;" nor does she like the word "spiritual" either because what happened to her was more than spiritual. "Yeah, it's spiritual, but it's physical. It's emotional. It's everything."

Kathryn's Brazilian husband's family had converted to Mormonism in Brazil, long before she ever met him. From her stories about teenage life in Salt Lake living with a very Mormon family, I assumed that she was LDS. Kathryn said that although her parents sent their children to live with Mormon families, it was totally about access to better schools and an education. She affirmed:

> We were raised as traditional Navajo people. And I don't think that you can really cross over. The LDS religion doesn't work for people who are not White, who are not ancestors or pioneers. If you truly understand the history of the Indians and their displacement, it is very disturbing to see someone accept this White religion. I was always skeptical about the stories in the *Book of Mormon* and their historical accuracy. If you do the research and not just read the book and if you actually try to go and find these places, they don't exist. If you go and try to compare it to Jewish history and other types of Anglo history, they don't compare. If you're

open to other cultures, open to other views, of course, you're just going to realize this is just a story.

Kathryn became heated over this topic and she continued:

The ease with which Mormonism is able to convert so many people in Latin America and Asia is because of the poverty of these people. The LDS Church gives them the hope of coming to America where the streets are paved with gold. The missionaries are young and they don't really know a lot.

During our first interview, just after the Christmas holidays, Kathryn indicated that she did not celebrate Christmas and that Santa did not visit their home. She saw Santa as another example of White oppression and she was not buying into popular culture by raising her kids with the idea of a White Santa. Kathryn remarked that she considered herself to be a very strict single parent in raising her kids. She would not allow her children to watch movies such as Shrek. She would not let them read the Disney versions of books. And she did not want them participating in a lot of popular culture that other children at school might experience. Instead, she sourced interesting documentaries and movies about nature, which they watched together. Kathryn's friends and family members told her that they thought she had gone overboard with this attitude and that she deprived her kids of harmless popular culture. She disagreed and said that she struggled to show them a different way, a different context, and a different perspective. She refused to provide a "hold harmless" policy for popular White culture. Her taking this stance is how she expressed love and concern for her children. She stated:

My family doesn't get it because they make lots of money. I don't make a lot of money and I'm not doing this because I don't make a lot of money. I'm doing this for their own good. I don't want White culture and White ways to dominate my children.

Amy is *very* angry about Mormonism and perhaps was the most vocal about religion. Mormonism, she said, "is a religion that is invasive and intrusive." Amy stated that she came from a family of eight children and she described her father as an "abusive, bigoted, and fundamentalist Mormon." After suffering under the tyranny of Mormonism for many years and its oppressive grip, she became inspired by the Book of John in the *New Testament* and left Mormonism. She told me that on several occasions her brothers worked actively to remove her three children from her custody due to her apostasy from Mormonism. They scolded her about her miserable downfall as a mother, woman, and a human being and her sad condition of poverty was due to her failure to recognize and affirm the teaching of Mormonism as the "Absolute True Faith." Her punishment and condition of poverty was sent from God according to her brothers. Amy added that her brother Mario had tried to kill one of her children. His rationale for performing this heinous act was due to a religious conviction substantiated by his fundamentalist Mormon credo. Amy quoted a phrase that says "a broken heart leads to a contrite spirit" from 3 Nephi 9:19-22 in the *Book of Mormon*. I wasn't entirely sure what this phrase meant in this context but it sounded ominous. Her brother rationalized that if Amy's heart were broken by the death of a child, she would return to the "True Faith" and her spirit would find its way back to the Mormon Church. This provided the holy justification he needed to attempt this harm. The verse says:

> **3 Nephi 9:19** And ye shall offer up unto me no more the shedding of blood; yea, your sacrifices and your burnt offerings shall be done away, for I will accept none of your sacrifices and your burnt offerings.

> **3 Nephi 9:20** And ye shall offer for a sacrifice unto me a broken heart and a contrite spirit. And whoso cometh unto me with a broken heart and a contrite spirit, him will I baptize with fire and with the Holy Ghost, even as the Lamanites,

because of their faith in me at the time of their conversion, were baptized with fire and with the Holy Ghost, and they knew it not.

3 Nephi 9:21 Behold, I have come unto the world to bring redemption unto the world, to save the world from sin.

3 Nephi 9:22 Therefore, whoso repenteth and cometh unto me as a little child, him will I receive, for of such is the kingdom of God. Behold, for such I have laid down my life, and have taken it up again; therefore repent, and come unto me ye ends of the earth, and be saved.

Her brother actually tried to run her son over with his car. Thus, the shedding of blood (her son's) would be the sacrifice and cause a broken heart; a broken heart would lead to a contrite spirit that would theoretically reclaim Amy. This is somewhat akin to the notion of "blood atonement," which is a favored belief of some Mormon fundamentalists. Fortunately, this attempt failed. Without hesitating, Amy placed a restraining order against her brother. Amy quipped that her brother was "addicted to sex, drugs, and patriarchal power." It happened at a very low point in Amy's life, when they were homeless but seeking shelter in the South Valley Sanctuary.

When Amy worked at Convergys, a call center, she received some paychecks where she actually owed the employer. This happened occasionally due to an anomaly of the disproportion of hours earned against benefits received by welfare. However, her relatives gloated over this because in their eyes she was being punished by God for her wicked ways of having removed her children from Mormonism. Amy uttered that her family took delight in her misfortune.

Kathryn mentioned that she wanted, more than anything, to leave Utah and vacate herself from the LDS culture. She challenged all Mormon scripture and maintained the opinion that Mormonism does not work for Indians, as Navajo culture is matriarchal and Mormonism is patriarchal. She once posted on Facebook to Navajo friends who

performed baptisms at the Mormon Temple: "Why do you keep these White tokens?"

She insisted that Mormonism was and is very racist. "Yes, there are wards with Blacks

and Navajos and other non-White people," she commented. "In fact there is an LDS ward

in Provo, Utah that is for people of color called the Lamanite ward." (Lamanites in

Mormon theology are dark-skinned indigenous people who descended from the

Israelites).

Kathryn also mentioned an experience she had with a Navajo LDS bishop who

said: "You must do it 'our' way or you will go to the devil." Kathryn stated that in

Mormonism, she has witnessed denigration of Indian culture. Furthermore, The Indian

Student Placement Program has become quite controversial. This is the program that

transported her from her Navajo upbringing and put her with a wealthy White family in

Salt Lake for high school. Critics of this program view it as both an intervention and an

intrusion on the right to be fully Native American. For many, they argued, it interfered

with the process of identity formation and it caused psychological harm to the children,

while denigrating their ancestry. Kathryn appeared grateful for the program, but felt that

it made her an insider/outsider and that she belonged neither to the Navajo world nor a

White world.

Bureaucracy Rules: Abuse Is a Many Faceted Thing

> Need is also a political instrument, meticulously prepared, calculated, and used. (Michel Foucault)

> Abuse takes on a plurality of forms and its disguise may be both overt and covert.

The women participants of this study described many kinds of abuse in their lives.

Whether the abuse was personal or institutional, it contained elements that threatened,

coerced, berated, demeaned, chastised, insulted, exploited, humiliated, ignored, devalued, or delimited the women in this study.   The abuse was verbal, psychological, physical, sexual, and neglectful and included hate crimes based on sexual or racial identity. Endless mountains of paperwork contain elements of abuse and irregular and seemingly capricious rules and regulations felt like a kind of institutional hazing to some women in this study. What follows are the description from these women of what they considered as abusive or barely tolerable. The women of this study shared their feelings and thoughts regarding some of the requirements mandated by FEP, of which some felt abusive. They also related stories of other agencies that exerted power and dominion in the face of poverty. One sees in the role of caseworker or counselor at DWS or other institutionalized bureaucracies, opportunities for abuse and domination as well as opportunities for mutual respect.

Amelia shared her feelings of humiliation and degradation by the requirement of submitting weekly attendance sheets from her professors for each class, in order to continue her FEP cash assistance. "This acts as a signaling device to the professor and other students that I am held accountable in a different sort of way," Amelia rued. After every class, she marched to the professor for a signature as testament to her attendance. Kathryn, Tini, Sally, Nikki, and Cynthia commented on this as well but expressed varying degrees of humiliation in complying with this. It is somewhat akin to an invisible ankle bracelet that marks one in a kind of punitive way.

This weekly act of contrition was a sore point for Amelia, particularly since she maintained a 3.9 grade point average. Each week she was forced to submit these sheets to her caseworker for all of her classes. Amelia said: "This process felt invasive and I

have no privacy." I asked her to explain the requirement, when she took an online class. In that instance, of course, there is no one signing of attendance sheets as the online work speaks for itself—as it should in her other classes. Her midterms and final grade should be sufficient to show how well she has done in a class argued Amelia.

Cynthia, who attended the University of Utah, said that she only had to turn in attendance sheets for one class. She said:

> I only had to do that once and I have no clue why I didn't do it for all of the other classes that I took. Since they had my printed schedule from the U of U, showing that I was registered full time, why would they need that? Why do they need my teacher's signature to prove that I'm in school when they can see that I paid and I'm registered? Like, would I want to throw away my money? How would they know if it was really my teacher's signature anyway? I really didn't appreciate having to share my status of being on aid—you know the privacy factor and all?

On another occasion, Amelia met with her new caseworker, who seemed "standoffish" at first. However, 5 to 10 minutes into the interview she proclaimed:

> He said: 'Are you going to be okay? Are you going to be able to pay your rent and stuff?' I mean, there was a genuine concern there. I was, 'my dad helps me, and I'm really fortunate.' He's like, 'Okay…you're doing all right then?' Yeah.

Nikki told me a moving story about a time when she tried to take her son to an instacare facility when he was sick with a very high fever. Although she was on FEP and entitled to Medicaid, the facility wanted her to produce "actual" paystubs before they would admit her son. The computerized version was insufficient, they indicated, and if her son was admitted without these actual stubs, she would be responsible for the entire bill. She left the facility and took her feverish child home. On another occasion, her daughter was denied access to Cottonwood Pediatrics, even though she had her Medicaid card with her. "They wouldn't accept it," Nikki said. Later, an ally of Nikki's who

worked in Salt Lake and specialized in Medicaid issues, "read the riot act to Cottonwood Pediatrics" according to Nikki. The woman, who had denied Nikki's daughter, almost lost her job. Her response was: "I didn't believe that it was a 'real' Medicaid card." Nikki does not carry health insurance for herself, but her children are covered under the Medicaid Children's Health Insurance Program (CHIP). So in this instance, we see an example of a health bureaucracy denying benefits because they would not believe it was a real Medicaid card. This is an example of an individual deciding who is "deserving" and who is "undeserving" based on their bias, positional power, and bureaucratic domination.

Amy was quite vocal about issues of abuse in poverty and symbolic violence towards her and her children, who lacked social capital, particularly when they were homeless.

> Some of the teachers were aware that we were homeless and they were kind to us; others were punitive. One teacher made a big stink and insisted that the children be tested for lice once a week. During this homeless period, I purchased a year's membership in the Murray Recreation Center, so that we could take showers on a regular basis. Another time, when I was 15 minutes late picking up my son, a teacher, in a very derogatory tone, said: 'We are not your daycare center.'

Another instance of abuse and exploitation of the poor was when Amy finally found a special school for her son, who suffered from permanent ramifications of an earlier diabetic coma, contributing to his difficulties in learning to think and read. He was considered "handicapped" but the principal of that school made Amy drive her son to the school every day, which was some distance from her home. Her son finally appealed to the principal of the school and said that he too was "entitled" to be picked up by the bus, just as other handicapped children were picked up.

As mentioned earlier, Amy and her family are renting in a special program, which will later allow them to purchase their condo; however, they are required to maintain

everything as a property "owner," although they are technically "renters." There is no property manager to fix anything in the event that something breaks or needs repair. Amy says: "We are slaves to this organization. They don't mow the lawn, repair broken sprinklers, or fix plumbing issues. I am a renter as these payments do not go now towards future ownership."

Sally told me that she felt it was abusive when her caseworker urged her to marry the father when she became pregnant. Sally found this to be highly offensive and invasive of her personal privacy surrounding her body, her life decisions, and her choice to raise a child out-of-wedlock. "How dare that person tell me to marry!"

Kathryn was humiliated and verbally abused by a fellow Navajo Native American at DWS who insisted, given her family background and name, she had no right to access welfare and denied her benefits summarily. This positional of power was used as a kind of domination against Kathryn and it also operated as structural violence towards her. Fortunately, as a strong-willed individual, Kathryn went around him and complained to his superior.

Welfare offices often attract negative descriptions of bureaucracy with their queues, formal routines, extensive paperwork, and their impersonal nature. Are they anonymous machines with indifferent counselors and caseworkers offering neutral service relationships to all who need them? Or is something else going on? Here are some participant responses.

Nikki commented that it took hours and hours of study to learn various procedures and entitlements and it took a great deal of time to complete the paperwork. She shared:

It takes diligence, perseverance, and tenacity to get on the various federal and state programs that are available. These programs are not for the fainthearted and one has to be willing to spend a fair amount of time completing paperwork each month. Many women are not informed of the range of opportunities and monies available to them unless a caseworker takes an interest in them or they learn through the grapevine or from other participants within the FEP system.

Nikki has an innate distrust of all bureaucratic processes, in spite of the fact that she really learned the ins and outs of the bureaucratic workings and opportunities within the DWS while she worked for months in one of the DWS offices. Nonetheless, her refrain was "I don't trust systems, I only trust people." Her initial caseworker, however, after one month of Nikki's searching for a job said: "You can either take something at like, you know, like a Wal-Mart or something like that, but you will always be reliant on food stamps and things like that, and Medicaid. Or you could go back to school and try to get off it eventually."

Kathryn, too, was highly vocal in expressing her distrust of systems and governmental bureaucracies. As a Native American she had witnessed the plight of the Indians at the hands of shifting regulatory agencies and their oversight or lack thereof. "I don't trust the government," she often responded. She saw her situation as problematic and therefore felt she belonged nowhere: "I'm not there [Navajo reservation] and I don't want to be there, because I don't believe in the government. I don't believe in the way that it is being run and their policies."

Tini expressed her distrust in a slightly different way. Her misgivings turned inward and she expressed how this mistrust made her feel. Tini, having worked for years making a very good salary before going on welfare, commented on government and civic responsibility. She indicated:

> When I worked before for many years, I was somewhat glad to pay taxes knowing that I was contributing to the general welfare. I always saw the government responsibility to help the downtrodden and the needy. In seeking services they (government bureaucracies) have made me feel 'crazy and guilty.'

Others echoed this same sentiment of feeling guilty and slightly crazed by the process of applying for assistance. Cynthia too talked about feeling guilty upon requesting services from DWS:

> You know when a cop pulls you over and you know you haven't really been speeding but you feel guilty all the same. They wouldn't pull you over if you hadn't done something wrong. That's how I often feel when I apply for services. I have to be grateful but I feel guilty.

Guilt, for some of these women, seemed to play a vital role in the regulation of social behavior *vis-à-vis* DWS.

Kathryn commented that she thought welfare was "an invasive entitlement." She indicated that her experience at the DWS varied enormously from caseworker to caseworker. This happened for virtually all of the participants in this study. "It depends on the caseworker you have, because the worker before this person completely denied me of receiving anything. He said people like me shouldn't receive any assistance and he closed his file." I asked her to explain what he meant by "people like you?" Kathryn explained:

> I didn't know. I didn't understand that. He was also Native American too, and he knew my parents. I thought about it and it made me sad because my mom's a nurse. She went to nursing school and now she's retired. And my dad, he got like two degrees, one in education, and he was in politics on the reservation. Because they were so successful, I think they thought every one of us was so successful. It is true. Everybody in my family is doing so well but me. I'm the only one struggling. . . . I felt like I was dirty, sitting there. You know? He made me feel like I wasn't trying or I was not good enough or I was . . . do you know what I mean?

Kathryn became visibly upset during this conversation. She later explained that her tears reflected embarrassment because she knew she was the only one in her family to go on welfare. She felt a kind of shame as she came from a good family with educated parents. She cried as she continued her story:

> For me, just the way he looked at me and the way he talked with me--he treated me like I was nothing and he just basically, you know, it's my fault that I'm in this position. I kept thinking, no, it's not. I was married. I was in a good . . . I was happy, at one time. But it was for a very short time. I got divorced for a reason. You know? My children's father doesn't even support us. He's not even in our lives anymore. I feel if their father was around here and helping, I probably wouldn't ever need their (DWS) support. But since he's not, that really cuts everything in half, and that little I have, it's all I've got. It really is. And I do try. I'm not . . . and I felt like, you know, I'm not stupid. I really do try. But when it comes down to choosing, I choose my kids over anything, but I really do also know that I need to finish school so that I can be able to raise them on my own.

In telling this story about the Native American case worker who denied her benefits, Kathryn confronted him and said:

> I know we don't get along. I know you don't like me. Is there some way that we can—you can transfer me to another worker that could help me? He said: 'No. It's just me.' This guy is related to me by clan. His nephew is married to my sister. So we are related.

This is an interesting example of a caseworker not wanting to help a mother with two children who was entitled to receive welfare. His comment "people like you" referred to his awareness that they were from the same Navajo clan and he was aware of the prestige of her family name. Kathryn's seeking welfare money tapped into his bias and it was shameful to him that she needed the welfare dole. His knee-jerk response denied her benefits and he castigated her with a verbal reprimand.

In spite of her humiliation, Kathryn focused on the needs of her two children and sought help to transfer her case to another person. This caseworker was brand new, and

had little experience in dealing with complex problems and issues; however, he did try

his best to truly assist her. Although this caseworker was more sympathetic he unloaded

a lot of stuff about his job to Kathryn. He too had a lot of personal problems, which he

unprofessionally disclosed. Kathryn felt that the job was not a good fit for him and she

indicated that she had become his "therapist." He spoke of his problems and the

pressures at work. Once she said to him: "I don't think you should be telling me these

things" and then blurted: "What about my agenda?"

So Kathryn had to battle just to find a sympathetic caseworker who could listen to

her and recommend solutions for her needs. In contrast to Kathryn, Tini seemed to find

an understanding caseworker on the first go-around. Tini indicated that she found great

fortune working with her caseworker at DWS:

> You know, I was really blessed with my former FEP caseworker. He
> happened to have a son that graduated from chemical engineering. So
> when he met me, he put some notes on my file, which was like, "this
> woman is very educated. You don't need to talk to her more than the
> normal people that we talk to. She's very on it." I kind of felt like that--
> since he did that on all of, like I guess my profiling or whatever, however
> they keep their records. I think that made people treat me differently, a lot
> nicer. I guess I was lucky, in that area. I never experienced that at all.

One day, however, Tini witnessed another's woman problem in accessing services and

help from the caseworker. She mentioned:

> I believe that there are women who are in need and they are treated
> differently from me. I remember going into a scheduled appointment.
> The young lady in front of me, she had no paperwork. She had nothing.
> You could tell that she was just real distraught and she probably didn't
> even have a place to stay. She was a little disheveled and kind of dirty.
> You know, I came in there and I had my appointment. I just felt so sorry
> for her. She was kind of getting the brush-off from people, like, 'you're
> going to have to wait until someone cancels their appointment, so that we
> can take you in.' If I had the time (I'm serious and I'm not trying to sound
> good or anything), but if I did have the time, I would have given her my
> appointment, and I would say, 'I'll just go after her.' I had to go to work.

I was kind of pressed. Even when I did approach her and say, 'hey, do you have this? You can go to the Questar to one of the little substations. You can get your bill there. Or you can even go online, as long as you remember your address. Then you can pull up your information and do your paperwork.'

This story is reminiscent of an earlier story of Tini's while doing a ride-along with a police officer. Tini observed that this White officer would not give a ticket for an expired license to a White person but would do so for a person of color. Tini was witness to these injurious and discriminatory acts but felt, as a person of color, she could not safely comment. Understandably, she was not willing to jeopardize her benefits by speaking about an act of apparent overt racist behavior.

Sally mentioned that she had some very good caseworkers and some that were simply unreasonable. One caseworker in the latter category told Sally on a number of occasions: "You've got it cushy!" Sally was self-employed during this period teaching violin lessons at $25.00 per hour. Although this was good money on a per hour basis, when you averaged the hours it was less than minimum wage. Furthermore, it was not always easy finding students and Sally had difficulty working full time and going to school. When Sally became pregnant, her case worker wanted her to take two weeks off to have the baby and then return to work full time. Her caseworker also suggested that Sally get married. Sally says she remembers so well that the woman said: "Get up—Do me a favor and let me close your case as soon as possible. You've got it cushy. Your situation is really cushy," reiterated the caseworker. Sally took 6 weeks off for her son and then commenced the private lessons with her clients. She took her son to the lessons until he started crawling at about 6 months. Sally said: "I'm not that malleable. I'm not like a 20-year-old pregnant girl, who might be more readily influenced. I did things the

way I wanted." Also Sally was incensed that the caseworker felt entitled to instruct her

on marriage and made a moral judgment about Sally's having the baby out-of-wedlock.

One could argue here for the caseworker as the preamble to the PRWORA legislation

indicates that marriage is the foundation of a successful society. Whereas, Sally saw that

the father of her child was incapable of becoming a solid provider and marriage was

simply not under consideration with this person. On another occasion, Sally had a case

worker with whom she had a very good connection.

> He respected me. He really respected me and he had a genuine desire to
> support me. I felt that he was always trying to find ways to sort of bend
> the rules to make things work. Maybe not bend the rules but find
> loopholes so that I could do what I wanted to do. I think I was lucky to
> find him. He left and then I met a new caseworker who also helped me
> find ways to do what I wanted because they could see that I was a good
> client. I did my paperwork. I was also respectful to them. I
> communicated to them on a regular basis and had a good connection with
> each.

Sally indicated that her caseworkers were generally supportive of her pursuing an

associate's degree at SLCC, and then a bachelor's degree at the University of Utah, and

then on to do her master's in social work. When she reached her limit or threshold that

the State of Utah allows for cash assistance, her caseworker found a way to count her

internship as on-the-job-training so that she would still receive money. This was quite

astonishing to me. Sally said that this person moved heaven and earth for her. "Could

we really do that?" she asked.

Cynthia encountered many obstacles along her FEP path. She had great

difficulty navigating the system and often had problems contacting her case worker at

DWS. At one point, she was told she would get extra funding but her caseworker kept

blowing their pre-set appointments. The caseworker was out-of-town or not in the office

and Cynthia was told to return at a later time. She felt intuitively that something had

happened surrounding her paperwork and her case; but she could get no one to respond.

She said:

> Yeah, I don't even know if they changed their system, but it seems like it.
> I haven't had an explanation though. I just kind of had to learn how to
> navigate by frequently calling. When it first started out, I had an actual
> caseworker, that I could call the direct office number and we could stay in
> touch that way, or I would leave a message and they'd get right back. If I
> couldn't get to them, you had to call another number and wait, and wait,
> and wait. I think the longest I waited was an hour and a half. I didn't
> want to hang up because then I would have had to wait another long
> period of time. Now you have to call—if you can't get through to your
> caseworker. It's not just that person that's on your case; it's a team of
> people—at least, that is what the message says. Then you call an 800
> number and tell them your case number and then they'll send you to
> somebody who's working your case. But you don't know who that person
> is.

Amy also indicated frustration in working with her caseworker. She outlined:

> Once the department had messed up and stopped my services. I tried to
> argue and communicate with them and found it hopeless. The department
> appears monolithic and impersonal and every time I went it was a different
> person. Also, all of my information was pulled up on a computer so
> everyone has access to my private information. I don't like that. Once
> when I had a problem, I learned to make copies of everything. When I
> had a problem again I produced these copies and then my payments were
> resumed. You have to be understanding of their bureaucratic screw-ups,
> mess-ups, and mistakes.

At this point, virtually all of the women expressed, in one way or another, their

sense of frustration over the monolithic hegemony of the system and the daunting

bureaucratic processes that created an ongoing perpetual paperwork maze. One's only

hope was to find that sympathetic caseworker. Even when one found the sympathetic

caseworker, there was the frustration of telling one's story over and over again. Cynthia

experienced that sense of frustration as she was forced to repeat and re-communicate her

story to each and every caseworker:

So in that sense, I don't like this bureaucracy at all, because then I feel like, 'well, who am I really supposed to be talking to here?' I don't want to have to keep talking to different people and explaining my story. You know? When they should have just the one person with the information. Because it kind of gets, I don't know, like you're reliving your story over and over again. It gets very annoying. I don't like to divulge with the caseworker and really get into it. Because I don't know if I'm going to be sticking with that person throughout. That's the only downfall for me on that part, because I'd rather just have to talk to the one person instead of having to talk from one to another.

Amelia spoke about some upsetting hurdles she faced. She elaborated:

The hurdles, they make it so hard. They're nice when you go in there. There's a stigma and it's not even just that. It's the hurdles. They make it so hard. I mean, I'm halfway through the program and getting really good grades and now you're going to throw that at me (referring to additional work hours.) That I'm supposed to work 20 hours a week? I'm a single mother with a 4-year old. I have a house. How am I supposed to do this? My child comes first, but I do have to do my homework. So that means spending no time with him, jockeying him to different daycare places, that DWS will pay for, that I can go and be away from him. What kind of sense does it make that they will pay for daycare but they won't pay me to watch him? You know I can't help but think that on some level, the fact that the legislature requires that you go work, so you can't be with your children, but they'll pay for daycare, is punitive on some level. . . . I think it's punitive and also it contains a bias.

Amelia continued to explain:

Not only is it punitive but on their part, they are saying your children don't deserve to have you stay with them. You know? Because you might be— I don't know. You might be home drinking a beer when you're with your kids, and we don't want that to be happening. I mean, something kind of embedded in that, I think. You know, they're trying to legislate your morality at home. And there's a laziness factor. Like if you're not out there working and you're just laying there on your big ass, eating bonbons, watching soap operas. They are not looking at the reality of real women. So you've got to be out there working and doing something, because you're a lazy ass.

Amelia also questioned whether SLCC was seen as "less than" the University of

Utah.

I think a lot of them say 'oh, a community college. That's just easy. It's not like it at the U of U.' Really, there's a class. It's some environmental law class or something that I guess up at the U of U—I don't know. For some reason, a lot of those people take it from here. One of my instructors was telling me that they think, 'oh, community college. What a relief.' They're really surprised at how hard it is. This is still a college.

Nikki told me she was perturbed because a lot of people profess their

personal opinions when they are caseworkers. She explained:

A lot of them—I've seen a lot of people taking their own personal opinions and views and going against the law to enforce their own personal opinions. I hear that at this school (SLCC). Especially now, with the alien—the illegal aliens, the illegals coming in. My opinion, everybody's entitled to have some sort of a shot. You know? If you want to go to school, you're entitled to that. There's a lot of people that feel, you know, if these kids are illegal, then they shouldn't have that shot. . . . If a counselor doesn't like this customer then they take their own personal views and hold it against someone.

Nikki, ever the pragmatist and the pragmatic thinker, said that there are a number

of ways you can think about the FEP program and the money they dole. I asked if

the program was about jumping through a lot of hoops. She responded:

Yeah, I think they do expect a lot more. I mean there are two ways to look at it. You can see it as, 'I'm working and going to school and taking care of my kids for the $498 a month.' Or you can look at it as, 'I'm working and I'm doing these hours, and I'm going to school and I'm fulfilling doing my meetings' and break it down into health insurance, Food Stamps, and FEP. Once you do that, it's like you're working a $9-$10 an hour job. If you think of it that way. If you get off, then actually you might be in a different financial situation, because then you'll have to make up for the Food Stamps as well and for the childcare as well . . . and all those other things. The hoop jumping just goes with the territory. It can be frustrating. Then there's a certain point where—you know, if you make a little over what you should, they're going to yank back the other money. You are just juggling all the time. Because on some level they are testing character.
Amy said the important thing that you *must* understand is that all of this

represents "institutionalized obedience at the expense of logic." I could see with Amy

that her ability to provide the perfect line to encapsulate the frustration gave her a kind of

verbal power in repartee with her sharp rejoinder.

<div align="center">Are Academic Supports Really There for Me?</div>

I asked these women to discuss those things of value that gave them "support"

while at their respective academic institutions. Here is what they said. Tini highlighted

her experience with the Women's Resource Center (WRC) at the University of Utah.

The Women's Resource Center supports women through counseling, training, and a

commitment to social justice and equality. It serves as a center to honor the complexities

of women's identities whether, gender, race, or sexual abuse. Tini explained:

> I was ready to quit, that first month of school. I was just ready to just give
> up and just—you know, just continue working for the U of U and
> whatever that route took me. I was just really like down. I just couldn't
> believe that, you know, we're in the post-millennium and we have
> women's rights and even colored people could vote. But it was just—I
> don't think they're aware. I think it has more to do with privilege, rather
> than race. I just felt like I wasn't privileged enough and maybe that's why
> they were kind of acting that way.

Tini explained that she had received scholarships from the Women's Resource Center

when she transferred from SLCC so she knew of their mission and vision. She also knew

that they provided therapeutic counseling. She continued:

> I actually went in for two types of therapy. One-on-One and then group
> therapy. It was called Women of Color Group. So when I went to the
> Women of Color Group, it wasn't like crazy. I wasn't thinking like
> paranoid, like, 'gosh all these people are colored.' 'All of these women
> had been experiencing the same thing that I experienced.' The non-verbal,
> the dissing of women of color. I kind of felt like I was validated. They
> [WRC] gave me strength to . . . they called it 'multicultural feminism,'
> because a lot of the things that I was facing as a young girl, you know
> Tongans vs. American, and would just clash, the cultures. You know, I
> always thought that you could only choose one. But the Women's
> Resource Center, they taught me you can choose both. You can choose
> whatever you want and be okay. I didn't realize that concept until they

taught it to me. Now, I'm like, 'Wow! Now, I know that, I'm okay now. I
can go to my Tongan functions and go to my American Caucasian friends
and still have a good time.' The director at the WRC was extraordinary,
as were all of them. So I owe my drive to the Women's Resource Center.
If it wasn't for them, I wouldn't even have gone back to school.

The WRC taught her in their approach of multicultural feminism to focus on the

main thing and the main thing for Tini is to graduate. That's the prize. Tini continued:

The Women's Resource Center also taught me, even though we're
different and even though you might get treated differently, just focus.
And it's okay to feel like you're an outsider. You're not the only one.
They just showed me like a lot of love, I guess you can say. Instead of
getting angry and writing complaints and all that crap, just focus on the
main thing.

Tini understood the necessity of being active in various chemical engineering societies

and saw joining these kinds of groups as important for her future career. The Polynesian

Group on campus had been somewhat helpful to her but no other Polynesians in the

group were majoring in chemical engineering. "They're great. You know, whenever they

have food or an event and all that good stuff. But as far as support for your own major, I

don't see them in my classes."

Tini spoke about those things at the University of Utah that had a positive

influence on her and created a welcoming feeling. A certain lecturer in the Chemical

Engineering Department has been "absolutely wonderful." "He doesn't see color or

gender or anything like that. He'll just help you." She went on to mention a couple of

other really great teachers that were helpful and didn't see color or gender.

Tini thought it would be great if there were additional support systems at the U of

U. She suggested tutoring centers, which actually helped in the junior and senior level

classes. "As a junior or senior, you have to schedule appointment times with a tutor and

sometimes appointments conflict with schedules. If there were an open tutoring lab that

would make it much easier." At one point Tini was involved in the Society of Ethnic Student Engineers. She mentioned:

> We tried to get that going. It's just really difficult because a lot of students, they're so focused on getting the grade, that they don't see the positives when you do get into extracurricular activities because that's what a lot of employers look for is a well-rounded student. Not just you're a 4.0 GPA student. So it's really hard to get students to come and join extracurricular clubs, because they think, 'Oh, well, if I make the grade, that's all I need.' In fact, I went to a meeting where they have engineers meeting with students and the Dean of the Engineering Department met with the students also. I suggested that they have like a--- what is it called? Like a high level student, like a senior get matched up with a freshman. So they could show them the ropes about schooling and what to expect. Maybe that will increase retention.

I asked about the support systems she had utilized at SLCC. Tini said:

> The teachers were cool and much more accustomed to nontraditional students like me. I didn't need as much support then. Everyone that went to school there, they were just like, 'you know, we'll help you. We don't even care if you're a single parent, or if you're a woman, or if you're colored or whatever.' So it was just real easy to make friends there.

At SLCC, Tini was involved with the Mathematical Engineering Science Association (MESA). Tini also indicated that the transfer process for her from SLCC to the University of Utah was quite seamless and she really appreciated that smooth operation.

Cynthia found group identity and support in the Pacific Islander Student Association (PISA) at the University of Utah. Originally, she was invited to perform some Pacific Islander dancing from Tonga, Fiji, and Hawaii. It was something that she is very proud of within her cultural heritage. She became intrigued with the group and joined it, and since then she has participated on the planning committee and prepared for a leadership retreat later in the summer. This annual retreat provides leadership training and serves to enhance these cultures and promotes cultural solidarity and personal growth for the individuals within this group. Without the support of her family to tend her

daughter, Cynthia would not have been able to participate in the week-long activity. "I'm pretty lucky to be able to do this, I know," she declared.

Cynthia also mentioned that certain professors in the School of Social Work had been very supportive and instrumental in her focus on that profession. Several of these professors created a sense of deep interaction, which added and enriched her academic experience. Cynthia indicated that a certain professor also helped her understand empowerment. She explained:

> This person always said that if we're going to make a change, then we need to change the policies. That's where it needs to be. Because the people with the power pretty much have the say and if we don't do our part to effect the change where it needs to be, then we really are working to do nothing. And the way our government is set up, this just made sense to me and I'm still learning about government policy. That was this professor's soapbox.

I was curious to know if Sally felt that she received support at the University of Utah. She reminded me that that type of question contained an underlying assumption that single mothers needed a different kind of help than nonsingle mothers (how true!). She acknowledged that she was highly motivated and that this internal motivation was the driving force behind everything for her. Her professors were supportive but she did not believe that she needed to be catered to as a single mom.

While she was at the University of Utah, she participated in a support group through the Women's Resource Center. Her mother died the year she started school at the U of U and she felt she needed some help. She remained in the group for almost 2 years and affirmed that it was a tremendous source of support to her. "The Women's Resource Center has been a huge, huge support," she indicated. Being "master of her own fate," is critical to Sally's self identity. She revealed:

> I want to marry the wonderful guy I have been dating for a number of years who has supported me emotionally and fixed and repaired my car when needed. I desire to find really meaningful work and return to cabin living somewhere and I want to change the way the mental health field treats people with schizophrenia and PTSD (audible sigh). And I want to live in the wilderness where I can see birds, and trees, and a stream every day. I don't like the stinky air of Salt Lake, the gunshots, and the bullshit.

Sally's role model for dealing with mental illness is what is called the "Clubhouse Model" and it is utilized by the National Alliance on Mental Illness (NAMI) and the Alliance House. She maintained that these organizations are handling mental illness the way it ought to be handled, which treats the patients as adults and offers respect and dignity. This model assumes that the individuals are masters of their own fate, instead of a patient that must be medicated. The Clubhouse Model assumes that meaningful work, meaningful friendships, and a safe place to be are critical for people with mental illness. The model works with the children of the patients in the same manner. Sally said:

> People with mental illness are people first, who've had stuff happen to them and their mental illness is the things that they've done to cope the best that they know how with situations and circumstances that are out of their control.

Sally described an important class that shaped her thinking with a particular professor at the U of U. He worked with juvenile sex offenders and treated both the offenders and the victims. You cannot treat a victim and then say: "Well, they should never see the perpetrator again. Nine times out of ten, the victim is going to see the perpetrator again because they are in the family."

Sally worked at Valley Mental Health Children's Outpatient Services for one of her internships. She marveled at the wonderfully devoted and talented therapists she met there. She felt that they did great work, but within this system they are required to give a kid a diagnosis or there would not be Medicaid funding for this person. Those diagnoses

will follow those kids for the rest of their lives. They have to get the diagnosis to get treatment and it becomes a vicious circle.

> The way that it's set-up, there's pressure on the therapist to do more and more: see more and more clients per week, because the bottom dollar is very messed up. This approach is a band-aid fix. Treat them as fast as possible and get them out the door without getting to the deeper issues, the real deep healing. I see that as superficial and that kind of hurry-up thing is problematic.

Kathryn said that she had not really felt supported by any group or agency at the U of U, nor had she really wanted to join anything. With her children, schoolwork, and work requirements, she did not have time for extracurricular things. She remarked that she and her kids are a team. She consulted with her kids about her classes, the times she would take them, and she discussed other issues with them. Academic advising helped Kathryn lay out her plan of action with her major. She expressed some concern that there were other issues where she needed guidance and help. She said:

> You know, when I go to an academic advisor, I have everything prepared and they will understand and help me with that. But then, I have to leave out the rest, because I have to take care of that myself, and they can't help me with that. That's the culture aspect of it and there's nowhere to go with that.

Kathryn mentioned the office of Work/Study as one of those "supports" for women in welfare on campus. The Federal Work Study programs (FWS) is a federally funded program for undergraduate and graduate students to provide part-time jobs to help pay the costs of postsecondary education. Generally, the work available is at the student's university or college. At the University of Utah, the thing that stood out for Kathryn was the office of Work/Study. She indicated:

> They know my situation. Like where I'm at currently, so the woman that I work for and the other woman in that room, they're all divorced and

they're all single mothers. They understand what I'm trying to do. They don't expect too much from me, I guess.

She performed work study for 15 hours per week. "Since I'm in school, they add fifteen credit hours for school which gave me 30." At one point Kathryn appealed to DWS because of a law class that required so much more work and study than any other class she had ever taken. Kathryn indicated that she spent literally 30 hours every week studying for this one class. She slept only six nights of the week and she spent that entire night and day with just that one class, every single week. She hoped her grades would reflect all of this studying and that she would place somewhere around a 3.5, but she received instead a 3.0. Her supervisor and friends told her that a B was good. It was not good enough for Kathryn as she was aiming for something higher. In an annoyed fashion she said:

> To them, they're thinking, you got B's. That's really good. But then, for me it was like, no, that's not what I was trying to aim for. Hello! You know, I was trying to go a little bit higher, but because you guys aren't helping, you know, trying to help me.

Sometimes I would hear Kathryn utter that she could do it all herself and then sometimes she became disappointed in people and bureaucracies because they were not helping enough.

Amelia indicated that when she finished school and was ready to find a job she might utilize the Student Employment Center at SLCC. However, her department offered quite a few postings already. She said she had not really utilized academic advising: "I pretty much figured it out on my own. I've used financial aid and the Eccles Lab for childcare, but I haven't really used many other supports on campus."

Nikki worked on campus at SLCC to fulfill her 20 hours a week for the FEP

program. Her biggest concern was the 2-year time limit in which to complete her

program. She stated:

> I've already been in school for a year. And with the two years, it's
> full time. It's nine hours during the summer and then eighteen
> hours of classes during the spring and fall. So it's full, full, full
> time just to graduate with an associate degree in accounting. Also,
> it's been frustrating that I haven't had the flexibility to take other
> classes that I might enjoy.

Her caseworker told her that after she finished that degree, she should continue on for the

bachelor degree. "She was always pushing me," exclaimed Nikki. "She told me, 'Once

you finish this associate degree, don't stop. Because when you stop, you get tired. Go on

for your. . . . Keep going." Nikki did not think that she would utilize the Student

Employment Center at SLCC.   She was more comfortable with the resources offered

through the DWS. She had already taken a class on résumé writing and she participated

in a number of mock interviews. When asked if she felt supported at SLCC she said:

"No, not really. I'm just a regular student and I just blend in. I don't want to stand out.

But there have been a couple of situations where I've had a hard time, because of a lack

of understanding."   However, Nikki felt that academic institutions should not necessarily

do or not do certain things for single mothers.

> I feel a bit conflicted. I have my own personal ideas about things and
> there was the one teacher that I didn't get along with. And I didn't get
> along with the students in that class. You know? The college really can't
> do anything about that. I think the one professor made a judgment about
> me being a mother and then followed through with the judgment. You
> know, I don't think I was targeted. I don't feel victimized. You know?
> But I feel that he made an assumption and then followed through with the
> assumption.

Cynthia expressed her zeal at the thought of actually graduating and receiving a

college degree. That thought alone gave her a lot of emotional support in this academic

journey. She told me with delight:

> At this point, I know I am able to make it here in higher education. That
> has been my main goal and I am living my dream there. My dream is to
> graduate and just keep moving forward. I've met a lot of new people, a lot
> of new friends. Because before, I just kind of kept to myself and I didn't
> go anywhere. A college degree can help provide empowerment. I learned
> of this concept through a Pacific Islander person and I asked her questions
> and she gave me a lot of information. I mean just anybody who's
> struggling, it is so necessary to empower themselves. Then, when I started
> talking classes in the social work arena, I saw the same thing about that
> sense of empowerment. With everything that I have gone through, it's
> nice to know that there are other women out there, like me, who have gone
> through the same thing but have gotten to the point where they can
> empower themselves to continue on. You know, completing their dreams
> and their goals to be economically self-sufficient. This concept helps me
> and it will help my daughter and future kids.

While the time spent with each participant lasted hours, generally over a period of

weeks, these quotations and themes fairly represent the substance of their insights,

reflections, and experiences. I found their stories remarkable and their candor heart

lifting.   Each woman was reflective, open, and willing to discuss a range of intimate

topics on their lives. Their stories deepened an understanding in me of the complexity of

their lives and their resiliency in the face of loss, disappointment, difficult childhoods,

abuse, poverty, and the struggle to survive, with dignity, towards their maternal and

economic exigencies. In the telling of our stories we share our humanity. We gain

understanding and learn we are not alone. Our stories reflect our lives and how our

backgrounds and experiences shape and give meaning to these events in each of us as

individuals (Sacks, 1989, p. 86.)   When we tell our stories we look back, reflect, and

interact again with those moments that were emblematic and blazed in memory. We

experience culture as individual and bits of information as structure (DiMaggio, 1997),

and our stories are also symbolic representations of our interactions with and our

reactions to the cultures within which we live (Jones, 1996, p. 2). This concludes the

findings of this chapter. The next chapter reflects on these women's stories, evaluates

them in terms of the goals of the study and works towards the integration of these themes

in relation to the literature review and what it means for the women in this study.

CHAPTER VI

SUMMARY AND IMPLICATIONS

The greatest difficulty in the world is not for people to accept new ideas but to make them forget about their old ideas. (John Maynard Keyes)

Education is not a product; mark, diploma, job, money in that order; it is a process, a never ending one. (Bel Kaufman)

This study explored, using qualitative methods, the experience of seven women in postwelfare America attempting to participate in postsecondary education as a means out of poverty. Each of them desired and worked towards a future of economic sustainability utilizing education to advantage them in their work and livelihood.

The following questions guided this research.

1. What demands do women in welfare face seeking higher education?

2. What supports do women in welfare receive within higher education?

3. How do these "supports" assist these student mothers within their higher educational pursuits?

Chapter II provided a thorough review of literature related to welfare including historical antecedents and current welfare reform, *Work First* policy, and implications of the American Dream, gendered relations embedded in neoclassical economics, feminization of poverty, class and social stratification, and the social construction of women in welfare. The literature review confirmed that women in welfare are subjected to various stigmatizing forces including race, socio-economic background, gender-neutral bias in policy doctrinaire, and an assumption that poor women are neither entitled to nor

capable of a college education (Adair, 2001). Universities and colleges reify this assumption by failing to support this invisible and underserved population. As discussed in the literature review, various factors have contributed to a diminishing of welfare mothers on campus including deficit and pejorative thinking, damaging and pervasive stereotypes of women in welfare, bureaucratic failure to educate women on educational opportunities, attitudes towards poverty and personal responsibility, and lack of political capital. Compounding the problem, most colleges and universities do nothing to support and encourage this group of women to attend their institution of higher learning. As such, they contribute unconsciously to the ongoing feminization of poverty.

Chapter III provided an overview of the research design and methods that I chose. I was interested in the phenomena of welfare as experienced by women attending college. The expressed goal of feminist research is to take each woman's standpoint and perspective at then restructure power imbalances both in the research relationship and the society at large (Foucault, hooks, de Beauvoir, Friedan, Anzaldúa, Lorde, etc.) These women's stories are important as they provide a phenomenological understanding of the human condition and the construction of social relations, power ideologies, human interactions, and identities. As these women juggled welfare bureaucracy they mothered their children, attended school, studied late into the night, and held-down jobs. Each story was unique, but these stories revealed a gendered construction and bias that inherently limited opportunities for women in welfare. Using various analytic techniques, including bricolage (Denzin & Lincoln, 2003), I found a series of themes from the narratives of these women. My intention was to use the women's voices to clarify their experiences and to capture their perspectives, attitudes, and their intentional

future work goals. My lens was that of a multicultural feminist perspective focused on intersectionality and gender.

Chapter IV presented the voices and narratives of the women in this study to render a portrait or vignette of each woman and provide the "essence" if not the "likeness" of each individual. These women achieved "expert witness" status and their stories painted a picture of critical, thoughtful women undergoing a challenging life situation. Chapter V offered the findings and major themes that emerged from this phenomenological analysis including the importance of higher education, personal contradictions within this journey, navigating welfare bureaucracy, and explication of supports in higher education.

This study explored women in welfare who sought a postsecondary education as a means to create greater economic viability and economic sustainability in their lives. As part of the analysis, summation, and critique of these findings, my goal was to juxtapose the lived experiences and struggles of these seven low-income women against welfare policies and the literature review. Narratives and stories from nondominant group members, such as women in welfare, are excellent "sources of counterhegemonic insight because they expose the viewpoint embedded in a dominant ideology as particularist rather than universal, [and] reveal the reality of life that defies or contradicts the rules" (Personal Narratives Group 1989, p. 7). Discerning various aspects of culture through narratives is critical, particularly "when a dominant culture is experienced by a minority group, [because] the members of that group may have very little direct access to that dominant culture" (Apter, 1985/1993, p. 215). The narratives of these women demonstrated the complexities around this concept of intersectionality and deepened an

understanding of class and gender, relative to power relations in the academy and in the welfare office (O'Leary, 1997).

In this chapter, I discussed why poverty research should be of paramount importance for colleges and universities. I then address implications for policy and practice and then suggest additional research formulated by this study. Lastly, I acknowledge limitations inherent in this study and provide suggestions for future poverty research.

This study contributed to a heightened understanding of the experiences of women in welfare accessing higher education. My intention was to use these women's voices to explicate their lives as they attended higher education in Utah. There has been scant exploration of this lived phenomenon in Utah as researchers have not collected the stories and narratives of women in welfare after welfare reform. There has been significant quantitative analysis (Gittel, Gross, & Holdaway, 1993; Gittell, Schehl, & Fareri, 1990; Greenberg, Strawn, & Plimpton, 1999; Kahn & Polakow, 2000; Karier, 1997; Mink; 1998) but little qualitative study of the lived experience of the hijacking of higher education for poor women. Also, in the United States, our standard lens is adversarial to the poor (Ehrenriech, 1987; Mink & Solinger, 2003; O'Connor, 2001) and therefore an analysis of poverty is often examined only through middle-class culture. The stories of poor women may be additionally marginalized when seen through a middle-class lens, where women are often labeled as "ungrateful," reflecting only privilege gone unacknowledged. Furthermore, so much of the study of poverty surrounding women in welfare only looks at ways of altering individual behavior rather than addressing growing structural inequality within the workplace.

When we fully understand that "First and foremost . . . poverty knowledge is fundamentally ideological in nature" (O'Connor, 2001, p. 8) and that it must include rational empirical research. This rational empirical research, in a capitalist civil society, "must protect citizens against hazards of extreme poverty and extreme wealth and must have the capacity to apply the accumulation of knowledge for the common good" (O'Connor, p. 8).

<u>Chutes and Ladders</u>

In doing this research and listening to the stories of these women discuss their ins and outs of welfare, their stoppage and starting of FEP payments, their truncation of benefits and then restarting of benefits, it was hard to keep it straight. One week they were on and the next week they were off FEP; they were up and then they were down, they were in and then out.

It reminded me of a childhood board game called "Chutes and Ladders." The game originated in India in the 2nd century BCE where it was named Snakes and Ladders. The game is uncomplicated, easy for all ages, and only requires two players. Many consider this game as a metaphor for life, as various squares on the board contain moral lessons and these moral homilies provide a kind of moral didacticism. The chutes and ladders are portrayed like playground equipment—children climb ladders or go down chutes. It is the artwork on the board that is memorable. The squares on the bottom of the ladders show a child performing a good or sensible deed and therefore, the child at the top of the ladder receives a reward for this good behavior. At the top of the chutes' square, we see a child performing a naughty or mischievous deed and the image on the

bottom paints a child experiencing the consequences of bad behavior. Salman Rushdie

utilized this game in his book *Midnight's Children* (1991) as a key metaphor:

> All games have morals, and the game of Snakes and Ladders captures, as
> no other activity can hope to do, the eternal truth that for every ladder you
> hope to climb a snake is waiting just around the corner, and for every
> snake a ladder will compensate. But it's more than that; no mere carrot-
> and-stick affair, because implicit in the game is unchanging two-ness of
> things, the duality of up against down, good against evil. The solid
> rationality of ladders balances the occult sinuosities of the serpent; in the
> opposition of staircase and cobra we can see, metaphorically, all
> conceivable oppositions, Alpha against Omega, father against mother.

Although there has been much debate, hype, and interpretation of the meanings of

the game. I see this as an apt analogy for women in the welfare system. Punctilious

adherence to paperwork and timelines is critical for women in welfare. If any of these

pieces of paper are not available, everything stops until the papers are delivered. If a

filing is due and it arrives a minute late; down she goes. If the caseworker's fax machine

gobbles the client's paperwork; doesn't matter whose fault, down goes the client.

Sometimes it is due to the woman and sometimes the caseworker. Never mind, it is only

the welfare applicant who gets the chute and the welfare payments cease. However, if

these women are "good girls" and follow orders, they may get to ascend the ladder. The

stories of these seven recipients reveal that they too felt a sense of going up and then

down, and more often than not, they did not understand the reason for the chute. The

balancing of these "occult sinuosities," which Rushdie so poetically names, is at the heart

of this welfare bureaucracy. These sinuous dualities are inherent in the oppositional two-

ness of "deserving" or "not deserving," in "good mother" or "bad mother," in "family

values" or "broken home." Welcome to chutes and ladders!

Part of this sense of going up and then going down is due to both the enormous power and enormous autonomy on the part of the caseworker. The caseworker has the power to decide whether a woman "deserves" or does not "deserve" to know about educational opportunities, childcare, and other resources. These findings arose as a result of the narratives of these seven participants. It appears that a caseworker's decision to disclose or not seems to have no rhyme or reason, and appears arbitrary and ruled by some inscrutable force. Once these women qualified for welfare assistance, they had to contend with a disempowering "gulag" of welfare paperwork that serves primarily the maintenance of the *status quo*.

Implicit in the workings of both the welfare office and higher education are constructions of gendered systems, gendered policy, gendered family obligations, and gender domination in its many androcentric and misogynist forms. When these women finally reached higher education, they moved invisibly through our institutional hallways, classrooms, and offices. As such, most felt isolated and "underserved" (Carnevale, Reich, Johnson, & Sylvester, 2000). They felt "underserved" in the sense that they struggled with issues of single parenthood, poverty, affordable childcare, and work requirements to a greater degree than most students—and there was no visible support for the complexity of their needs within the academic institution. There was no one and no place in which to turn.

The forthright voices of these participants communicated an understanding of the linkage of postsecondary education to higher wages, and why they are willing to endure the hardships of the welfare system, the loss of privacy, the indignity, and the arduousness of the travail. They entered the welfare system, which generally denies

underprivileged women an opportunity to enhance their lives with a college degree, thereby contributing to an ever widening gulf of economically undereducated and therefore underprivileged citizens. With their stories, we have glimpsed their lives as they balanced demanding roles of student, breadwinner, and single parent.

In the United States most welfare participants, 95% of whom are women (U.S. Census Bureau, 2009), are not encouraged to pursue education as a remedy for leaving poverty, despite the fact that most Americans generally understand and confirm that a college degree is the surest route to economic self-sufficiency (Rifkin, 1995; Shaw, Goldrick-Rab, Mazzeo, & Jacobs, 2006). Statistics from College Board (2010) cite and verify each year that "education pays."   I do not claim that an education will be the panacea for all of society's problems; however, this research demonstrates that access to education has given these women the challenge to engage in a process whereby they are more likely to achieve economic stability and become more responsible citizens, workers, parents, community members, and thinkers.

We see that *Work First* ideology shoved the merits of postsecondary education for low-income women into the background. As such it represents an attack on higher education. In the state of Maine, with one of the most liberal policies for welfare women to attend higher education, Senator Olympia Snowe defended access to education for poor women: "Who would dispute that education is the great equalizer in our society that can give every citizen in our nation—regardless of race, gender, income or geographic background—the same opportunity to succeed" (Snowe, 2000)?

The women in this study sought an education as an exit strategy from jobs on the bottom. None, however, understood that this is referred to as human capital development

(HCD), an approach to solving their underemployment and their diminished earning capacity (Kates, 2004). From their readings, from life, and what they witnessed, they perceived higher education as the critical component for the journey out of poverty and low-paying wages. In this process they learned to navigate the bureaucratic dealings of welfare, higher education, and other governmental institutions, while maintaining families, juggling school, childcare, work and study. This required a focused and single-minded pursuit to sustain this through their academic journey. However, this pathway was not altogether benign. The following will illustrate some of the rigors of this odyssey and the array of indignities and psychological injuries they experienced along this path.

<u>"It's in The Luck of the Draw, Baby"</u>

(Bonnie Raitt song, 2005)

Independently, these seven women recognized their lives were not working, when in solo parenthood and without child support they could not provide sufficiently without a governmental "hand-out." They had little money, no regular income, few bright work prospects; yet they were the *de facto* family breadwinner. They had children, but no child support and they knew, in Amy's words, that "without an education you are a nobody going nowhere." Through family members, friends, mental health providers, magazine articles, and other resources, they understood that there was a government program called "welfare" for which they might receive help. For Kathryn, Cynthia, Tini, Sally, Amelia, Amy, and Nikki, not only did they seek help from the DWS, their intent was to access *all* of the services available to them based on their current economic situation. However, most of them had little understanding about the various entitlements

available or training opportunities structured into the program. Therefore, they were at the mercy of the welfare caseworker to disclose everything.

The mothers' narratives had a lot to say about policies, procedures, programs, and how they were treated on an institutional level as they slowly began to understand that welfare offices were essentially resource-distributing mechanisms. They also perceived, as they were passed to different caseworkers, that there was no even hand of justice, no egalitarian institutionalized distributive doling, which balanced the scales of truth and fairness--they met no "Lady Justice." Instead they met "Lady Luck" or Fortuna, on a first-name basis, where they just as easily might be dealt good fortune or bad fortune. "Lady Luck" represents institutionalized capriciousness where gender, age, race class, and other biases seemed to play a part. And as they each reiterated "I was at the mercy of my caseworker," let us examine, under this "luck of the draw" metaphor, how education fared under the shuffling hands and eagle eyes of welfare caseworkers for these seven participants.

First and foremost, education was not offered as an option to these women. With their first intake evaluation, the participants were informed about FEP's mandate of *Work First*. They were informed of their responsibility to find work to satisfy the conditions of FEP. They were given childcare options and told about food stamps, Medicaid, and the CHIP or WIC program if they had young children. They were encouraged to marry if they were pregnant. Marriage was suggested as the most viable option for Sally, Cynthia, and Amelia as they were pregnant when they first approached the welfare bureau. Nikki, Cynthia, and Amelia expressed an annoyance about the notion of *Work First* and its implications. What could *Work First* do for them that they had not already done for

themselves? They had all held those kinds of *Work First* jobs and knew those jobs on the bottom only too well, as each had been working since the age of 16.

The women participants commented on the highly paternalistic underpinnings of welfare provisioning. They constantly felt as if "Big Daddy" were watching them. They resented the so-called "family values" that a caseworker might foist on them. Sally and Cynthia deemed it intrusive when well-intentioned caseworkers suggested they marry, as those fathers had already abandoned them. Sally asked: "Do they really think that marriage to the mentally ill father of my child will be my solution for economic deprivation?" The assumption about marriage is the keystone of welfare policy and represents to caseworkers the obvious mandate of the traditional nuclear family. "Do lawmakers and politicians really believe that marrying a poor man is the solution to my poverty?" asked Amelia. Hays (2003) affirms that there is a "paternalistic" overtone that colors suggestions like these and the government's emphasis on "family values" encourages welfare recipients to marry men who may then support them. These are the mixed messages articulated via a bureaucracy that further pulls welfare recipients and well-intentioned caseworkers in multiple directions. Kathryn, Amy, and Tini said that they really hated being on welfare and feeling "dependent" on the government; dependent on "Big Daddy."

The ideologic underpinning of *Work First* is that by accepting any job, an individual can develop work habits, skills, and on-the-job-learning and may then advance in the workplace and exit poverty. They saw that these were jobs going nowhere. Furthermore, they already possessed great work habits and workplace skills, yet had never been able to catapult themselves to a viable economic level. Their low-wage jobs

became even more problematic once they had children as they had no other source of income. These participants implicitly understood that they would continue to face ongoing economic challenges if they did not update their skills. They did not see those *Work First* jobs as stepping-stones for advancement in the workplace. They saw *Work First* as a cruel joke. Amelia and Nikki both realized that those low-wage jobs would never get them off food stamps and Medicaid. They did not want to live their lives on the government dole forever so they gingerly solicited their caseworkers and asked "what else?" might be available for them.

The problem for women in welfare is that policy makers continue to minimize positive outcomes for welfare recipients, *vis-à-vis* an education, as was evident for participants in this study. Many studies confirm that welfare recipients, like others attending college, benefit from college degree attainment. Karier (1998) looked at welfare participants who graduated from college, 15 months after their graduation. He found a positive correlation and indicated that 94% of one cohort and 85% of another no longer received welfare benefits. Other researchers have analyzed academic performance and found that TANF students perform as well if not better than other students (Fenster, 2004). Graduates, in these studies, indicated that not only did they look forward to increased earnings, but their lives had improved, their standard of living was higher, and their self esteem had increased.

This research supports the notion of a dirty, little well-kept secret--that most welfare case workers do not willingly disclose information about educational opportunities (Polakow, Butler, Deprez, & Kahn, 2004). Due to this intrinsic power of frontline welfare caseworkers, women's access to higher education is generally shaped by

the welfare office culture, policy, and interpretation (Mink, 1998; Strawn, 2004). Like most individuals, the attitudes of welfare caseworkers, are molded by many variables including training, education, worldliness, culture, religion, temperament, and other predispositions and biases. As such, the caseworker is both pivotal and instrumental in advancing college participation (Seguino & Butler, 1998; Sharp, 2004). A caseworker might be more inclined to bring up the topic of educational training and postsecondary education if a woman told her that she had previously attended college, as in the case of Sally, Cynthia, and Kathryn. Also the latter three were encouraged by their parents to go to college, the others were not. Therefore, the other four were at the mercy of their caseworker to disclose training or higher educational opportunities.

As these caseworkers failed to disclose to welfare participants about access and availability of higher education under TANF or FEP (Hagen & Owens-Manley, 2002), feminist authors liken this to the military version of "Don't Ask! Don't Tell! (Kahn & Polakow, 2000; Katz, 2009) However, the welfare version has nothing to do with one's sexuality. This version is their ironic way of illustrating how higher education is being denied to women, to maintain a kind of *status quo* and on some level to perpetuate low-income earnings for certain women. If you don't ask; they won't tell! Similar to the description of the Utah welfare offices as essentially resource-distributing institutions where benefits, including educational opportunities, sanctions, or reduction of benefits occur (Gittell, Gross, & Holdaway, 1993; O'Connor, 2001), educational disclosure represented a "high-stakes" encounter for these women. Managing tensions and maintaining the institutional order is critical for the workers in these frontline offices.

Wolfe (1991) confirms that these inherent tensions may be compounded by race, sexuality, gender bias, and prejudice.

Intense bureaucratic encounters are part of this daily grind of these frontline workers and frontline administrators. These women likened it to a kind of battlefield, where two oppositional forces collide: the seeker or the woman who needs welfare support and a safety net and the caseworker, who has the power of thumbs up or thumbs down in petitioning of resources. Authors Edin and Lein (1997) and Gordon (1994) also represent this welfare battleground as they explain that two key, yet somewhat contradictory, organizational practices characterize the administration of welfare-to-work programs—routinization and discretion. The welfare-to-work program is routinized through bureaucratic mechanisms including computerized client information systems, detailed manuals of rules and regulations, and standard operating procedures that reduce the options available to workers (Gilliom, 2001).

These seven participants fervently expressed the desire for new beginnings, new opportunities, and new avenues for future economic viability. As we see, these desires may be either thwarted or moved forward in the intimacy of the administrative encounter with these street-level bureaucrats (Lipsky, 1989). Although there are TANF rules and mandates on the federal level and FEP on the state level, much of this interaction is composed of a series of unwritten rules that control administrative relations and opportunities. These interactions play out in diverse ways, depending on the client and the predisposition of the caseworker (Watkins-Hayes, 2009), as the women in this study acknowledged.

Sally, in contrast to the others, felt her caseworker "moved mountains for her." She believed that his willingness to really support her was due to her diligence in dutifully handing in everything on time. She mentioned that she was always respectful and courteous to him as well. Sally also seemed to have worked primarily with one caseworker for a significant period of time, so she benefited from his familiarity of her goals, aspirations, and reliability. Nikki also mentioned that she developed a very good relationship with her caseworker, but only after Nikki had "proved herself." Then her caseworker began to disclose more options, perks, and educational possibilities. However, the others complained of haphazard treatment, routine and impersonal relationships, and a constant shuffling of caseworkers, which complicated continuity. The lack of continuity made decisions seem capricious and haphazard. Their experiences reflected Lipsky's (1980) analysis that many caseworkers and street-level bureaucrats develop modes of "mass processing" their clients, which includes "favoritism, stereotyping, and routinizing" (p. 45). National welfare clients also complain about these same three issues leading many of them to conclude that the welfare system is arbitrarily administered and is unfair (Tickamyer, 2000). Kathryn felt stereotyped by her Navajo caseworker who wanted to deny her educational benefits on the grounds that he knew her Navajo family was educationally high-ranking, and it was "shameful" for Kathryn to seek welfare help for education. His actions were arbitrary and unfair.

Contrary to much of the literature (Boldt, 2000; Karier, 1997; Mink, 1998; Shaw, Goldrick-Rab, Mazzeo, & Jacobs, 2006), both Sally and Nikki maintained a caseworker/client association, which evolved into a highly personalized, nurturing relationship with emotional counseling, support, and a real-life connection. Their

caseworkers operated more like mentors or coaches. None of the other women reported this "coaching-type" experience; instead, they experienced more de-personalized relationships with an ever-changing array of caseworkers and street-level bureaucrats. Kathryn, Amy, Cynthia, and Amelia complained of receiving poor, fragmented, erratic, and incomplete treatment with their caseworkers. They were angered when information was dropped or their papers were lost. Participants repeatedly echoed a sense of confusion as they would hear one edict from one caseworker, only to be switched to another, who had a different take on the rules, such as how many hours a week they must work, or a different translation of federal mandates. In addition, all seven women sensed that information was withheld from them until the caseworker determined they were "entitled" to receive it or ready to assimilate it.

My research aligns with Deprez, Butler, and Smith (2004) and Adair and Dahlberg (2003), which showed that from the beginning bureaucratic encounters with client and caseworker are largely oppositional roles as the first meeting is the confrontation of two entities: the caseworker as welfare provider and the welfare inquirer as future welfare recipient. As most caseworkers do not become involved with their clients on a personal level (Bane & Ellwood 1996) the bureaucratic transaction tends to replicate Weber's (2003) espoused bureaucratic ideal of *sine ira et studio*, without hatred or passion and without "love" and "enthusiasm." The participants' stories relate that most caseworkers at DWS were officious, bureaucratic functionaries--individuals who went through the departmental motions, but who were not necessarily concerned with making a difference in the life of an applicant (Parrott & Mezey, 2003). Welfare encounters represent high-stakes granting of benefits to women in generally desperate

circumstances; however, most caseworkers fail to differentiate whether a woman will benefit from a hand-up or a hand-out. Although Sally and Nikki's caseworkers acted more as mentors than bureaucrats, and their encounters were more personal than impersonal—this is not fundamentally the issue. The issue is not whether feelings were cozy between the client and the caseworker, but how the disparity of information and knowledge are dispersed

Sheer luck or lack thereof, plays its hand in whether one draws a caring, sympathetic caseworker who can streamline protocol and suggest, perhaps, a potential academic route; or whether one encounters an overworked, exhausted, and overloaded caseworker who is antagonistic towards higher education possibilities. It is all just part of the game of chance in the welfare system: sometimes you throw snake eyes and sometimes a double six. "It's in the luck of the draw, baby."

<center>Contradictions of the Work First Policy</center>

Graduating from high school is an economic imperative.
(President Barack Obama)

A high school diploma no longer guarantees a good job.
(President Barack Obama)

Work First reinforces women's employment in unstable, low-wage "women's-work-jobs" under TANF and FEP policy, despite President Obama's remarks, and *Work First* places barriers in the way of single mothers receiving assistance. The poverty rate has inched up to 50% for single mothers who lack a high school degree, compared to about 30% for single mothers with a high school degree; it is 20% for single mothers with an associate degree, and about 10% for single mothers with a bachelor degree (Legal Momentum, 2010).

The women in this study noted various contradictions of the *Work First* policy. *Work First* required them to take a job, any job, whether it applied towards their educational goals or not. *Work First* was praised as providing autonomy yet at the same time they were required to demonstrate compliance, deference, and obedience to the rules and regulations or their FEP payments would cease. Most women on public assistance remain desperately poor and unable to change their circumstances, primarily due to structural barriers within powerful economic forces beyond their control (Gitell, Gross, & Holdaway, 1993; Golonka & Matus-Grossman, 2001). Jobs in the clerical and service sectors offer intense gender stratification, low pay, no benefits, and minimal job stability (Bergman, 1995; Madsen, 2010; Pearce & Brooks, 2001). Nikki, Kathryn, Cynthia, and Amy never landed anything except low-paying jobs in the service sector earning $8 to $10 dollars per hour. Amelia was able to parlay her work situation to managing jewelry stores, but that was due to the fact that these stores belonged to her mother's keeper. Tini earned significant pay through the police department, but it took her 10 years and she hated the work. Sally, as a freelance violin teacher, earned $25.00 per hour, but it was difficult to find a substantial number of students to create a consistent revenue stream.

Susan B. Anthony said that to be free a woman must have "a purse of her own." Women cannot be independent without participating in the public workforce, and this also means that they generally need to work. However, with many gendered low-wage *Work First* jobs a woman may have a purse of her own, but there will be little in it. There must be sufficient money within that putative purse to allow for self-sufficiency as sole-provider (Fineman, 2005; Silbaugh, 2005; Strober, 2005). The women in this study saw the fallacy of the *Work First* premise and then determined that those low-wage jobs

would never put them into self-sufficiency without help from our government friends. They also saw that the pitiful amount of money they received did not put much money in that putative purse. And for that very small amount, they put up with loss of privacy, harassment, and a host of welfare stereotypes, which felt to them to be a certain kind of enslavement.

Kathryn, in her outspoken way said:

Welfare--and any government handout enslaves a person—it is not the answer for any people. It is only supposed to be a temporary means of assistance until a person can get back on their feet, regroup, and get back to being independent and self-sufficient again. I see what it has done to my people on the reservation. There is absolutely no advancement of life, no change of life, no improving the quality of one's life, on welfare.

These participants described welfare as a bureaucratic oppressor, a state bureaucracy that required inordinate amounts of time to comply with regulations, guidelines, and appointments. They often second-guessed themselves and questioned whether it was worth it to stay within the welfare system. Their petition at the doors of the welfare office forced them to prove they were abandoned mothers, plead that they were poor, and throw themselves on the stoop of welfare to be pitifully admitted to an androcentric-dispensing bureaucracy where all privacy rights were thrown to the wind. The women in this study were all disappointed by the failure of the male breadwinner to provide child support. Therefore, they chose to look for economic self-sufficiency from a purse of their own, gendered as it was.

Borderlands and Crossing Over

Politics is, essentially, a matter of words.
(Pierre Bourdieu)

The women in this study described an interesting phenomenon, which they likened to living in a kind of borderland; a place that was neither here nor there. As they were in the process of becoming something else, with the help of education, they were changing and experiencing new vistas, new worlds, new opportunities, and new ideas. They were on a different path and this new path contained uneven and unfamiliar terrain and undefined boundaries. They were caught "betwixt." They existed in a kind of liminality (Van Gennep, 1960) as they inhabited a realm between situations and conditions and lived in dislocation and uncertainty between the "now" and "future" possibilities. They were on the brink of dissolving an old order but the new one had not quite yet emerged on their literal and littoral horizons. Van Gennep describes this process of liminality as the initiate who is stripped of social status and then inducted into a transitional period before the inductee achieves a new status and then re-assimilated into society. In a sense, these women were inductees into a new social order and new realm.

Perhaps all college students are in this zone of liminality, however it appears more severe for these women in welfare as they contended with punishing policies, class inscriptions, and welfare stereotypes. These women lived in a kind of DMZ zone buffering between the institutional bureaucracy of a welfare system and the institutional demands of a higher educational system. This frontier or boundary tested the willpower and reserve of these women as they negotiated new territory, yet had to remain vigilant as they straddled tensions between demands of caseworkers, demands of professors, and demands of children. The women of color experienced an increased kind of dislocation as they moved primarily from their home and family environment to a world of White

domination. And all of the women trekked from lesser education to greater education thus traversing into a different level of respectability, credibility, and perceived stature. This peregrination sometimes had them feeling like a "stranger in a strange land" (Heinlein, 1961); a transplant that had not quite rooted in.

These women were also caught between additional polarizing forces. They may have been "poor" but they will not always be poor. They may have been on welfare, but that will end or it has ended. They may have been a student for a period of time, but that too has an ending. So this temporary condition of "women in welfare accessing higher education" was not a permanent status mark but a temporary one. As such these women tended to be defined by a temporary location and a state of being, not necessarily indicative of who they will be in the future. All we had was a snapshot, a glimpse in time, a momentary reality, which too has passed and changed.

These seven women were positioned in the crossfire of welfare construction composed of race, class, gender, and single parenthood pitted against a dominant ideology (Crenshaw, 1991) that maintained ongoing deviancy. And deviancy discourse continues to typify the welfare social construction (Gustafson, 2002). This then created a very unsatisfying impasse that punished these women for not being like other women. The women in this study mentioned the cruel words they experienced from neighbors, students, and welfare workers. They perceived additional slurs and slanders, as part of our national discourse, in the rhetoric of newspapers or stories on television.

They experienced a kind of "ritualized degradation," designed to be both a moral lesson and to keep them in their place. We cannot have welfare clients becoming unruly. The degradation rites these women experienced represent a kind of "power over"

technique or practice, which served to obstruct growth, maintain the status quo, and discourage constructive change (Domhoff, 2005). False stereotypes and welfare slurs serve to galvanize others against subordinate groups (Collins, 1990). This is also consistent with Abramovitz (1989), Albelda (1997), and Adair and Dahlberg (2003) as they mention the rituals of shaming, stereotyping, and scathing discourse that create psychic inscriptions, emotional scars, and deep wounding.

From their stories, some of these scars arose from the sense of degradation of receiving welfare as a handout. Others maintained scars as a result of class and social indignities, which became inscripted on their psyches, minds, and bodies (Adair & Dahlberg, 2003). Others spoke of religious injuries and trauma that they experienced as they left one church affiliation and joined another, but carried guilt as anger tailed them. Each spoke of varying rites of degradation as they enumerated the penalty of being poor, the sin of declining to join male-headed households through civil marriage, and the bearing of children outside of marriage. They counted additional lashings through public shaming, hurtful verbal discourse of welfare stereotypes, and intrusive administrative forays into their personal lives; all things that none but the truly needy would tolerate for such a threadbare safety net that welfare provides.

Amelia spoke of the ongoing humiliation and degradation of having a teacher sign her attendance sheets, to assure DWS that she was actually attending her classes. Her 3.9 GPA was insufficient. Yet Cynthia, Kathryn, Sally, and Tini were never required to submit attendance sheets at the University of Utah. It may be degrading to show up for a scheduled appointment with one's counselor, only to discover that the caseworker had not entered it in their schedule and now that appointment must be rescheduled. These

rites of degradation serve to reinforce bureaucratic domination (Bourdieu, 1990; Foucault, 1975). As a coping mechanism, a woman on welfare must learn to play this game and become more strategic, as the caseworker in charge may help or hinder her efforts. A woman on welfare may be forced to hide her true feelings as a means of navigating through the system. All of the women I interviewed learned to become strategic and perhaps "act." George Eliot claimed that "there is no action possible without a little acting." In Daniel Deronda, Eliot so wisely says:

> And the intensest hatred is that rooted in fear, which compels to silence and drives vehemence into constructive vindictiveness, an imaginary annihilation of the detested object, something like the hidden rites of vengeance with which the persecuted have a dark vent for their rage.

Anzaldúa (1987) explored the complex facets of being "caught between" various binary opposites and analyzed issues of language, linguistic modes of expression, and personal identity. She describes this dramatic tension as a kind of "borderland" or frontera where one has the power to critique and see both positions simultaneously, while not really ascribing to a unifying place of being or "*habitus*." Kathryn, Tini, and Cynthia struggled with these binary oppositional forces. Tini wasn't sure she could live on Salt Lake's west side as she critiqued its attitudes and ethos; but she did not always feel comfortable in her east side neighborhood, close to the University of Utah. She was "between." She worked and went to school in a White environment; but her friends and family were Tongan. Tini said that traversing these boundaries from Tongan to White, each with separate cultural values, norms, and ethos created a dizzying dislocation as one inhabits this frontera. Kathryn knew she could never return to her Navajo reservation as her children, with a Black Brazilian father, would suffer the injury of darker-skin condemnation from her Navajo clan people. Simultaneously, she was critical and

resentful of White power domination and White Mormon domination. Cynthia survived at the University of Utah by immersing her life into the activities and fun of a Polynesian group on campus. She seemed the least scathed. The women of color in this study showed a resistance akin to Anzaldúa, in that they are unwilling to be categorized in some formulaic approach, which attempted to lock-down their identity into tidy and neatly closed categories. Their experiences and coping strategies led them beyond that, however they constantly struggled with various techniques and strategies for survival.

Another cross-over terrain was that of religion, which figured vocally in the narratives of some of these women. In none of the academic literature could I find any discussion about women in welfare and religion. Utah represents a unique place where religious domination interweaves with public policy, policy interpretation, and leadership within organizations. Not only is this particular religion highly gendered but it is prefigured with intense religious male authority and domination. As such, it was a force in the lives of all of the women, particularly those who were antagonistic to moralistic religion. Kathryn, Tini, and Amy suffered from religious injuries and religious domination, which they found oppressive and untenable. Tini and Sally turned to Buddhism and found it consoling and helpful. Kathryn returned to her Navajo teachings and earth-centered stories.

Although the LDS Church has a very active relief program for people in need and supports a lot of mothers on welfare, the Mormon religion ascribes to a theory that financial abundance comes from moral character and tithing. Being poor carries its own inherent condemnation, its own inscription of some cosmic failure. Women in Utah who are poor and on welfare experience a deeper kind of moral failure on their bodies and

Mormon to experience criticism and disapprobation when one is poor. Also, the

uniqueness of the LDS culture is not just its representation of patriarchal power, "it is the

extension of the private religious sphere into the public arena" (Miller, 2009, p. 258).

Political cartoonist Pat Bagley, of Salt Lake City, pokes fun at LDS dominance and the

minimal separation of church and state. On his Facebook page he asks:

> Q. What's the separation of church and state in Utah?
> A. About two blocks.

Sally, Tini, and Kathy echoed that patriarchal religious power served the power of

men, not women. As these women discussed religious oppression and the effect it had on

them, they also spoke about images of welfare. These women chafed under the notion of

a "welfare stereotype." They dealt with this construction on and off campus, or at the

grocery store when they purchased food with their Horizon Card as a customer or a

checker might say something or deny a food purchase. They might hear whisperings

when they went for meetings at the DWS. This "welfare" categorization and all of its

pejorative meanings may not be necessarily overt; just as racism seldom takes on an

overt–in-your-face encounter. This negativity exists in subterfuge, below the surface in

some dark subterranean realm; yet it represents a powerful construction and these

"welfare" categories become painful and injurious. Tini, Nikki, Amelia, and Kathryn

claimed they developed fairly thick skins to deal with the welfare assaults and injuries

hurled on them. Tini said: "I just don't listen to that stuff." Amelia uttered: "I really

don't care what anybody thinks about me." Tini also responded and said: "I've gotten

used to any criticism or hurtful comments."

Much of the welfare stereotypes and "less than" pronouncements have been

constructed as a form of "scapegoating," which serves as a hostile social and

psychological discrediting and then redirecting of blame. As welfare is about apportioning national resources and tax dollars, it is easy for politicians to fabricate and create damaging projections to pursue their own self-interest for a nation in transition. This stereotype contagion spreads and it then takes on a reality of its own. The theorizing of Schneider and Ingram (1993) suggests that the allocation of policy benefits and burdens depends not only on the relative social power of groups in society but also on the "social construction" of the groups that policies are intended to affect. Welfare mothers and their children are considered as "dependents" and are "weak, yet deserving;" however, they hold no political clout or political range. Therefore, they are an easy and weak target for which to place blame. And the image of the deviant welfare mother had and still has a pervasive range.

These women discussed their status as "welfare moms" and what that represented to them. They sensed the hostile feelings society has towards people on welfare and they expressed a certain dread of being "found out" for being on the dole within the welfare system. They felt invaded, vilified, and sometimes terrified. This corresponds with the literature that looks at how women in welfare have been demonized and villainized by politicians, analysts, and lawmakers (Adair & Dahlberg, 2001; Gilliam, 1999; Gordon, 1995). Their stories and narratives demonstrate that no matter how far society actually moves from the stereotype of the "traditional" family, political language is determined to impose the nuclear family concept as the prevailing order of both God and our Founding Fathers. These women felt constrained by this construction of the nuclear family and the imposed ideals it represents. They saw the national discussion around "family values" as a joke, because their family was not represented. Policy makers and welfare offices

considered their homes as "broken" and their families as "broken." None of these women felt their families were broken.

Gender was always present in the women's stories, as they navigated family roles and student roles simultaneously. Their stories expressed the pressure to care for their families as single-parent mothers, but often they experienced a kind of isolation from other students who did not have these kinds of pressures. Collins (2000) confirms this isolation arises from being the "first" or "only one," an isolation which simultaneously expands and contracts one's world. This creates a kind of ongoing tension between prior family relationships and those new campus relationships. Most of these women never experienced any sense of "sisterhood" on campus, unless they became involved in something such as The Women's Resource Center at the University of Utah. On campus, many felt adrift, alone, and isolated and sometimes shunned by other students. Also, given work requirements, study and kids—sometimes it was difficult to do extra things on campus and meet fellow students.

These narratives revealed that these women suffered with an ongoing stereotype of women in welfare, which continues to perpetuate a pejorative tone, inscribes class injuries followed by degrading, invasive, and intrusive personal questions. Coupled with excessive amounts of bureaucratic paperwork, exacting compliance and obeisance, these women, to continue with benefits, must genuflect on the holy altar of the welfare provisioning system.

Class Insinuations

American cultural values charge our perception of our class system and prevent an honest discussion of the realities of class (Bassis, Gelles, Levin, 1991; Russo &

Linkon, 2005). The participants of this study were indoctrinated, like the rest of us, to

believe that the United States is a classless society and only differences in how hard we

work determine our financial opportunities. All of the women in this study saw through

our national bootstrap mythology, which we continue to perpetuate. They saw that the

real purpose of this bootstrap myth is to placate social class disadvantages and lend

credence to the American Dream and rags to riches opportunities.

The only person to mention the concept of "class" was Sally, who was the only

person who grew up in privilege. I thought that strange, as so much of the feminist

literature discusses the notion of how poverty and class inscriptions "write" this condition

on a person (Adair & Dahlberg, 2003).   We still do not want to discuss this complex

notion of class in America (hooks, 2000) and the way it plays out. I asked myself: "did

the women I interviewed display a kind of class consciousness?" With the exception of

Cynthia, I would say all of them did. They all provided critiques of patriarchy,

bureaucratic systems, unfair provisioning, class distinctions, and gender inequalities;

however, they did not utilize terms such as "low-class" or "high-class." In exploring class

issues, hooks says:

> Class is much more than Marx's definition of relationship to the means of
> production. Class involves behavior, your basic assumptions, how you are
> taught to behave, what you expect from yourself and from others, your
> concept of a future, how you understand problems and solve them, how
> you think, feel, act. (2000, p. 103)

These women never spoke of class mobility, class transcendence, class behavior, or the

passage through class lines. Perhaps this is a vocabulary incidental to those who

primarily explore class issues. In examining class and certain problems inherent in

welfare construction dialogue, we often utilize middle-class assumptions and values

imposed on language usage. For example, when politicians or caseworkers tell a client

and a poor person that they must "better" themselves, what does this linguistic

construction really mean? We may be guilty of imposing a contradictory dialogue, as

these assumptions indicate our failure to examine what that construct really means. Adair

and Dahlberg explore some of these assumptions in their book *Reclaiming Class* (2003):

> Much of this schism between public rhetoric regarding class mobility and
> the lived experiences of poverty-class peoples is a result of our societal
> inability to discuss the intricacies of poverty-class cultures, without
> denigration and without concepts of "betterment" that ignore the positive
> attributes of poverty-class cultures. (p. 68)

Poverty carries a knapsack (McIntosh, 1988) of "under" privilege with

implications and assumptions that are burdensome baggage for those in it. The schism is

great between public rhetoric regarding class mobility and the actual lived experiences of

poverty-class culture. This failure of dialogue serves to reinforce middle-class norms,

where financial success often equates economic advantage with moral agency (Adair &

Dahlberg, 2003; Foucault, 1984; McNay, 1993; Sennett & Cobb, 1977).

In examining class and class injuries, it is important to remember that it is not just

perpetuated on the mother but on her children as well. These women tried to hide

poverty from their children and compensate for lack of money in other stratagems and

methods. Sally went into debt because she did not want her son to suffer deprivation.

However, poverty research shows that the mental life of poor children flows from

material deprivation (Steedman, 1987):

> Even as adults the baggage will never lighten for me or my sister. We
> were born, and had no choice in the matter; but we were social burdens,
> expensive, unworthy, never grateful enough. There was nothing we could
> do to pay back the debt of our existence. (Steedman, 1987, p. 19)

This is reminiscent of Amy's remarks as she spoke in the same tone that whether food was rotten or good, "I must be grateful." Even though they were fed cupcakes and she had a diabetic son, "I must be grateful." Although her private space was invaded in the middle of the night by inspectors, "I must be grateful." Amelia spoke of putting cardboard in her shoes, to keep the rain out, as a bitter and powerful memory of poverty in her childhood. Material deprivation is also inscribed on the bodies of poor children, such as in Nikki's case, when she and her feverish child were turned away from a clinic because the secretary did not believe their Medicaid card was valid. It is materially written in sickness, poor dental hygiene, utility shutoffs, and hunger. Adair evocatively says:

> Ultimately, we come to recognize that our bodies are not our own' that they are, rather, public property. State-mandated blood tests, interrogation about the most private aspects of our lives, the public humiliation of having to beg officials for food and medicine, and the loss of all right to privacy teach us that our bodies are useful only as lessons, warnings, and signs of degradation that everyone loves to hate. (Adair & Dahlberg, 2003, p. 33)

The women in this study also marveled at their power attributions. Amy and Sally pondered how welfare mothers, singlehandedly, had the power for the breakdown of the American family (single, fatherless with children), when they had no power in policy construction or welfare mandates. How did they have the power to generate so much political wrath and ire? Foisted upon these women is another dyadic contradiction of being all powerful (breakdown of the nuclear family) yet so politically powerless.

One way for poor women to fight back, such as the women in my study, is to understand and deconstruct this powerful coding system. It appears that the Women's Resource Center at the University of Utah does some of this kind of work, but only three

women of my study had access to the Women's Resource Center. There is nothing comparable at SLCC. When these participants uttered words such as "I hated being on welfare," or "I never really wanted a hand-out," on some level they were battling and contending with these ongoing recycled images of the poor, of "welfare queens" of "deviancy." These are stereotypes which continue to percolate through our national consciousness. When society reminds us who is "bad" or "lazy" or "undeserving, it serves to reaffirm to us who we are as a nation and that we are "people-of allegedly good, middle-class, White, able-bodied, independent, male citizens" (Adair, 2003, p. 28). Narratives of poor women express a kind of powerful contagion, which may infect their children as raced, gendered, and classed agents of this "diseased" nature (Lubiano, 1993; O'Leary, 1997; Personal Narratives Group, 1989).

A college education can create a pathway for upward mobility by circumventing the effects of a less-privileged family background (Carnevale & Desrochers, 2001). However, we are punishing women for structural macroeconomic defects and a highly gendered and stratified society (Elson & Cagatay, 2000). Despite the mean-spirited rhetoric and policies that discipline and punish these female minds, thousands of women in welfare do survive and graduate from college, find jobs, and nurture their children. It happens because they dare to dream about their future. I heard these dreams from the seven women I interviewed.

Racism and White Privilege

> For Black women, the personal is bound up in the problems peculiar to
> multiple jeopardies of race and class, not the singular one of sexual
> inequality. (Deborah K. King)

It was discouraging and dispiriting to listen to the stories of the three women of color as they discussed racial discrimination at the University of Utah. They were unflinching in their analysis and perception of what they witnessed, heard, and felt. Although The University of Utah has established a mandatory diversity requirement for graduation for all students, this seems deficient given the classroom experience of Kathryn, Tini, and Cynthia. The University has a small percentage of non-White students, some 11% in 2010-2011 (OBIA, U of U). This institution might be paying the price for institutional neglect of the psychological climate on campus (Hurtado, Milem, Clayton-Pedersen, & Allen, 1999, p. 25), which appears insufficient if "structural diversity" is lacking (p. 19). Generally, college environments with a high proportion of White students do not provide the opportunities for culturally and ethnically different people to interact. "No matter how outstanding the academic institution, ethnic minority students can feel alienated if their ethnic representation on campus is small" (Loo & Rolison, 1986, p. 72). Also, the historical legacy of inclusion or exclusion plays out in the institutional analysis of a college or university.

Salt Lake Community College is far more diverse than the University of Utah. This is typical for community colleges across the country. Both Tini and Kathryn indicated that they felt more comfortable at SLCC, when they were there, and felt no discriminatory events from students. Sadly, upon overcoming certain barriers of enrollment for Tini and Kathryn, they experienced discriminatory practices from students, not faculty, at the University of Utah. So in addition to the complexities of being a welfare mom on campus, with all of its challenges, they also confronted an additional invisible hardship of discrimination.

A Gendered Landscape

As I listened to the narratives of these women, I mapped the gendered landscape as these women mentioned forms of domination and oppression within their lives. They discussed physical and sexual violence and abuse, coercion on the part of the welfare bureaucracy, structural violence of *Work First*, and intimidation with stereotypes, slurs, and symbolic violence as perpetuated in the classroom, in their neighborhoods, and in society. They spoke of the domination of an oppressor religion as trying to control their mind, body, and spirit. They witnessed class privilege, educational privilege, racial under-privilege, and spoke of the authority of dominant groups. Their sense of discrimination and resultant dominating oppression was both cumulative and widespread (Jaggar, 2007).

As all human actions take place within social fields, places such as the DWS become arenas for the struggle of resources, power, social status, hierarchical power, and control (Bourdieu, 1977, p. 184). The very juxtaposition of provider of benefits and seeker of benefits represents the crucible of these power struggles (Bourdieu, 1990). Furthermore, recipients and welfare caseworkers are situated in hierarchical and oppressed social spaces (Basis, Gelles, & Levine, 1991; Piven, 1984, p. 15). Welfare offices generally have more women working in them than men, but generally the men hold higher level of authority within the bureaucracy. These seven participants indicated that they had dealings with more women than men within the term of their seeking welfare assistance. This is consistent with Fraser (1989) who states that women are disproportionately represented among workers in human services agencies that administer to the poor. On some level this is "women's work." So in keeping with

occupational segregation and wage-gap between men and women in the United States,

welfare work is accompanied by both high work-loads and low-pay and status

(Ehrenreich & Piven, 1984; Prottas, 1979; Wineman, 1984). Let's explore how these

women began to see whether they were helped or hindered by the policy, practice, and

procedures of welfare bureaucracy and how they experienced this process and see the

various kinds of domination they experienced.

Losing Ground

These women, over time, began to realize that federal and state policy was

enacted on the ground level, particularly in light of what they felt to be "unfair" and

"capricious." They could not imagine that the federal rules would be so arbitrary, erratic,

flighty, and quirky. It dawned on each that power must reside in the caseworker. In *Flat*

Broke with Children, Hays (2003) explores the many ways that client and case managers

interpret and enact policy on the ground level. These seven participants moved forward

in educational opportunities, but not because of a system that encouraged them to do so.

Rather, each pushed to find educational possibilities as they believed in a future for

themselves and their families. Each indicated that working with welfare caseworkers

seemed to be a game of chance. Sometimes you win and sometimes you do not. In Utah

and across the nation women in welfare generally never hear of educational options nor

do they draw the lucky card with a sympathetic caseworker who will disclose this

educational lagniappe. And without education or training inevitably they remain in jobs

on the bottom serving the gaping maw of low-wage labor.

Most clients accept whatever decisions are handed down. Few fight back. Few

have the financial resources to hire an attorney if they feel they have been wronged; few

have the stamina to challenge what they presume to be the foregone authority of the

caseworker, and few understand that a caseworker may make a mistake. Kathryn was an

exception as she forcefully challenged a fellow Navajo who denied her access to higher

education. Most women do not have the navigational prowess, resources, and fortitude to

fight back because the door appears closed. They do not understand that there are other

options. Amy complained that the welfare office is "monolithic" and "capricious" filled

with "screw-ups, mess-ups, and mistakes." She continued:

> They see it one way, I see it another. You are just a number. Often, they
> never see your face. Even if you go to the office, sometimes you pick up a
> phone to speak with them. Nothing is very personal, yet everything is
> personal. They know everything about you. When you deal with the
> government you must accept this system. You are a victim. There is
> always a punishment, even for their mistakes. Yet, I do understand that
> they too are only doing their job. The hardest thing for me to accept is the
> failure of a government system for the truly needy. Honestly, no one
> chooses to be in poverty.

When women in welfare petition DWS for help and assistance, they must reveal

not only the most important things of their life but often the most private aspects of their

lives including childbirth, marriage, divorce, family structure, death, abuse, etc. (Albelda,

1997; Gustafson, 2002). These seven women resented deeply all of the personal

information they were forced to disclose. Weber (2003) argues that the functional trade-

off is that those seeking help agree to be cast in the role of the client, where they express

their personal situation because it is in their own best interest. Of course, it is in their

best interest but these oppositional undertakings occur far less often in masculinized

systems such as unemployment and social security (Albelda, 1997; Mink, 1995).

Welfare agents deal with social misery and yet must maintain a kind of social order for

those members of society who need a safety net. This complex tension, compounded by

errors and delays in bureaucratic functioning, represents to the seeker a failure of the very "system" that is so needed for them at this moment. That is precisely why Kathryn and Nikki constantly said: "I don't trust systems."

Welfare offices frame encounters that are both intimate and intrusive and the right of privacy is not a privilege if one wishes to "access" the system--as all rights of privacy are forfeited upon entering this system. The women in this study consistently remonstrated that so much of what they experienced with their caseworkers was "invasive" and "intrusive." Although the Constitutional Rights of Privacy are a complex and highly debated legal issue, in employing common parlance, most of us believe we can maintain privacy surrounding our bodies, our thoughts, our homes, and our relationships. This is simply not so for women in welfare. Amy's federally subsidized Section 8 housing can be entered, without warning, at any time. She has no rights of privacy, even in her own home. Each woman was forced to communicate intimate sexual relationships so as to determine if "a man" lived in the same dwelling. Women in welfare have no rights of privacy.

This forfeiture of privacy upon entering the welfare system was the single most difficult loss for these women. As Dante said in his epic poem *The Divine Comedy* in Canto III, from the *Inferno,* "Abandon all hope--Ye who enter here." Women in welfare must abandon any hope of privacy rights, they must abandon any right of anonymity, they must abandon any rights of free speech with their welfare caseworker, they must abandon a sense of both private and personal space, and they must abandon the notion that their private confidential and revealing records will remain private. "Give it up or get out!" is really the undisclosed welfare mantra.

As these participants confirmed that, and as both Lipsky (1980) and Hays (2003) acknowledge, the caseworker is critical in implementing policy in the lives of the welfare recipients. In sum, both find that case workers and case managers possess extraordinary levels of influence as they interpret federal and state-level policies and their very actions often determine the success or failure of welfare initiatives. The women in this study indicated that they felt highly regulated as they were processed, interrogated, probed on personal issues, and forced to disclose intimate details of their lives, which they knew would be available for other caseworkers to see on departmental computers.

All of the women in this study bristled at the controls, the invasion of privacy, the stupidity behind the *Work First* mandate, and the capriciousness of implementation of welfare rules. They complained they already had one jeopardy against them—failure of child support. Entering the welfare office compounded this situation and created a so-called double jeopardy—they were tried twice for the same offense. Each complied because they had little choice, very little power, and they desperately needed help.

When the women in this study echoed concerns about policy implementation or policy construction, they wondered why they had no power to determine what was best for them. Although this was more of a rhetorical question than a substantive one, these women displayed other overt ways of determining what was best for them. They contested identity, vocalized against prevailing ideology, challenged policy and authority, and complained of institutional arrangements. Through language and verbal usage, they imposed their meaning on the world. Although they may have been powerless in the face of a monolithic bureaucratic machine, they struggled, as active agents, to produce their own interpretation and construction of the social world. As they struggled to define and

improve their worlds (Russo & Linkon, 2005), they created meaning on their terms (Giddens, 1984; Mishler, 1986) and showed resistance and "sensemaking" in their narratives and stories.

Their stories and discourse deconstructed interactions with caseworkers, explored alternative points of meaning, and created categories of representations. They actively reframed, reconstructed or contested situations, which they saw as unjust or unfair. Although they were in or on welfare, they still maintained a criticality about the process as they observed, witnessed, and saw others dealing with difficult or unfair situations. Their narratives indicated they strongly noted when an unfair interpretation of reality went unchallenged. They were constantly engaged in this process work. They counteracted criticisms of "unruly behavior" or challenged interpretations including stereotypes, ideologies, and policies. This power to construct groups or categories is the power of "worldmaking" (Bourdieu, 1990). This becomes the power struggle over who has the right to generate the social construction of the world (p. 137). "Discourse, as a political practice, is not only a site of the power struggle but maintains a stake in the power struggle" (Fairclough, 1992, p. 67).

In this struggle for power and "sensemaking," these women used terms such a "subordination," "surveillance," "privacy intrusion," "invasive meddling," and "loss of personal space." This indicated a kind of verbal resistance to their situation as they used language to protest, given the circumstances, by the only recourse available to them. This verbal show of resistance is an instance of their "worldmaking" (Bruner, 1991; Collins, 1998; hooks, 1989). As little power or control is accorded them, these women struggled to maintain a modicum of privacy and dignity within this welfare context. This

was not easy to do as they all were monitored and assessed through a vast network of supercomputers, caseworkers, fraud control agents, and sometimes even grocers and neighbors.

It may be helpful to think of the space of cultural systems, such as the Department of Workforce Services, as both simultaneously constraining and enabling. I remember Nikki's feeling frustrated when nasty things were said about "illegal aliens" by caseworkers when she worked at DWS. She shrugged her shoulders and indicated that she knew those people would impose and construct their version of reality on this particular situation, and those "other" individuals would be cast as second-class citizens and denied or disallowed other benefits. Without actually knowing their status, some of these caseworkers made huge assumptions. Undocumented immigrants are not allowed welfare so they would not have had access to welfare services. Nikki was bothered by the tone and nastiness of this discussion. She was angry and she disagreed but felt powerless to speak up in this particular situation. Kathryn did speak up when her caseworker tried to impose a denial of benefits to her based on his shame that they were from the same Navajo tribe.

Although these women showed resistance, sense making, and world making, they also showed battle fatigue. If the dynamic central to bureaucratic assistance programs is to dehumanize their clients, simultaneously rendering them impotent and dependent, the process of means testing is one of the most degrading and humiliating aspects of welfare control. Fear of deceit, fraud, and "gaming" the system are paramount issues for welfare control so means-testing becomes critical. Let us explore means testing and how it reinforced a sense of humiliation and domination for these participants. Kathryn, Sally,

Tini, Amy, Cynthia, Amelia, and Nikki were forced to concretely prove their financial

inadequacy and economic failure, affecting both a sense of social status and self-worth.

Each saw means testing as dehumanizing as it constituted a direct assault on each

person's sense of self-worth. Implicit in receiving welfare aid is the following: You may

receive our help, but only because you are so poor that you are an utter failure. This

exacerbated a sense of social stigma attached to the receipt of public assistance, as

evidenced in both the literature review as well as statements by the participants (e.g.,

England, 1993; Folbre, 1982; Harstock, 1983; Pujol, 1992). The indignity of means

testing is compounded by the fact that in most cases economic assistance maintains

recipients at a subsistence standard of living. Once you have proven that you are poor

enough to receive public assistance, the level of assistance assures that you will remain

poor. From a structural level, theorists such as Bourdieu (1977), Foucault (1980), and

Gordon (1979) conclude that the purpose of economic assistance programs is to

dehumanize their recipients and at the same time to render them dependent upon

continued assistance. This represents another contradiction, such as those discussed in

the *Work First* mandate. These contradictions serve to oppress and dominate these

women in a highly gendered landscape.

Women who access welfare are generally perceived as powerless, yet these

findings show that these women struggled to reconstruct certain stereotypes and concepts,

they utilized "sensemaking" and "worldmaking" and explored meanings with the use of

words. They chose to interrupt stigmatizing forces and acted as agents, fully capable of

interpreting and constructing their world, as they justified and rationalized the impersonal

nature of their very personal transactions. They used language as a tool to fight injurious discourse.

Academic Invisibility

When I began this research project, I had a strong sense that women in welfare were largely invisible at community colleges, universities, and on campus (Carnoy, 2000; Levin, 2003; McCabe, 2000). My research has confirmed this. There are welfare mothers attending our institutions, but they are hidden in our midst, invisible to professors, academic and career counselors, financial aid offices, and a host of other campus agencies where they may interact. There are no programs that serve their specialized needs and as such they remain unrecognized and underserved on campus. However, it is difficult to serve an invisible population that is not counted or measured.

Single mothers come to campus with heavy burdens. They may be disadvantaged by intersections of race, class, and obviously gender. They struggle to feed, clothe, and house their children and find adequate childcare. In most cases, they attend college with no prior understanding of the demands, academic work load, and responsibilities associated with college. They are often the first in the families to attend postsecondary education and sometimes that sense of urgency may be mitigated by disparaging remarks by friends, family, and caseworkers. At the same time, there are demands on these women to remain connected and active within their families and community.

Colleges and universities are generally concerned with the experiences and persistence of students once accepted into their institution. Many schools focus on implementing programs and policies for integrating traditionally marginalized students. Single student mothers constitute a class of women who need integration in the academic

domain to be able to thrive, persist, and graduate. They represent a unique population, operating from an ethos of hope for their future and that of their families.

The women attending the University of Utah indicated that during the course of their school experience they had one or two professors who were extremely supportive or helpful. Tini, Cynthia, and Sally related stories of faculty who gave them extra attention, time, and support. Amelia and Nikki mentioned a couple of great teachers who had made a difference for them at SLCC. It is clear that the individual efforts of faculty and staff have significant influence on the development and progression of students in both community colleges and 4-year programs. Yet, the positive influence of faculty and staff is currently based upon chance and circumstance. Amy struggled at SLCC until she understood that there were services available such as academic advising and disability services. She commented that both of those offices made a difference for her in being better able to cope.

Each one indicated that they experienced a deep sense of isolation on campus and felt a sense of shame for needing public assistance, for which they feared public ridicule and humiliation (Adair & Dahlberg, 2001; Albelda, 1997; Bordo, 1993). Unless these participants availed themselves of counseling or programming, such as the Women's Resource Center, they did not really feel supported at the University of Utah. Kathryn, the Navajo student, indicated that aside from the Indian center on campus, she felt exposed and vulnerable. She complained that no one understood her and most counselors, students, and professors had no concept of what it meant to be Navajo. She just could not bring that piece of herself to people who might otherwise help her on

campus. They did not understand her "Navajo-ness" class, identity, poverty, and other issues with which she struggled.

The women attending the University of Utah, with under school-age children, mentioned the lack of affordable childcare on campus. They needed and wanted access to good quality and affordable childcare, preferably on campus or nearby. Childcare subsidies are another problematic area for these women in welfare accessing FEP. They often experienced reductions in their childcare payments, miscalculation of subsidies, or denial of any childcare allowance. This contributed to a sense of frustration, worry, and instability in their managing of tensions surrounding school and childcare issues. This also made them feel powerless because their children were placed in childcare settings that these women thought to be less than suitable, so they could perform their *Work First* requirement. Amelia, Kathryn, and Cynthia were the most vocal around this childcare issue and indicated that they suffered guilt, anxiety, and constant worry about their children's well-being. Kathryn experienced ongoing problems, delays, and paperwork problems with childcare payments and ultimately ended with a $500 surplus, due to late placement, that she could not utilize.

Those mothers who accessed the Eccles Lab for childcare at SLCC had fewer complaints than the mothers at the University of Utah as the Eccles Lab is highly subsidized. For those mothers, who enrolled their children in the high-quality campus-based center, their children's childcare experiences were qualitatively better and they suffered less anxiety and worry. However, the high-cost of quality centers generally exceeds the allotment provided by FEP. If a student mother has a copay between $100 to $300 per month, she can ill afford this dollar amount from an already limited budget. For

student mothers, such as Nikki and occasionally Cynthia, who had family or their own mothers as back-up support, this in-house childcare helped buffer a tight budget. This option was not available for Kathryn and Sally, as they had no extended family locally.

The availability of the program called "work-study" on college campuses for low-income students was not fully disclosed to these women. This program can be an advantageous option for its recipients as all positions are on campus, convenient to class, and are counted against their work requirements. Kathryn utilized work-study but Cynthia had not heard of it. Some caseworkers tell clients that work-study does not qualify as their work requirement and they threaten benefit termination. However, work-study is not available generally in the summer, so students such as Kathryn have to scramble to find a summer job. Pell Grants sometimes penalize women in welfare as they are counted as cash income and therefore reduce the cash assistance benefit. So a student may see her actual cash benefit reduced by these kinds of grants. Unfortunately, most women probably do not understand this when they apply for a Pell Grant. Some of these women were able to find scholarships through the Women's Resource Center or locate loans and financial aid through other entities on campus. However, it was problematic and stressful and each sensed that there might have been other avenues available to them or other financial resources for which they had been unaware. Scholarships and financial aid became critical in helping these mothers secure a future for themselves and their children. Many low-income students need more than the federal grants can offer but they may not understand that minority grants or grants from private organizations and companies may be available to them as well. All of these women were concerned, of course, about student debt and the ability to finance their education.

For these participants, the critical issue was that of being a single mother raising a child or children with very little money. Managing school, work, studies, and childcare is very, very challenging. These narratives reflected the experiences of low-income single-parent students, who generally had little academic support, few role models, and often a deep sense of anxiety and mistrust about most institutions, even academic institutions. These student mothers indicated that they would have appreciated increased targeted support services, however they did not state specifically what they felt would be critical to their achievement of academic and career goals. As several had been unsuccessful in previous academic pursuits or had failed originally to graduate from high school, these students often arrive with low self-esteem and limited knowledge of the educational system.   These student mothers needed guidance, direction, and career support from various campus entities.

In this chapter, I articulated how these women faced an ongoing "chutes and ladders," system which doled out punishments for noncompliance and occasionally gave perks for "good girl" behavior; we saw that garnering a sympathetic caseworker and one who discloses educational opportunities was "in the luck of the draw, baby;" and the price for this minimal welfare safety net was the loss of all privacy rights; and as you crossed this welfare portal it was necessary to "abandon all hope, ye who enter here." Undaunted, these women moved forward.

Implications of Study

In this research, my strategy was to hear first-hand about welfare reform and its affect on women who were actively pursuing a college education. These narratives deepened my understanding of their nuanced lives in welfare and their challenges in higher education as they begin the exit from poverty. The promise of education in America is a promise for access to all classes of Americans. These voices expressed resistance, courage, and determination in their struggle to balance a demanding welfare bureaucracy, while actively engaging in a critical dialogue of fairness in America, social justice, and the American Dream.

After careful review of the data reported by the seven participants in this study, and after an analysis of the literature that provided the theoretical framework and historical context for this study, the implications are framed by my feminist perspective and commitment to social justice. As an emerging researcher and scholar in the field of poverty, the data which arose from these very conversational interviews guided the development of the implications for practice, policy, and future research.

Implications for Practice

Ask not where poverty ends, but where economic independence begins.
(Editors of the Boston Globe)

The seven women of this study faced enormous obstacles and challenges to attend higher education while they juggled the welfare bureaucracy, walked the tight-rope of compliance, worked more hours than most students, and dealt with the scholastic demands of higher education. Their stories indicated a "chutes and ladders" effect in relation to welfare compliance. They experienced a sense of both going up and going down, often trundled by the complex maneuverings and various applications of welfare

rules. Women in welfare experience a dizzying seesaw to achieve compliance with welfare requirements; a "chutes and ladders" experience which reflected a game of "chance." These women acknowledge that without an education, they would have been generally out of luck and condemned to the lowest economic level of society.

Various factors affect low-income women's enrollment, retention, and graduation from undergraduate programs. For the women in this study, their perseverance, drive and commitment, was critical to their success. However, other factors including responsiveness to financial aid, access to reliable and affordable childcare, caring and engaged faculty, the presence of affirming role models and mentors, and strong academic support systems added to the likelihood that their perseverance in postsecondary education would be supported by other positive factors too. Although the success stories of low-income women who have moved through the academy and achieved economic security are powerful in disrupting abusive stereotyping and class injuries on these women, further attention needs to be directed to the role of postsecondary institutions in creating opportunities to attend and graduate. Here I describe some of the potential courses of action available to increase these opportunities for this population.

Student Service Support

Many students who are "beyond the margins" (Carnevale & Desrochers, 1997 & 2001; Levin, 2003) and "invisible" have little interaction with institutional support staff, such as those who operate within student affairs. Moreover, large undergraduate class size and demands on faculty create a situation in higher education where the needs of struggling students may be overlooked. Carnevale and Desrochers and Levin suggest that students "beyond the margins," who remain largely invisible, require considerable

support coupled with guidance, encouragement, and very careful college planning. Women in welfare fall into this class of students who remain largely invisible and "beyond the margins." This group of welfare mothers and indeed single mothers need certain enhanced services such as heightened and deepened understanding of the current and projected economic environment. A college major does matter in terms of future employment and women in welfare need to be educated on internships, optimal college majors, projected financial probabilities within certain careers, lifetime earning ability, companies with special tuition reimbursement benefits, and a host of other important topics. Most college students need these services but women in welfare are up against a ticking clock mandated by the State of Utah.

Because of this ticking clock and time limits of educational welfare compliance, they need a more systemized approach and a way to understand the machinations of the welfare bureaucracy. They need help deconstructing and understanding their legal rights under welfare, and they may have a multiplicity of issues as single mothers that most traditional students never face. Their route through academia does not currently allow as few classes as possible as they must enroll in a minimum of 12 hours or more per semester to muscle through as quickly as possible.

With targeted support for these women, high-level counseling and programming could create a focused, fast-track program to navigate these various issues as expeditiously as possible. This, coupled with enhanced childcare, would also minimize some of the anxiety these women constantly expressed.

Higher education administrators are in a unique position to assist low-income individuals and single parents. They can have a profound impact on the lives of welfare

recipients through collaborative relationships with state and social service agencies and the creation of programs which actively support and encourage college attainment. The long-term approach of internships, training and a college degree, instead of *Work First* jobs on the bottom, generates greater long-term benefits for parents and their offspring.

The development of these welfare mother students cannot rest on the shoulders of the street-level bureaucrats and caseworkers. Instead, institutional incentives, encouragement, and priorities must be formalized and structured within and at the community college or university. Support staff, along with faculty members and administrators, can create more directed and purposeful outcomes to this group of "underserved" and "invisible" students. To mitigate the vagaries of streetwise bureaucrats, to offset the ups and downs of differing interpretation by caseworkers, to allow full disclosure of federal and state law for women in welfare and low-income parents, we need resources on campus to educate, inform, interpret policy, and mentor these students. The women in this study utilized few resources on campus because they were widely spread among diverse offices, departments, and buildings, and running from the counseling center, to career services, to academic advising, to financial aid required leisure and time, of which they had little.

The University of Utah has just implemented a Center for Veterans to address the needs of current war veterans returning from Iraq and Afghanistan, whom they deem have been "underserved." SLCC has already instituted a Veterans Center to remedy this problem. To serve the growing numbers of single mothers and parents on campus, we need a targeted facility to help those that currently remain invisible—we actually have no idea of the numbers involved in this population. The findings from this study illustrate

the importance of a center for single parents on campus would be useful to this population of students. Single parents often feel a sense of isolation on campus and would like to connect with others like themselves for support systems, camaraderie, resources convenient to one geographical locale, and counseling available to support and empower them to move forward in their academic career. A community of individuals facing similar circumstances can help fill the gap of a missing parent and can create a community based on the concept that "it takes a village to raise a child."

To overcome the "Chutes and Ladders" gatekeeper mentality at the offices of welfare provisioning, these students need advisors, mentors, and coaches that support them rather than "process" them through an indifferent system. The advising professionals, for this population, must understand the complex needs of diverse populations and understand issues of class and low-income representation to create resources targeted principally to women (and occasionally men) with an orientation on personal development, growth, and goal attainment. In the last decade, in most advising offices, there has been an increased focus on advising for individuals with disabilities or issues surrounding the complexities of LGBT individuals. Academic advisors need an increased understanding and education on poverty and poverty issues and single parenthood.

My findings also suggest targeted special housing for single parents on campus. There are universities and colleges around the country that have created housing options specifically for single mothers and their children. Schools such as Texas A & M University, Emporia State University in Kansas, The University of Colorado at Boulder, Mississippi State University, and Appalachian State University in North Carolina have

felt a need to do so. On-campus housing confers many advantages including convenience to classroom and other campus activities and often more affordable housing than these students would pay on the open rental market. Also, it allows these single parents to experience a more traditional college environment and one that may be beneficial to their children as well. As mentioned in the findings, childcare is the single largest concern for single parents and housing with like-minded individuals would enhance finding childcare solutions.

In specialized housing, traditional residence halls may have a playroom for the children and areas for mothers to do homework. Schools that have implanted special housing indicate that it more closely approximates a more traditional campus experience than having the parent living off-campus with increased isolation. In this kind of setting, these single parents develop the skills to live independently as "head of household." In these single-mother and single-parent compounds, certain common areas are shared, which fosters the development of relationships with other parents and their children. Isolation is often a huge factor for single mothers, and this kind of living arrangement may help overcome part of the loneliness and isolation that many single parents experience. Other resources often added to this mix include parenting information, useful community resources and information, and opportunities to engage with the academic community. By having facilities and services such as these above, single-parent students generally feel more accepted and acknowledged on college campuses as the university has dedicated resources to this population and opened their doors in a way that acknowledges the needs of this population. Students of color on primarily White

campuses find support in relationships with friends from the same ethnic or racial group; so these housing issues are of an important consideration.

Many universities promulgate "Living Learning Communities" with housing options for individuals in honors programs, engineering, intercultural living and learning, and leadership options. The goal is to assist the individual to feel "connected to the larger university by finding their niche with a group of students who have similar academic pursuits or similar interests. Underserved women in welfare and single parents have no targeted community outlined for their maximal college experience. If the goal of these communities is to maximize retention, here is an area that has been overlooked and not understood.

Living in or near poverty is a form of exile, where one is cut off from the larger society. By having campus accommodations for mothers and children, we may interrupt that isolation as living in a sense of poverty benefits no one. There are also university programs that offer free housing to single mothers. At this point, most of the institutions that provide this are religiously-based, such as Misericordia University in Pennsylvania. As academia is not known for proactively changing to adapt to the outside world, colleges need to look outside their walls to the reality of this pervasive trend. Smith College, through its Ada Comstock Scholars Program for nontraditional students, is an example of a college program focused on single mothers. Mt Holyoke has a program named the Frances Perkins program for single mothers. In 2009-2010 the Mt Holyoke program had approximately 54 women with their children in this program.

Having a specialized housing focus could also provide the opportunity to develop a Time-Bank approach to shared needs and services. The concept of Time Banking, as

expressed in the literature review, would be an interesting opportunity for social change and mutual benefit. For every hour spent doing something within this specific community (such as babysitting) you earn one Time Dollar. Then that Time Dollar can be redeemed for a service. In essence a kind of babysitting co-op could develop to cooperatively meet the additional daycare needs of these women. It is only when we think imaginatively and creatively that we solve society's problems. If not, this leads to a tragic loss of human potential. Time Banking would be an interesting university experiment as another solution for problem-solving. It has been very successful with nonprofits, churches, and low-income community enhancement.

<u>Academic Advising Support</u>

Students as single parents and particularly single parents on welfare are a special population in need of academic advising that is slightly different from that of than traditional students. Under current policy restrictions in the State of Utah of two years in postsecondary education, time is not on the side of the welfare student. Their passage through the academic process must be clearly defined and structured. Academic advisers play a critical role in helping students choose a major, manage their college requirements in a very organized fashion, and assist in various time management issues. They can explain the general frequency of classes, the order those classes should be taken, and put a structure to the process. However, in order to accommodate single-parent students, academic advisors need a deepened understanding of the issues for single parents surrounding poverty, class, and race understanding of how to leverage current opportunities such as distance learning courses, which may remove some of the stress and allow these students to take some classes from home.

Postsecondary education may consider a move away from the Monday through Friday, 8:00 to 5:00 conventional schedule. Many students who work through the day and take evening classes also complain about the paucity of resources after 5:00 pm. Extending office hours for campus services can be helpful to both nontraditional and working students. Amy complained that the DWS closes at 6:00 p.m.; the University of Utah closes at 5:00 pm. Our service approach within student affairs is still directed towards the more traditional-style student although there are fewer and fewer of those on campus, particularly if one is designated as a "commuter" campus.

The growth of for-profit institutions has arisen due to the flexibility inherent in their processes. Those programs are attractive to a variety of working students and older adults. Increased offerings of weekend and night classes increase flexibility for single parents for employment, for childcare, and for other realities in the lives of students. Since group work and additional class obligations can generate increased stress for single students, professors and teachers must be made aware to list assignments and projects sufficiently in advance so that nontraditional students may make necessary childcare arrangements.

Higher education institutions themselves need greater introspection of their values, to whom they serve, and for whom they present barriers. Until there is a discussion of the privileged foundations of the University of Utah, many students such as Kathryn and Tini will continue to struggle, feeling isolated and separate. Increased institutional sensitivity to the broad range of experiences and values that students bring is an ongoing, ever reflective process.

Not every TANF or FEP recipient wants to attend college. However, and without certain supports from postsecondary education and welfare offices, higher education remains an elusive option. Low-income mothers must be able to access higher education and the future economy of Utah requires an educated workforce to maintain the talent pipeline for current companies and future businesses relocating to Utah. As higher education was largely absent from the discussion around welfare reform, by doing nothing they may be accused of perpetuating an ongoing discrimination towards the poor and mostly poor women.

Implications for Policy

This research allowed me a glimpse into the lives of these women who then shared their dreams, aspirations, hopes, sorrows, victories and challenges of pursuing higher education while receiving FEP in Utah. We can learn a great deal from the experiences of these women to inform college educators, and local, state, and national agencies that manage these programs. Additional research is needed on a larger demographic of single parents and across a wider variety of postsecondary educational offerings to determine a better correlation of college attainment for women in welfare. In addition to increasing research in this area, I suggest some policy shifts that will facilitate increased access for women in welfare. These are policy shifts that would require changes in the FEP regulations for Utah. In today's economy FEP participants need access to a 4-year degree program, not a limited 2-year program that Utah currently allows. Census studies and College Year Annual Report indicate that the greatest economic payoffs are associated with a 4-year degree in higher education, particularly for

women. There are many states that offer this including our neighbor Wyoming, as well as Michigan, and Maine.

It would be extremely helpful if FEP participants could count classroom time and credit hours as work. If a woman takes 12 to 14 hours each semester, she can count only 10 hours credit as work. As there is a 2-year time limit for degree attainment in Utah, most FEP participants are forced to take more hours and work more than the average student. Requiring paid work outside of the classroom with more hours than regular students sets up a structural barrier to degree attainment. Internships should be encouraged, but sadly more and more internships are unpaid. Fifteen hours a week of an unpaid internship makes it highly problematic for mothers in welfare and even many traditional students.

The women in this study felt strongly that time with their children was critical to their children's well-being. They failed to understand why the state was willing to readily pay someone else to tend their children. Although arguments fly back and forth on the pros and cons of maternal childcare versus daycare, most mothers felt it was ridiculous to pay another woman to watch their child while she worked in a menial position. Perhaps when these work requirements are re-evaluated, bureaucrats will see that this political decision was punitive rather than prescriptive. These women indicated that the welfare work requirements do not support the long-term interest of their children nor their long-term degree attainment and economic livelihood.

In Utah, the religious culture promulgates early marriage, as pre-marital intercourse is discouraged. Very often early marriage leads to dropping out of school or college to establish a family. The vision of romance takes precedence over career

exigencies (Bennetts, 2007). With a divorce rate slightly higher than the national average (Barlow, 2003, p. 4) and marriage earlier with larger families, there is often a high rate of poverty among those divorced single mothers (p. 5). By making it more difficult for poor single mothers to receive an education, state politics work in opposition to Utah's future economic exigencies. The role of politics cannot be underestimated in terms of informing welfare policy, and the absence of higher education in the discussion about welfare reform, sadly, has been lacking. Investing in one's education is an investment for all of us, so that our national economy can benefit from a strong vanguard of knowledge workers.

From the response of the seven women in this study, the caseworkers at DWS need to understand that the current FEP policy includes education as an option for women in welfare and should be promoted to them. Institutional policies within DWS should include increased training of workers at all levels within the agency, including those workers in direct contact with clients and welfare recipients, about the education policies available within the current program. The current "Don't Ask: Don't Tell" policy is not working for the best outcome of many women in welfare nor the State of Utah. Where possible, there should be performance monitoring of the staff and recognition for placements in education and client completion of a postsecondary degree. Additionally, clients need clear and understandable written information about their rights to postsecondary education and about all available support services, including childcare and work-study. Advocacy groups might promote Public Service Announcements (PSA's) to promote and advertise this option the way the CHIP program is advertised each year.

Implications for Future Research

> We must have a positive vision of the future founded on the belief that the gap between the promise and reality of America can one day be finally closed. We believe that. (Barbara Jordan, 1976 Keynote Democratic Convention)

This study was a very small sample across two institutions: the University of Utah and Salt Lake Community College. Also, this study focused on understanding the phenomena of being in welfare and attending postsecondary education including the narrative, life experiences, challenges, and barriers for these women. There are a variety of different useful research approaches to increase our understanding of single mothers, poverty, and welfare. Optimally, we need a much larger cohort of women in welfare to study them across a more significant period of time and at other institutions within Utah. As FEP allows only 2 years for higher education, we need to come to grips with other important variables including increased support, choice of major, housing considerations, improved childcare opportunities, and other factors that create barriers. Studying a group over a 2-year period or more would provide additional insight and reveal information that was not in the scope of this research project. We also need to understand the effect on the children of these women in welfare. Research indicates that children do best when their families achieve increased employment and income, live in low-conflict households with love and support, and when they spend time in high-quality childcare and after-school activities. Mothers are not the only item of interest in this research; their children are important to study as well.

We need to understand the kinds of jobs these women find after completion of their education and how long they remain in these positions. What are their wages, their

benefits, and their actual employment marketability? These are questions that would be useful to know for future research.

There may be significant differences in rural communities versus an urban environment such as Salt Lake City. Economies of rural communities in Utah show varying rates of labor force participation and earnings capability. Women in Utah earn approximately 70% of their male counterpart's earnings level (Mayne, 2011). There are differences in the economic make-up of the rural areas of Utah as compared to the Wasatch Front. It is important to understand how and where earnings potential can be increased with additional education. This is another topic for future directed research.

Poverty research and poverty knowledge are a complex and challenging undertaking where still much of the discussion is focused on the behaviors of the poor, rather than labor market forces and global economic issues. Poverty statistics and measurements focus more on ending "dependency" that on ending poverty. In the postwelfare environment, much research has documented about the fate of poor people. Is that an adequate base by which we must conduct poverty research? Perhaps we need to envision a different kind of poverty knowledge that defines the poverty problem in terms of a national agenda. The United States has a poverty rate that is embarrassing compared to other rich nations throughout the world (Berliner, 2005), and is higher that any European country. This should not be acceptable.

This exploration of new poverty knowledge would not be whether there is a culture of poverty or dependency in this country, but more about the cultural mechanisms that invisibly operate to accord privilege, status, social value, and steer the conversation to categories such as "deserving" and "not deserving." What do these categories really

mean? Who has the power to control these categories? We need to create a less distancing language, one that is more culturally aware, so that we have a more humanistic approach that respects how poor people consider themselves as citizens, parents, neighbors, and workers rather than "deviant" or "deficient." The discourse of the pathology of the poor, like some disease, must be healed. This new poverty knowledge would discuss the political nature of apportioning from our national budget and reveal the ideological assumptions and buried interests that underlie policy development and poverty decisions.

As part of this exploration of poverty knowledge, it is essential to re-envision the poor woman's place in higher education by recognizing the contributions that such students and mothers make to the educational environment, the institution, and to society. "Society and the higher-education community must recognize that many poor, independent students are diligent scholars, who reinforce diversity in the classroom and enhance the institution's scholastic status" (Adair & Dahlberg, 2003, p. 191). The academy can be a privileged place that can operate in harsh ways for those who arose from poverty.

The stereotypical images foisted on women in welfare are brutal and nasty. Additional research is important to document, understand, and reveal the ways in which dominant groups create power-over practices. As an alternative to power-over practices, Judith Jordan (1986) and Jan Surrey (1987) illuminate power-with practices or mutual empowerment. Mutual empowerment is a two-way, dynamic process in which all people in a relationship move toward increased effectiveness and power, rather than one moving up while the other moves down. Mutual empowerment is a possibility in all

relationships, even when one person clearly has more power than the other, such as parent-child, teacher-student, therapist-client, and researcher-individual. This could be studied in various groups, organizations, and nonprofits that deal with poverty issues. Mutual empowerment groups find ways to make interactions that foster personal growth for everyone in the relationship. Studying these kinds of empowerment activities in future research would help generate a better understanding of power dynamics and the possibility of change in subordinated and marginalized groups, such as women in welfare.

There is need for continued exploration of feminist economics and the ways of gender and gendered obligation. The paucity of high quality affordable daycare is a part of the problem as many women and families cannot afford quality childcare. There are many shortcomings in the current U.S. childcare system as it is both fragmentary and patchwork and as compared to the European childcare system. In France for example, childcare costs are considered a civic and social responsibility and are publicly funded. In the U.S. parents pay for these services. In the long term, however, not caring for our children may be even more expensive.

<p align="center">Conclusion</p>

As I read the literature review and interviewed the participants, I pondered a number of things: can women in welfare participate in the bedrock concept of the American Dream? Is college a class privilege for some but not all Americans? Can college be transformative for those from the "underclass" or "marginalized" communities and offer a kind of economic mobility and entrée to social and economic opportunities that would otherwise be unavailable to them? Will poverty be permanently inscribed on

the psyche and bodies of women in welfare? How do women, after welfare reform, even

hear about educational opportunities when education is not promoted nor encouraged? I

wondered if colleges and universities had a clue about this invisible group of welfare

women and single moms within their midst? And I questioned if there were some

conspiracy to keep certain classes of woman on the economic bottom so as to have an

available reservoir of cheap and ready labor for the corporations and businesses of

America.

In contrast to this I witnessed the powerful force and determination of these seven

women. While juggling the affairs of DWS and institutional demands at the University

of Utah or SLCC, these women became effective advocates for themselves. Some of the

caseworkers were not concerned with their school endeavors in terms of financial aid,

tuition, classes, etc., and had no knowledge of their bureaucratic struggles with the FEP

program. They learned to advocate for themselves. These women asked questions of

authority, challenged caseworkers, spoke to other women, searched the Internet, and

asked probing questions. Often, they found things out on their own. I believe these

women could affect policy decisions due to their persistence, self-advocacy, and

determination. They are committed and would be prime examples to politicians, policy

makers, and university officials about a re-conceptualization of women in welfare

seeking higher education. I believe these women want their voices heard. These women

want federal and state policy makers to understand the challenges of being on FEP or

TANF and trying to obtain a college education. They desire to have decision-makers

understand their experiences under the impact of FEP regulations. Their voices are

powerful and passionate. These women can make a difference for other women. They all believe that education is worth fighting for as it can break the cycle of poverty.

Despite significant gains by women in the workplace over the last four decades, too many women still face obstacles that curtail their opportunities for job and career advancement. From struggling to find and keep jobs with decent wages with upward career path potential, to the lack of adequate childcare or transportation, to inflexible workplace policies and limited benefits that make it harder to juggle work and family responsibilities--all of these barriers have an enormous impact on the ability of low-income women to achieve long-term employment success and economic security. These barriers are especially challenging for women living on the economic margins; particularly women leaving welfare trying to gain a foothold in the job market even with a college degree. These barriers are attenuated by gender and racial biases that continue to pervade the workplace and limit women's job opportunities.

The benefits to increased educational attainment for welfare recipients cannot be underestimated for the long-term stability and growth of the economy, as well as for individual recipients and their families. All too often, policymakers deem expanding education opportunities for low-income individuals as too costly and politically unpopular. When the economy is strong and there is a growing need for a more skilled workforce, national policymakers should eliminate the restriction to postsecondary education as an allowable work activity and promote access to higher education for welfare recipients. College officials must do their part by welcoming welfare recipients to campus and by providing support services that ensure access, retention, and graduation for all who aspire to continue their education.

In the workplace of the 21st century, academic credentials remain an important "signal system" to employers (Bowen, 1977/1997). During the past quarter century, the societal context of postsecondary education has changed dramatically. For traditional-age students, college admissions officers often think of context as high school experience. In the adult education literature, factors that contribute to opportunity for postsecondary success are often characterized as a societal context. For nontraditional students, the broader societal context is likely to be more influential in shaping individuals than their high school experience. Ultimately, according to Bowen education is "strongly and positively associated with adaptability" (p. 142). In the United States, much of the strength of the educational system has been its broad range of alternatives and institutional diversity. However, nontraditional-age students are likely to perceive higher barriers to access-and postsecondary success—than traditional-age students.

In our data-driven analysis of economic development and poverty assessment, it is often difficult to remember that poverty was not created by the poor. It is rather a result of a socioeconomic system we have designed for the world. The poor are the victims of the very institutions that we have built and which dole out poverty restitution. Reliance on flawed concepts explains why the interactions between institutions and people have resulted in policies that produce poverty, rather than alleviate it, for so many human beings. The fault of poverty therefore lies with the top of society, with policymakers and academics. It does not reflect any lack of capability, desire, or effort on the part of the impoverished.

The struggling underclass of women in welfare is used as a constant punching bag for politicians, lawmakers, and conservative think tanks (Gilliam, 1999). It is made all

the worse for women of color who have injuries due to ongoing construction of class, race, and gender issues (Kingfisher, 1996). The operative mentality is "You made your own bed, now you can lie in it." This is a poor justification by which to underpin public policy and government programs. Welfare mothers somehow trounce and violate core American values. Because so many Americans believe in the American Dream, we ignore or distort the realities of class. With our untiring and unflinching advancement of American rugged individualism and our bootstrap myths, we fail to see the deficiencies and existing systemic barriers of poverty, racism, or sexism, that frustrate the ascendance of the working class and poverty class.

Our policies, practices, procedures, laws, mythos, and institutions continue to reflect an androcentric bias that is principally "White" in its construct. We have injured and vilified women in welfare and made them the social scapegoats of our culture. We perpetuate injury by our welfare policy that insists on "*Working First*, but Working Poor." And then colleges and universities offer no services to this invisible population in their midst. The barriers facing women in welfare tell only part of the story of the challenges they face in trying to achieve a postsecondary education. Inequities in the financial aid system make it difficult for low-income parents caring for children to have the same access to education as nonparent students. Eligibility for financial aid is the same whether or not one has children; however some welfare payments are cut with financial aid. We must acknowledge the myriad ways paternalistic welfare policies severely limit the educational opportunities for large numbers of economically poor women. Welfare women cannot achieve gender equity under such a current policy.

Personal responsibility is not the issue. Access to educational opportunity is the issue--

otherwise we perpetuate an ongoing of the feminization of poverty.

APPENDIX A

DISCOVERING THE RESEARCHER

In qualitative research the researcher is "the tool of the investigation" (Morrow & Smith, 2000, p. 219). Only a human instrument is capable of grasping and evaluating the meanings of various interactions that take place between the researcher and respondents (Denzin, 1989; Lincoln & Guba, 1985; Sears, 1992). As such, bias and subjectivity in every qualitative project must be addressed. "Interpretive research begins and ends with the biography and self of the researcher" says Denzin (1989, p. 12). Finally, as a potent reminder once again:

> Qualitative research is an inquiry into the personal world of others that, if one is fortunate, becomes a journey into oneself. Qualitative inquiry offers opportunities for the researcher to inquire into oneself while inquiring into the other. (Sears, 1992, p. 147)

As it will become clear, my interest in choosing this topic is driven by a concern for social justice. During my 7 years working in higher education at the University of Utah, and during my years of classroom readings, I see that corrective action is needed in higher education. Broad social factors contribute to unequal power relations and this affects educational outcomes related to social class, gender, and race/ethnicity. There is lip service to diversity on campus and to first-generation college students, but large-scale shifts in the global economy, coupled with major changes in national social policy, have far-reaching effects in education policy and practice.

Returning to Utah, after living on the east coast for 30 years, was a bit of a jolt. Patriarchy and religion influence day-to-day operations in many departments on campus, in our valley, and policy within the state. As a result of this context, my lens, as researcher, is concerned with issues of power, representation, social justice, and feminist critical analysis. I constantly look at the structure of our social relations and how we are accountable for them and how our actions perpetuate these relations. I want to consider

how things could be different. This attitude and perspective will influence the way I collect data, interview participants, and interpret their stories. My research reflexively focuses on the importance of gender and gender inequality as a basic factor of social life (Fonow & Cooke, 2005). Although my research is not actually Participatory Action Research (PAR), I believe that research should privilege consciousness-raising as a tool and a general focus. In choosing qualitative research I challenge research norms that hold objectivity as a key component of research. I do not hold that the events of personal or grounded experience are unscientific. Finally, empowering women or transforming certain patriarchal institutions is an ultimate goal of feminist research and of mine as well. From a social justice perspective, my research and positionality is focused on positive change for women. It is emancipatory by its very nature. These are the biases and propensities that I bring to research as I reflect on myself as researcher and as a human instrument (Lincoln & Guba, 2003, p. 283).

Grounded by readings in Critical Race Theory (CRT) and feminism, my axiological framework insists that I must participate in the creation of a more just society and do all that I can do to combat structural racism, classism, sexism, and educational disparity.

My Positionality

Kirby and McKenna (1989) suggest that researchers explore their own "conceptual baggage" before embarking on any research project that involves human participants.

> Conceptual baggage is a record of your thoughts and ideas about the research question at the beginning and throughout the research process. It is a process by which you can state your personal assumptions about the topic and the research process. (p.32)

It is important to note that we cannot study the world without acknowledging the "we" that is doing the studying. This reinforces understanding of our limitations as a researcher. This process of self-reflection also allows the researcher to become "another subject in the research process and thus shifts the traditional power dynamics and hierarchy that has previously existed between the researcher and those who are researched (Kirby & McKenna, 1989, p. 32).

The question for me is: can a White, middle-class, female write with integrity on the experiences of poor women in welfare? Before being a researcher, a person is first a member of a particular culture. It is within that culture that the person's view of the world is constructed. This is how I construct my history. I am a liberal White woman under the yoke of patriarchy. As I see it, the process of reflexivity is an attempt to identify, do something about, and acknowledge the limitations of research: its location, its subjects, its process, its theoretical context, its data, and its analysis. I believe that the construction of knowledge takes place in the world and not apart from it. I must then question what ideology, as a researcher, I should identify as my own. Perhaps it is more accurate to refer to ideologies since in all likelihood most individuals view life through a complex web of different and contradictory values and information systems. For example, I recognize and can articulate several ideologies (for example, pedagogical, social, political, psychological, and spiritual) through which I understand life. Although my core values such as a commitment to social justice, compassion, and democracy have remained fairly constant, the details of my ideologies are in a continual state of flux. Conducting openly ideological research is filled with pitfalls, but the alternative of conducting 'value neutral' research is spurious. Although we may not escape our

ideology we are not necessarily enslaved by it. I do ask myself: "Can we unwittingly enslave others by our ideologies as liberal as they may seem?"

Critical research for me is concerned with the simultaneous process of a constant shuffling backwards and forwards between abstract concepts and data; between social observations and particular phenomena; between structure and historical antecedents; between reflection and practice. The intent for me is to engage in a constant questioning and building up of theory and interpretations through repeated ongoing analysis until a coherent alternative reconstruction of the account is created.

Throughout my academic studies in the PhD program, my ideologies have been informed by a wide diversity of intellectual traditions including existentialism, hermeneutics, neo-Marxism, liberalism, feminism, post-modernism, humanistic and Jungian psychology, and metaphysics. Many post-positivist researchers suggests that our class, gender, race, as well as our physical condition, sexual orientation, and perhaps even eating habits influence the way in which we conduct research and thus must be addressed as part of what it means to be openly ideological. Our autobiographies, I believe, do have much to do with our ideologies. Although we might like to think that our ideologies are informed by multiple value and information systems with the selection of one's ideals coming only after careful study, the reality is probably more complex. For example, I can trace many of my ideological principles to my childhood, and at the same time my formative years would suggest a vastly different ideological orientation than I currently maintain.

<u>Key Influences in My Life</u>

I grew up with relative wealth and privilege in a traditional, patriarchal family in Salt Lake City. My father started a small business during the post-World War II economic boom and profited enormously from rural electrification projects in Utah, Wyoming, and Idaho. I find a certain irony that my father, as a conservative Republican, benefited from a Democratic FDR initiative that allowed him to provide so well for his family. As a result, I lived my entire childhood on the upper avenues, in a splendid family home, in a family of six children, five daughters and one son. In my childhood of the 50s, none of the mothers worked and no one was divorced. In our family we were intellectually competitive and we were encouraged to excel academically. College was a given and it was understood that we would all enjoy the benefits of higher education. My mother graduated from the University of Utah, she was the intellectual, and my father abandoned the U of U after a couple of years so he could support his family. My parents never discussed with any of us daughters the importance of choosing a career. We were not raised to have careers. There was a bit of disconnect here because my father always proclaimed that he would only support us until the age of 18. In hindsight, we were expected to marry and to marry well, although it was never articulated quite like that. Also, since my parents were social iconoclasts, we lacked membership in those elitist, upper-class country clubs or prestige organizations, where we would have had entrée to "those types."

<u>Religious Isolation in the Land of Zion</u>

All of my childhood friends were Mormon. We were not. I was surrounded by its values, its credo, its beliefs, and its pervasiveness. I knew LDS theology almost as well as

they. My mother, baptized a Mormon as a child, had pleaded for years as an adult to have her name removed from the rolls. She claimed she left the Church when she was about eleven. On many levels we experienced extreme ostracism because we did not participate in that faith. Teachers would ask: "Who in the class is LDS?" All hands were raised but mine. On Wednesdays, everyone trooped off to Primary. We did not. We were not invited to many birthday parties. "You are an adorable little girl, but we really want our children to play with our kind," we heard on many an occasion. Yes, I am wounded and carry emotional scars. Anyone who has raised children in Utah or who was reared in Utah knows that the fear of social isolation begins at a very early age.

I do lay claim to a rich Utah Pioneer heritage as both my maternal and paternal great-great-grandparents were part of the first immigration into the valley in 1847 (Erastus Snow) and also part of the handcart immigration 15 years later. This ancestry also includes two maternal relatives who were strong poetic women, Eliza Snow and Aurelia Rogers. They are still lovingly referred to in Church history. Both these women contributed mightily in those early days to the expanding role of women in Zion.

> And what is woman's calling? Where her place?
> Is she destined to honor, or disgrace?
> (Eliza R. Snow, 'Woman')

Eliza Snow also wrote an early feminist piece, which I love:

> The needle and the midnight candle are yet considered by too many, the proper appliances of woman's sphere. Custom also says that if a woman does as much work as a man, and does it well, she must not receive equal pay for it, and therein a wrong is inflicted upon her by the deprivation of a right to which she is justly entitled. (Utah Careers for Women, 2005, p. 19)

Yes, I know that she most certainly did not call herself a feminist. Nonetheless, in her writings one sees a sense of the patriarchal unfairness of things. This rich historical

heritage continues to provide solace and inspiration for me. When life seems tough or overwhelming, I remember those women with children, walking behind wagons and carts only to arrive at camp to prepare dinner and feed hungry families. Death, privation, pain, and agony were their constant companions. Clearly their ideology fed them and nourished them during their tormented days and nights.

My friends discounted our pioneer legacy because of our abandonment of Mormonism. We were seen as outside of grace and redemption. As a result, I sought refuge in philosophy and hoped to find the door that would open that sure knowledge leading me to transcendental safety-- leading me to the land of milk and honey. I quested after the mystical writings of Gurdjieff, Sufism, Edgar Cayce, Buddhism, Carlos Castaneda, Peruvian mystics, transcendentalism, Swedenborg, kundalini energy, the Gnostics, and more. I spent years looking for that portal that would lead me to divine grace. That door has remained closed.

Organized religion and churches, according to the poet Emily Dickinson, are "the unequivocal language of true and false." The writer Annie Dillard claims that churches take you on a tour of the Absolute. Nonetheless, I have felt the need to belong and feel a part of the family to "remain one unbroken company in heaven."

After high school I parted ways with those friends of childhood, on religious grounds. The religious divide was too great between us. Religion shaped who they were and, oppositionally, nonreligion shaped who I was and am. Thus, somewhat akin to Gloria Anzaldúa in her book, *Borderlands - La Frontera: The New Mestiza* (1987), I too grew up in a kind of borderland based on religious status of being non-Mormon but all

too familiar with its creed and practice. Nonetheless it was a rich hinterland that I inhabited and I wore my outsider status as a kind of identity privilege.

I have always been an optimist and I suppose that is rooted in my belief that the power of creativity and intelligence can make the world a better place. I believe that we are all in this together: this mysterious and magnificent process of living. My parents encouraged all of us children to question authority, question our beliefs and ideology, question our teachers, and explore our own rational and creative mental capacity. The lack of dogmatism and absolutism became the bedrock from which I challenged claims of knowledge and truth. One of the greatest gifts my parents gave me was the ability to live with ambiguity.

We do not teach children ambiguity. We often tell them there are good and evil, right and wrong, heroes and villains. Cut and dried answers did not necessarily work for me. I have never seen the world as Black and White, truth or untruth. The need to question relates to my need to live authentically. Closed systems of ideas in dogmatic religions, political theory, economic theory, and science are too rigid and too bounded. This, I believe, leads to a state of *stuckness.* For the very questions that we are allowed to ask, we define who we are and what we seek. The philosopher Ludwig Wittgenstein (1889-1951) says "you have to get the fly out of the bottle."   Otherwise the same questions get the same answers.

Sojourn in Mexico

My parents also encouraged us to explore the world. We knew there was a huge world outside of Utah. During two separate summers when I was 12 and 14, my parents took the family to Mexico. All eight of us piled into a station wagon and headed south to

discover this amazing country. We had only a vague itinerary or plan, as far as I remember. Sometimes we stayed in a town over night and sometimes we would spend a week or two. Neither of my parents spoke Spanish but we managed. My father became adept at negotiating a fixed price with restaurant owners to feed his hungry brood. Instead of ordering off the menu, which was too confusing, daily specials arrived and we ate what was put before us. I remember tiny eels atop a pizza as a bit scary once. We were such a troop—my father was huge at 6'4'' and all of us were very blond. Everyone stared at this passel of *norteamericanos.*

When I was 16 I decided I could not stand Utah anymore and I hated the confusion of my thoroughly dysfunctional household. I had to figure out a way to escape. I needed breathing room, but knew that my parents would never allow me to leave the household at this age unless I packaged it in some legitimate argument of self-improvement. I then remembered that we had met an ex-patriot American family on our second trip to Mexico. They lived in a small village outside of Tepic, Nayarit in Midwestern Mexico, about four hours from Guadalajara. I formulated a cogent argument and presented to my parents all of the important reasons why I should learn to speak Spanish and experience another culture. I knew that fluency would only arrive through immersion. I asked them whether they would they allow me to live for a year with that family, the Keefs', if they were willing. Surprisingly, my parents said yes. The Keef family also agreed. Thus I spent my junior year of high school as the only non-Mexican in a village school. I knew very little Spanish when I arrived but, by necessity, gradually learned to speak and write quite fluently. That year changed me enormously.

Understanding poverty changed me; understanding nationalism changed me; and understanding life from a different cultural vantage point altered me forever.

Outsider/Insider Status

When I returned to Salt Lake and my senior year at East High, I felt my "outsider" status even more. I had problems relating to the issues of popularity and high school culture that seemed so important to most of the students. I hoped that I would exit Salt Lake again by attending some wonderful small liberal arts college on the East Coast, such as Bryn Mawr or Vassar College. But this was not to be. Due to some temperamental (read alcoholic on the part of my father) and financial setbacks, my father refused to send me anywhere but the University of Utah. I was heartbroken. I hated it and hated living at home.

After 2 years at the University of Utah I quit school. My goal was to earn enough money to live in Europe for a couple of years. I did just that. I spent one year traveling all over Europe with a Eurail pass and one year in Athens, Greece studying the classics. I returned home for a final year at the University of Utah where I majored in philosophy. Two weeks after graduation I entered training to become a flight attendant (originally stewardess) for Pan American World Airways. Based in New York, I flew to over 150 countries and every continent but Antarctica. I spent long vacations in India, Africa, Guatemala, and other great destinations. Travel, too, has defined who I am and has given me a rich sense of history, expanded knowledge of other cultures, and awareness of world economies. Living on the East Coast of the United States for over 30 years altered many of my perceptions and brought me into contact with a diverse group of friends and neighbors. I married and raised two daughters in a small rural town of northwestern

Connecticut, far from the urban problems of Hartford and New Haven. I was very active in town government and involved with the Democratic Town Committee.

I think I slowly became a liberal through travel as I witnessed poverty, racism, and a variety of social problems. Perhaps my progressive ideologies cannot be accurately associated with my class background. Even though I did not experience racism, I was horrified to discover that Marian Anderson was allowed to sing in the Tabernacle, but not allowed to take the public elevator in the Hotel Utah. I identified with the oppression of Jews and the oppression of others under the mantle of Christianity. During the late 1960s, like many others, I became deeply involved in the counter-culture and anti-war movements of this decade.

How will my sense of reflexivity play out and influence my observations, analysis, and interpretation of this research? Reflexivity is a process, within the qualitative research paradigm, of interpretive exploration and involves the declared personal, interpersonal, institutional, pragmatic, emotional, theoretical, epistemological, and ontological influences on our research and how we process the data analysis. Reflexivity and self-awareness can be exploited and used as insight (Lipson 1991), thereby reducing subjectivity. Since data analysis is not a neutral technique, my discussion with women in my study will include how knowledge is constructed and produced. "Research is primarily an enterprise of knowledge construction" according to Guillemin and Gillam (2004, p. 274). And as such the researcher and participants are engaged in an active process in a particular context or setting. Mason (1996) states that reflexive research:

means that the researcher should constantly adjust their actions

and their role in the research process and subject these to the same critical scrutiny as the rest of their "data. (p. 6)

The reflexive researcher does not merely report the "facts" of research, but actively seeks and constructs interpretations (Hertz, 1997).

My motives for choosing this research project have been profoundly affected by my reading within the Educational Leadership and Policy (ELP) PhD program. One of my biggest fears is committing this:

We are in danger of living in, and co-creating, a *simulacrum of research* whose primary purpose is not to question or to critique but to serve policy. (Atkinson, 2004, p. 24)

With in-depth readings on women in welfare and policy issues, I see how the policy of welfare reform vilifies poor women and both insults and assaults the poor in policy, programs, and national debates. The political process has turned against women in welfare and the national dialogue is tinged with racism, patriarchal assumptions, fallacies in economic theory, and rationale.

APPENDIX B

RESEARCH QUESTION PROTOCOLS

Research Questions

1. What demands do women in welfare face seeking higher education?
2. What supports do women in welfare receive within higher education?
3. How do these "supports" assist these student mothers within their higher educational pursuits?

Individual Interview Guide

I.   Self-introduction with overview of the project (after Informed Consent Statement has been reviewed and signed).

    A.   You are part of this study because I am interested in your experiences in higher education and also as a recipient of FEP assistance.

    B.   I want to gain an understanding of some of your obstacles, issues, and how you feel during your academic experience as well as this research process.

    C.   Students are the most important aspect of this project and I want your voice, your experience, and your insight.

    D.   Trust is vital for the success of this endeavor.
        1. I will do everything to earn and keep your trust.
        2. Please tell me how I can make this experience easier for you and to feel more comfortable during our interviews.

    E.   Do you need more information about me, about this project, or about the proposed timeline?

    F.   Please feel free to ask questions at any time during our time together or call me with concerns should they arise after our time together.

II.   Background Information

    A.   I'd like to know more about you and your background. Please relate some historical information about you, your background, your family, and the role of education.

    B.   What were your parent's attitudes about college?

    C.   What influenced you to pursue higher education?

    D.   What do you hope to gain by a college degree?

    E.   Are you clear on a major and a particular career path?

    F.   Talk to me about that experience of FEP assistance and your attitudes about receiving some Federal help. Why did you access the Welfare System and how has that been?

    G.   Tell me about your experiences in the classroom. Do issues of poverty arise and have you had uncomfortable experiences in the classroom.

    H.   What are your biggest obstacles you have had to overcome in the pursuit of academics?

    I.   How do you think your life will change with a college degree?

       J.   What isn't the University of Utah or Salt Lake Community College doing to help you?

       K.   Are there things I should know that I haven't asked you?

Additional Protocol Prompts for Semistructured Interview Questions

- You are part of this study because you have experienced or are currently receiving assistance through the Welfare System. Is this the word you would use, or would you use another term? (terminology, shared meaning)
- Let us start by you telling me briefly about yourself. (gentle introduction)
- What is it like within this category? (The phenomenology of the lived experience. Listen for and clarify issues, treatment, relationships, social, and educational issues).
- Tell me about your choice of study at the U of U and how long you have been a student?
- What are the career options available to you as a result of your major or course of study?
- What were the circumstances in your life that made you a client of the Welfare System?
- What was or is your relationship with your welfare caseworker?
- What were the various choices or options that were presented to you for your educational or economic future?
- How did the choices you were given influence your decision-making process for your future?
- How would you describe the service you received?
- Has it made any difference to you? (If 'Yes,' in what way, describe further – if 'No,' why not).
- Do you discuss this with other people? Is it something you would talk about with anyone?
- Have you read anything about your rights and entitlements?
- Could you suggest 3 things/ anything that would improve your experience here?
- Can you tell me whether you think anything will change once you are off TANF funds? (equipment, planning, daily life, relationships)
- This study is about understanding people's experience in welfare while attending a college or university. Is there anything that I have not asked you but it would be useful for me to know?

Thank individual for participating in this interview. Assure her of confidentiality of responses and potential future interviews.)

<u>Consent and Authorization Document for Humanities</u>

<u>or Social/Behavioral Science Research</u>

<u>Background</u>

You are being asked to take part in a research study. Before you decide it is important for you to understand why the research is being done and what it will involve. Please take time to read the following information carefully. Ask us if there is anything that is not clear or if you would like more information. Take time to decide whether you want to volunteer to take part in this study.

The purpose of this study is to examine and analyze the experience of some women in welfare, at the University of Utah, as they attempt to earn a college education to create a more sustainable livelihood for themselves and their families. This research is being conducted because there are relatively few studies about women accessing higher education in Utah since welfare reform of 1997. The researcher will use your stories, narratives, and life experiences to discover and explore your unique approach and motivation for overcoming the obstacles of "work first" mandated by welfare reform. As a researcher, I am interested in learning ways that academic institutions may respond to your unique needs and challenges.

The researcher is conducting this research in order to complete the requirements for a Ph.D. in Educational Leadership and Policy.

<u>Study Procedure</u>

I will interview you two (2) to three (3) times over the next several weeks. I will also have all participants meet for a focus group interview after the individual interviews (at least 2). Each interview should take approximately 60 to 90 minutes and will be taped, recorded, transcribed, and analyzed to identify common themes that might answer the research questions. Following each interview, I would like to provide you with the opportunity to review the transcripts and provide corrections. With permission, the researcher may contact you after the interview for clarification of comments made during the interview. Your expected time in this study will be 5-6 hours.

<u>Risks</u>

Anticipated risks or discomforts to you as a participant of this study are minimal; however, feelings of discomfort may arise during the interviews given the topic being discussed. These risks are similar to those you experience when disclosing personal information to others. Should any interview question cause you to feel uncomfortable, you are free to bypass the question or terminate participation with no penalty. Also, an opportunity for de-briefing the interview is included at the end of the interview process.

Should recounting an event or life experience bring up unexpected emotional or psychological trauma, you will be referred to professional assistance and appropriate resources on campus.

Anonymity may also be a risk. However, the researcher will maintain confidentiality by not disclosing names of participants. There may be risks that I do not anticipate. However, every effort will be made to minimize any risks.

Benefits

Although there are no direct benefits to you for your participation in this study, the interview process provides an opportunity for you to reflect on your life experiences and to "make sense" of these life experiences. This personal reflection may be of some value to you.

In addition, because there is little known about women in welfare pursuing higher education, your insights and experiences may be useful to academic institutions. Additionally, in the future, these findings could eventually lead towards a policy change in Utah.

Confidentiality

Your confidentiality and anonymity will be protected during the research process. In publications, your name will be protected. Information obtained during the interviews is for research purposes only. Access to the interview tapes and transcripts will be limited to the researcher and her advisor for the purposes of completing this research. Your name, personal information, and other data will be kept with your responses in a secured storage area. Tapes and transcripts will be kept in a secure location throughout the research process and will be destroyed two years after the completion of the research project.

If there is disclosure of actual or suspected abuse, neglect, or exploitation of a child, or disabled or elderly adult, the researcher or any member of the study staff must, and will, report this to Child Protective Services (CPS), Adult Protective Services (APS) or the nearest law enforcement agency.

Person to Contact

If you have questions, complaints, or concerns about this study, you can contact Julie Swaner at 801-519-9018 (Home) or 801-585-5036 (Work). If you feel you have been harmed as a result of participation, please call Andrea Rorrer at 801-581-3383 during office hours from 9:00 am to 5:00 pm.

Institutional Review Board

Contact the Institutional Review Board (IRB) if you have questions regarding your rights as a research participant. Also, contact the IRB if you have questions, complaints or concerns which you do not feel you can discuss with the investigator. The University of Utah IRB may be reached by phone at (801) 581-3655 or by e-mail at irb@hsc.utah.edu.

Voluntary Participation

It is up to you to decide whether to take part in this study. Refusal to participate or the decision to withdraw from this research will involve no penalty or loss of benefits to which you are otherwise entitled. This will not affect your relationship with the investigator.

Costs and Compensation to Participants

The researcher will make every effort to coordinate the interviews at a time that is convenient to the participant. The researcher will offer $100 to each participant for participation in this study. If the participant only does one interview; $25 will be given; $50 for two interviews; $75 for two interviews and review of interviewed transcriptions; $100 for two interviews, review of transcriptions, and final focus group.

Consent

By signing this consent form, I confirm I have read the information in this consent form and have had the opportunity to ask questions. I will be given a signed copy of this consent form. I voluntarily agree to take part in this study.

_____
Participant's Name

_____   _____
Participant's Signature   Date

Julie Swaner
Name of Person Obtaining Authorization and Consent

_____   _____
Signature of Person Obtaining Authorization and Consent   Date

APPENDIX C

CHARTS AND TABLES

Figure 2.

Milton Bradley *Chutes and Ladders* game board c. 1952. Showing good deeds and their rewards, and bad deed and their consequences. Retrieved from Wikipedia
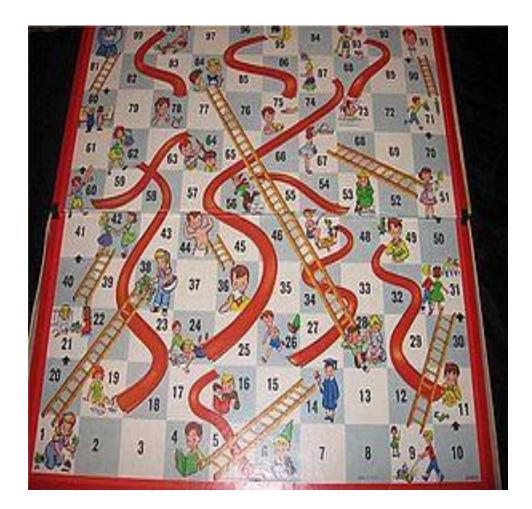
Table 3.

Characteristics of Participants of This Study

Race/Ethnicity	Number of Children	Age	Marital Status	Did Parents Attend College?	Homeless Ever?	Degree Sought or Earned
Caucasian	1	40	Never Married	Father, some	No	Paralegal SLCC
Caucasian	2	33	Divorced	No	No	Accounting, SLCC
Caucasian	3	52	Divorced	No	Yes, 9 months	Education, SLCC
Samoan	1	28	Never Married	Father	No	BA Social Work, UU
Navajo	2	30	Divorced	Both Parents	3 months	BA Comm. UU (earned)
Caucasian	1	45	Never Married	Both	No	MA Social Work, UU (earned)
Tongan	4	35	Divorced	Both	No	BA Chemistry, UU

Table 4.

Chart of Monthly TANF Recipients in Poverty

Note: 1996 was the last year for the AFDC program, and is shown for comparison. All figures are for calendar years.

Labor force statistics including the national unemployment rate. U.S. Department of Labor, Bureau of Labor Statistics. Online at http://www.bls.gov/data.

Year⊠	Avg Monthly TANF Recipients⊠	Poverty Rate (%)⊠	Annual Unemployment Rate (%)⊠
1996	12,320,970 (see note)	11.0	5.4
1997	10,375,993	10.3	4.9
1998	8,347,136	10.0	4.5
1999	6,824,347	9.3	4.2
2000	5,778,034	8.7	4.0
2001	5,359,180	9.2	4.7
2002	5,069,010	9.6	5.8
2003	4,928,878	10.0	6.0
2004	4,748,115	10.2	5.5
2005	4,471,393	9.9	5.1
2006	4,166,659	9.8	4.6
2007	3,895,407	9.8	4.6

Table 5.
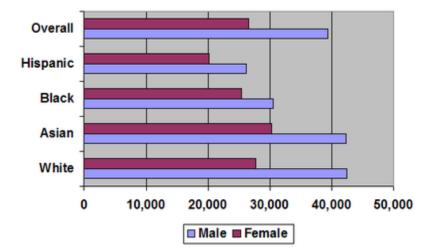
Welfare Rolls Slashed Across the Country

Welfare caseloads nationwide declined by nearly 58% since the landmark overhaul of the nation's welfare system in 1996. How the numbers of families receiving welfare has changed, by state and territory

State	Aug. 1996 families	Dec. 2005 families	Pct. change	State	Aug. 1996 families	Dec. 2005 families	Pct. change	State	Aug. 1996 families	Dec. 2005 families	Pct. change
Ala.	41,032	20,316	50.5%	La.	67,467	13,888	79.4%	Ore.	29,917	20,194	-32.5%
Alaska	12,159	3,590	70.5%	Maine	20,007	9,516	52.4%	Pa.	186,342	97,469	-47.7%
Ariz.	62,404	41,943	32.8%	Md.	70,665	22,530	68.1%	Puerto Rico	49,871	14,562	-70.8%
Ark.	22,069	8,283	62.5%	Mass.	84,700	47,950	43.4%	R.I.	20,670	10,063	-51.3%
Calif.	880,378	453,819	48.5%	Mich.	169,997	81,882	51.8%	S.C.	44,060	16,234	-63.2%
Colo.	34,486	15,303	55.6%	Minn.	57,741	27,589	52.2%	S.D.	5,829	2,876	-50.7%
Conn.	57,326	18,685	67.4%	Miss.	46,428	14,636	68.5%	Tenn.	97,187	69,361	-28.6%
Del.	10,585	5,744	45.7%	Mo.	80,123	39,715	50.4%	Texas	243,504	77,693	-68.1%
D.C.	25,350	16,209	36.1%	Mont.	10,114	3,947	01.0%	Utah	14,221	8,151	-42.7%
Fla.	200,922	57,361	71.5%	Neb.	14,435	10,016	30.6%	Vt.	8,765	4,479	-48.9%
Ga.	123,329	35,621	71.1%	Nev.	13,712	5,691	58.5%	Virgin Islands	1,371	421	-69.3%
Guam	2,243	3,072	37.0%	N.H.	9,100	6,150	32.4%	Va.	61,905	9,615	-84.5%
Hawaii	21,894	7,243	66.9%	N.J.	101,704	42,198	58.5%	Wash.	97,492	55,910	-42.7%
Idaho	8,607	1,870	78.3%	N.M.	33,353	17,773	46.7%	W.Va.	37,044	11,275	-69.6%
Ill.	220,297	38,129	82.7%	N.Y.	418,338	139,220	66.7%	Wis.	51,924	17,970	-65.4%
Ind.	51,437	48,213	06.3%	N.C.	110,060	31,746	71.2%	Wyo.	4,312	294	-93.2%
Iowa	31,579	17,215	45.5%	N.D.	4,773	2,789	41.6%	U.S. total	4,408,508	1,870,039	-57.6%
Kan.	23,790	17,400	26.9%	Ohio	204,240	81,425	60.1%				
Ky.	71,264	33,691	52.7%	Okla.	35,986	11,104	69.1%				

Source: Department of Health and Human Services

Figure III

Yearly Income for Males and Females

2005 Census Statistics show males 25 and older had a higher yearly income than females 25 and older among all races.[1]

APPENDIX D

DEFINITIONS AND USEFUL WEBSITES

The **Federal Work Study program** http://www2.ed.gov/programs/fws/index.html

(FWS) in the United States is federally funded designed to assist undergraduate and graduate students with part-time jobs to earn money to help pay for the costs of postsecondary education. Students earn money and funding through a part-time work program generally at the student's university or college. There are approximately 3,400 institutions that participate in this federal program. This program used to be known as the College Work-Study Program. The program is based on financial need of the students and they must be accepted into this program to become eligible.

Section 8 Rental Assistance Program

http://www.utahcountyonline.org/dept/hauc/Section8.asp
Congress established the Section 8 Rental Assistance Program in 1974 as a non-entitlement federal government housing assistance program for low-income families, the elderly, and the disable to provide affordable, sanitary, and safe housing. Often applicants pay up to 40 percent of their adjusted monthly income toward rent and utilities and The Housing Authority pays the remainder up to a regulated amount.

Relevant Website about Welfare Issues:

http://www.acf.hhs.gov/	(Administration for Children and Families, Department of Health and HumanServices)
www.brookings.edu	(The Brookings Institute)
www.cascadepolicy.org	(The Cascade Policy Institute- State Based Think Tanks
www.cbpp.org	(Center on Budget and Policy Priorities)
www.hudson.org	(The Hudson Institute)
www.mathematica-mpr.com	(Mathematica Inc.)
www.nationalcenter.org	(The National Center for Public Policy Research)
www.nawrs.org	(The National Association for Welfare Research and Statistics)
www.researchforum.org	(Research Forum Data Base and Website)
www.welfareinfo.org	(Welfare Information Network)
www.welfaretowork.org	(Welfare to Work Partnership)
www.urban.org	(The Urban Institute)

http://www.urban.org/publications/411686.html
http://aspe.hhs.gov/hsp/indicators08/ch1.shtml#fsum1
http://www.welfareinfo.org/programs/) Federal Welfare Information

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