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Insightfully Depicting the “Trees” but Blurring the “Forest”: A Review of Jill Duerr Berrick’s *Faces of Poverty: Portraits of Women and Children on Welfare*

Shauna I. Marshall*

I. INTRODUCTION

As I read Jill Duerr Berrick’s book, *Faces of Poverty: Portraits of Women and Children On Welfare*, I was reminded of my first law-related job. I worked as a legal intern for the Welfare Law Unit of the St. Louis Legal Aid Society. My job was to represent people who, for one reason or another, had been denied public assistance. Most of the people I worked with were women, African American mothers who needed Aid to Families with Dependent Children (AFDC). I have many memories of the women with whom I worked, some vivid, some diffuse. None of my memories, however, match the present, negative media portrayal of welfare mothers as lazy African American women waiting for a check and having additional children as a means of getting more money.2 In fact, during my tenure at the St. Louis Legal Aid Society, I encountered a diverse group of mothers: young women, middle aged women, mothers with one child, mothers of five, women wanting to further their education, women looking for jobs to lift them out of welfare, women believing they needed to stay home and take care of their children, and grandmothers raising young children.

It was therefore refreshing to read an in-depth portrayal of five women

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2. See id. at 12-18 (describing ten of the most common myths about women who receive AFDC).

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receiving AFDC in Professor Berrick's book. Not only does the author debunk common myths about welfare recipients by presenting up to date statistics, her rich descriptions of the families featured in her book give the reader insights about the lives, challenges, dreams and ambitions of women who turn to the government as a means for supporting their families.

Unfortunately, because three of the five women Professor Berrick writes about have managed to beat the odds and will not raise their children in poverty, the reader is left with the misleading impression that getting off of and staying off of AFDC can be accomplished by working hard, having supportive extended families and being a bit lucky. For not only do these three women have prospects of jobs which adequately support their children, they also have managed to find affordable child care and maintain medical insurance for their families. For most poor women, getting off of AFDC cannot be accomplished simply by working hard and having supportive extended families; it requires a commitment from our government. That commitment must include improving our public educational systems, providing well funded job training programs, having an economy which provides sufficient numbers of well paying jobs and ensuring access to affordable child care and health insurance. Professor Berrick's book leaves us with the sense that the problem can be fixed by the victims themselves without a significant investment from our government.

II. OVERVIEW OF THE BOOK

Professor Berrick begins the book by reviewing briefly the history of the Aid to Dependent Children Program. A public benefit borne out of the depression, the program began at a time when sexist stereotypes prevailed.

3. According to Irwin Garfinkel and Sara S. McLanahan, three-quarters of all welfare recipients cannot command wages which will lift their families out of poverty even if they work full-time. IRWIN GARFINKEL & SARA S. MCLANAHAN, SINGLE MOTHERS AND THEIR CHILDREN 172 (1986).

4. BERRICK, supra note 1, at 23-86 (stories of Ana, Sandy and Rebecca).

5. In fact, nearly 60 percent of the millions of children in poverty live in homes where one parent or both parents work at full-time or part-time jobs. Children Remain America's Poorest, ROANOKE TIMES & WORLD NEWS, Feb. 6, 1995, at A4.


7. "Studies on child poverty ought to be informing numerous public-policy decisions—not just welfare reform, but also such issues as health-care reform; child-support enforcement; the quality of public education; accessibility to higher education; day care; teen-pregnancy prevention." Children Remain America's Poorest, supra note 5.

8. When the program was begun, the prevailing attitude was that women, especially mothers, were not supposed to work. BERRICK, supra note 1, at 6.
and racism played a role in who was able to receive benefits.\textsuperscript{9} Today, with sixty percent of the benefits going to women of color\textsuperscript{10} and a change in the public's attitude about who should work, popular sentiments have soured toward mothers who receive welfare benefits, sentiments which have led to many unsubstantiated myths about welfare recipients.\textsuperscript{11}

In the remaining pages of the introductory chapter, Professor Berrick points out, with supporting data, that most women who receive welfare: are not lazy,\textsuperscript{12} are not African American,\textsuperscript{13} do not stay on the welfare rolls for many, many years,\textsuperscript{14} do not have a lot of children, and do not continue to have children in order to receive additional welfare payments.\textsuperscript{15} The author also debunks the myths that welfare benefits are generous and have caused families to break up.\textsuperscript{16}

The author concludes her book with a critique of current welfare reform proposals and with suggestions for other policy reforms which would help improve the lives of women and children on welfare. Professor Berrick argues that AFDC programs need to be flexible to fit the different needs of recipients. She therefore questions programs which discontinue welfare after two years or which limit job training and educational opportunities to two years.\textsuperscript{17} She believes that the negative myths surrounding welfare may have led to programs which are punitive in nature and which, in the long run, will hurt families. Among those are mandatory work programs, interstate disincentives, benefit reductions and the placement of benefit caps on families irrespective of the number of children a woman may have.\textsuperscript{18} On the other hand, the author supports programs which reward women for their hard work. For example, Professor Berrick does not believe that women's benefits should be cut off if they have a car, a little money in the

\textsuperscript{9} In 1939, eighty percent of welfare recipients were white; in fact, many states had overt policies prohibiting women of color from receiving benefits. \textit{Id.} at 8-9.
\textsuperscript{10} \textit{Id.} at 8.
\textsuperscript{11} Racism still plagues the debate; the fact that welfare mothers are seen as women of color is one reason that these women are not viewed sympathetically. \textit{Id.} at 8-10.
\textsuperscript{12} A study in Chicago conducted by Kathryn Edin and Christopher Jencks found that most women on welfare work; they just do not report their income to welfare departments for fear of losing their income. \textit{Id.} at 16.
\textsuperscript{13} About thirty percent of AFDC recipients are African American. \textit{Id.} at 15.
\textsuperscript{14} Researchers David Ellwood and Mary Jo Bane found that one-half of welfare recipients get off of welfare within two years; two-thirds of those remaining are off within four years; and only seventeen percent stay on welfare eight years or longer. \textit{Id.} at 16-17.
\textsuperscript{15} On the average, AFDC recipients have two children. Forty-two percent have one child; thirty percent have two children; sixteen percent have three children and the remaining ten percent have four or more children. Studies show that women on welfare use birth control more regularly than before receiving benefits and are less interested in having additional children once they see the financial strain it has on their lives. \textit{Id.} at 15.
\textsuperscript{16} \textit{Id.} at 12-13, 14-15.
\textsuperscript{17} \textit{Id.} at 149-50.
\textsuperscript{18} \textit{Id.} at 152-55.
bank or own their home. Nor does she believe that welfare benefits should be completely discontinued when a woman obtains a job that clearly pays her an amount insufficient to take her family out of poverty. Recognizing that it is poverty that creates the need for welfare, the author recommends a series of policy reforms to help alleviate the plight of the poor, including expanded health coverage, availability of safe and affordable child care, an increase in the supply of affordable housing and an increase in the minimum wage.

The heart and soul of the book are found in the five chapters which separate the history and myths from the author's recommendations for change. Here we meet Ana, Sandy, Rebecca, Darlene and Cora, five former or current recipients of AFDC. It is in reading about the lives of these five women that we see the diversity of the welfare population and move from stereotypical depictions to real people. Ana, the mother of three, is a Latina immigrant who received AFDC for only six weeks after losing her job of fifteen years at the Department of Motor Vehicles (DMV) due to a work-related injury. Sandy was a teenager attending community college when she became pregnant and had to turn to AFDC to support herself and her daughter. Sandy, like approximately forty percent of AFDC recipients, is white, and, like another thirty percent of AFDC moms, was on welfare for two and one half years. Rebecca has been on AFDC for many years; she is using it as a means of support while she attends college and works toward her goal of becoming a teacher. Rebecca was a high school drop out who became pregnant as a teenager; she is white and has one child. Darlene, a black woman, had her son at age thirty. As a single mother suffering from depression, she found that she had to give up her $12.00 an hour nursing job in order to raise her son. Cora represents what is often depicted as the welfare stereotype: she got married at eighteen, has six children, grew up in rural poverty and now lives in an urban housing project surrounded by poverty, crime and drug abuse. She has been on AFDC continuously for twenty-four years.

The author clearly developed a close, personal relationship with each

19. One program supported by the author is a New Jersey proposal which would allow a woman to save up to $5,000 for a house or for college tuition and to own a car valued at less than $15,000 before counting the assets to offset the woman's AFDC benefits. Id. at 157.
20. Illinois has a pilot program which allows welfare workers to disregard two-thirds of a working woman's income when computing welfare benefits. Id. at 158.
21. Id. at 161.
22. Id. at 24-25, 40.
23. Id. at 42-43.
24. Id. at 65, 68, 73.
25. Id. at 90-92.
26. Id. at 113, 115, 117.
of these women. The techniques chosen by Professor Berrick to gather information were successful in breaking down barriers and providing the reader with a rare, intimate look at the lives of women receiving AFDC. The reader gleans that respect and affection define the author’s relationship to the interviewees.

III. REVIEW

Faces of Poverty is a successful addition to the discourse on welfare in two important ways. Through the lives of Ana, Sandy, Rebecca, Cora and Darlene, we see that families relying on AFDC are not a monolithic group but represent the diversity that is an integral part of the American landscape. The other accomplishment, perhaps more noteworthy, is that each woman portrayed becomes a multidimensional human being for whom we develop respect and empathy. We begin to understand their life choices, even when we do not agree with them. We hear about their dreams and ambitions, learn about their fears, pain and sorrows and see amazing resilience and strength in each of them. This success is displayed most dramatically in the lives of Darlene and Cora, two African American women, who could easily be dismissed by the myths of the day. Instead, we develop a real understanding of their life predicaments.

The book, however, has a shortcoming that is very much tied to its success. Because of the author’s affection and respect for the women, and because three of the five seem to have an optimistic future before them, we are left with the impression that the solution to the welfare problem may lie within the women themselves; that with discipline, hard work, careful budgeting and a little bit of luck, a woman and her children can escape a life of poverty. Professor Berrick does point out throughout the book that some of the experiences of her interviewees are not typical of most women on welfare, but because of her rich and empathic descriptions of Ana,

27. Professor Berrick has had extensive experience gathering information on women receiving welfare. Prior to her work on this book, the author, along with Neil Gilbert and Marcia Meyers, studied the experiences of more than four hundred women who participated in California’s work incentive welfare program, GAIN. Four of the five women featured in this book were taken from the above study. In making her selection for this book, the author considered differences in education, race, marital status and work history.

Professor Berrick collected the information for this book by conducting in depth interviews of the participants, watching them engage in their daily routines, and, participating from time to time, in the women’s family activities. Each visit lasted anywhere from two to six hours, and Professor Berrick gathered information for a period of three to eighteen months. Professor Berrick audiotaped her visits and took notes after each meeting. Although the names have been changed and identifying information deleted, all of the stories and women are real; there are no composites in the book. Id. at 164-65.

28. Professor Berrick writes that she developed a friendship with some of the women. Id. at 165.
Sandy, Rebecca and Darlene, the reader is left with a sense that the atypical is the norm. The book, despite the author’s policy recommendations in the conclusion, does not convey to the reader the enormity of the task of fixing welfare. This is especially true when we read about the employment, child care and teen-age pregnancy experiences of the women in the book.

A. EMPLOYMENT: THE STORIES OF ANA, SANDY AND DARLENE

One theme presented throughout the portrayal is each woman’s experience in or attempt to gain access to the work force. The first description is of Ana, a Mexican immigrant who is the mother of three. Ana realized as a young mother that her husband would be neither a suitable partner nor a provider for the family. Ana therefore went back to school, obtained her high school diploma and then enrolled in community college. 29 Like many women in the same situation, Ana found that she could not go to school, work and parent on her own. 30 She gave up school and headed into the work force.

Ana’s story departs from other similarly situated women in her ability to find work which supported her family and provided health coverage. After trying jobs as a teacher’s aid, waitress, bookkeeper, Ana landed a job at the DMV. At the time of a work-related injury which forced her to go on welfare, she was earning $31,000 a year. After a brief period on welfare, Ana was able to return to a less physically demanding job at the DMV. 31

According to Peter Edelman’s perceptions of poverty, Ana’s experience is exceptional. In his article, *Toward a Comprehensive Antipoverty Strategy: Getting Beyond the Silver Bullet*, Edelman states that during the last two and one-half decades, there has been a steady decline of entry level jobs which pay adequately enough to keep a family from being poor. 32 He attributes this decline to two forces: loss of manufacturing jobs and great numbers of new entrants into the labor pool. The combination of a crowded labor pool and few entry level jobs causes wages for those scarce yet demanded jobs to become depressed. 33 Thus, a major factor contribut-

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29. Id. at 24.
30. See also, id. at 77 (the story of Rebecca).
31. Ana’s on-the-job injury was compounded by a bad business decision causing her to lose all of her savings and requiring her to apply for AFDC. Ana was on welfare a very short time since she qualified for workers’ compensation benefits. Ultimately, she landed a less stressful job back at the DMV, and her life is beginning to resume its middle class course. Id. at 35, 38, 40.
33. Id. at 1718-19. To illustrate the decline, Edelman contrasts the fact that in 1979, 12.1 percent of full-time, year-round workers earned so little that their families remained below the poverty level. In 1990, that percentage rose to eighteen percent. Also, when inflation is taken into account, the average hourly wage for non-managerial employment was lower
ing to the nation’s high poverty rate is wage erosion for unskilled jobs and a minimum wage that has not kept pace with inflation. 34

Edelman concludes that the persons most harshly affected by this phenomenon are new job entrants and members of groups which have traditionally experienced employment discrimination. 35 Ana, a Latina immigrant with a high school education, exemplifies the worker who generally has a hard time finding a job which will enable her to support her family.

Although Professor Berrick recognizes that Ana’s case is not typical and points out that Ana had an easier time finding jobs than many women do, 36 the reader still finishes the chapter believing that if more women were as hard working as Ana, 37 they too could leave the welfare rolls and join the middle class. Nothing could be further from the case. The earning potential of workers with high school degrees has fallen dramatically. According to James Jennings, in 1990, twenty-one percent of workers with a high school diploma were in low paying jobs compared with thirteen percent in 1979, and African Americans and Latinos with comparable education to whites had a much greater likelihood of finding themselves in low wage jobs. 38 The harsh reality for women like Ana is that their children have a great likelihood of facing a life surrounded by poverty.

Sandy was receiving AFDC when she began working. Like about ten percent of the welfare population, Sandy tried working while receiving AFDC benefits. 39 The job she found provided no benefits and paid a wage so low that Sandy was able to receive a small AFDC payment and qualify for Medicaid. After several months of reliable work, Sandy’s employer offered her a raise. Sandy found herself in the precarious position of receiving additional money at the expense of losing her health coverage. Frustrated by this choice, Sandy quit her job and returned to AFDC as her

in 1991 than in the 1970s and the 1980s. Id. at 1719.
35. Edelman, supra note 6, at 1719.
36. BERRICK, supra note 1, at 25.
37. Ana is an impressive person. During the time that she received AFDC and food stamps, she carefully budgeted her expenses. A few times a week she went through newspapers, clipping coupons and then filing them in a box she had organized for that purpose. She paid attention to which stores accepted multiple coupons. She boiled old bars of soap that she had received as gifts to make liquid soap. As a result of her frugality, she had left over food stamps. Her welfare worker was so impressed that she suggested that Ana give classes to other food stamp recipients. Id. at 36-37.
38. JAMES JENNINGS, UNDERSTANDING THE NATURE OF POVERTY IN URBAN AMERICA 76 (1994). According to studies reported in Mr. Jennings’ book, the fastest growing group among the poor has been the working poor. He too attributes this to a low level minimum wage and the growth of low-wage occupations. Id. at 77-78.
39. BERRICK, supra note 1, at 46.
sole means of support.\textsuperscript{40}

The first part of Sandy's story appears to be typical of those who have tried to combine welfare and work. In another recent book which relates the interviews of women on welfare, Jan Hagen and Liane Davis found that the women receiving AFDC were aware of their limited ability to find jobs that adequately support their families.\textsuperscript{41} In getting to know Sandy and seeing her try to be a productive member of society, we develop empathy for her struggle, and we begin to understand the way in which the entitlement thresholds for AFDC and Medicaid can become a disincentive against working.

When Sandy's daughter turned three, Sandy received a letter requiring her to participate in the Job Opportunities and Basic Skills Training Program (JOBS), an employment training and placement program designed to move AFDC recipients into the work force.\textsuperscript{42} Sandy began attending the JOBS classes which instructed her on how to look for jobs, how to conduct herself in an interview, and which provided some employment listings. In the words of Sandy:

\begin{quote}
All the jobs that the EDD [Employment Development Department] worker had listed in the computer printout or in the paper started at $5.50 and $6.00 an hour, and I'm looking at her and going, "I can't make it on $5.50 or $6.00 an hour and I certainly only have one child, how can someone with three kids?" And some of them don't have any skills. How are you going to employ these people? Unless you're in a Section 8 house in the scummiest place on earth. How can I raise a child making $6.50 an hour? You can't do it.
\end{quote}

\textsuperscript{40} Id. at 45-47. The author describes the work disincentive present in the AFDC program when she writes:

Our economic system works best when workers are reinforced for their hard work—when work pays. . . . Sandy's work did not offer much personal satisfaction. Rather, she worked because she believed that everyone played by the same rules. But when she discovered that AFDC recipients were subject to a different set of rules, her attitude shifted as well. She quit work and went on AFDC full time.

\textsuperscript{41} JAN L. HAGEN \& LIANE V. DAVIS, ANOTHER PERSPECTIVE ON WELFARE REFORM: CONVERSATIONS WITH MOTHERS ON WELFARE 8 (1994).

\textsuperscript{42} BERRICK, supra note 1, at 47.

Professor Berrick points out in her introduction that in response to the public's waning approval of AFDC, programs designed to move women into the work force began in the 1960s. Although the policy makers were efficacious to give these programs a lot of media attention, the programs have always been terribly underfunded. Presently there are only funds for thirteen percent of AFDC recipients to participate in JOBS. Because the media splash never includes the underfunding, the public is left with the impression that women remain on the welfare rolls despite the generous job training and educational offers being made by the government. \textit{Id.} at 10-11.
You have to go out making $7.50 or better, with benefits.43 Up until this point in the story of Sandy, the author presents what appears to be a realistic portrait of a young woman’s experience with welfare and the job market. A woman receiving AFDC would have to find a job paying $9.00 an hour ($1,000 a month) just to maintain (not improve) the living standard she had while receiving welfare benefits.44 The welfare package of benefits includes food stamps, Medicaid and sometimes housing subsidies, but most women leaving welfare find jobs paying about $5.00 an hour.45 The Washington Post reported that the California JOBS program, Greater Avenues to Independence (GAIN) only reduced welfare use by four to five percent.46

Sandy’s story, however, has a rosy ending. She landed a job at a bank for approximately eight months. The job paid only $900 a month, but it did provide medical benefits. Already Sandy has beaten the odds by finding stable employment. Sandy is then hired by a relative of her child’s father to be the bookkeeper for his business. Her salary is $17,000, which according to the New York Times, is almost double the salary that most AFDC mothers are offered when they leave the welfare rolls.47 Although the author acknowledges that Sandy has more skills than many AFDC recipients and found an atypical employment opportunity, we are still left with the impression that, after a brief struggle, Sandy is on her way to stability.48 She is not at all like three-quarters of welfare recipients who, even when working full-time, cannot command wages high enough to lift their families out of poverty.49

Unlike Ana and Sandy, Darlene has not been able to combine motherhood and employment. In fact, Darlene quit her job when she learned she was pregnant50 and has only worked for two of her son’s eight years of life.51 Prior to the birth of her son, Darlene was working as a

43. Id. at 48-49.
45. Id.
47. The Welfare Perplex, supra note 44.
48. Professor Berrick writes:
   Although Sandy has bookkeeping skills and could interview as a receptionist or secretary, she also knows that it would be very difficult to find a similar job that pays as much. With unemployment currently at more than 9 percent across California, she might also have to look for a long time before she could find another job.
BERRICK, supra note 1, at 54.
49. GARFINKEL & MCLANAHAN, supra note 3, at 172.
50. Darlene did not want her employer to know that she was pregnant; she took a different job at half the pay. BERRICK, supra note 1, at 92.
51. See id. at 92, 105.
live-in nurse on the swing shift. She made $12.00 an hour and owned a car and had her own apartment. As the author points out, Darlene is "an extremely intelligent woman . . . ."

Darlene is unable to work because she is emotionally paralyzed; she suffers from severe depression as a result of growing up in an environment that was abusive, dysfunctional and punctuated by poverty. The author brings credibility to Darlene’s life predicament, and we do not blame this African American woman for her inability to work. We see that Darlene may be one among the group described by Mr. Edelman as "... not disabled within the legal definition of that term, but who are nonetheless so damaged by the ravages of life that they are simply not in a position to take responsibility."

The reader is left with mixed impressions. Yes, Darlene is depressed to the point of dysfunction, but she is very intelligent, and she is trained as a nurse. In fact, she did manage for a period of time to beat the odds of her family’s history and join the middle class. The reader begins to imagine that with intensive therapy, Darlene could once again regain her balance and join the middle class. But many African American women ravaged by abuse and poverty have neither the extraordinary intelligence nor the job skills to make it.

In Another Perspective on Welfare Reform, we are given brief descriptions of women on AFDC. When reading the cursory summaries of four black women, Deborah, Candice, Martha and Sylvia, we are struck by the fact that none of these women have job skills that would enable them to move their families out of poverty; each one is either in the process of getting or would like to resume her education or training in order to get a better job. The summaries of their lives leave the impression that helping move Deborah, Candice, Martha and Sylvia into the middle class will take a tremendous, coordinated effort that includes funding for

52. Id.
53. Id.
54. Id. at 90.
55. Id. at 94-97.
56. Edelman, supra note 6, at 1732.
57. As the author notes, "[w]hen one compares Darlene with some of the other members of her family, she is a startling success." Berrick, supra note 1, at 87.
58. The authors wanted to explore current legislative proposals with welfare recipients. Three different focus groups (a total of 16 women) were convened and discussions were held in response to specific questions. Hagen & Davis, supra note 41, at 1-2.
59. Deborah is 35 and has 4 children. She enrolled in a computer training course held during the evenings but had to drop out because she was overextended. She would like to resume her course. Candice has 3 children and is presently in the JOBS program. Sylvia is 21 and is in the process of pursuing a 4 year degree in nursing. She has 2 children. Martha is 20 years old with a 3 year old daughter. She is in the JOBS program and is currently preparing to take her GED. Id. at 66, 69-71.
education, job training, child care and the availability of jobs which pay well. In addition, they may also have emotional scars from their lives which are not revealed in the brief moment in which the reader learns about them.

B. CHILD CARE AND HEALTH COVERAGE: THE STORIES OF ANA AND SANDY

For women moving from welfare to the work place, a major obstacle is child care. In fact, AFDC was originally conceived as a means of allowing mothers to provide child care for their families. The availability of affordable and quality child care remains one of the hardest challenges for working families in the United States.

Yet, when we look at the life of Ana, a mother of three, we see no struggle. It appears that in her early work life, her mother was available to provide child care. The study conducted by Ms. Hagen and Ms. Davis found that mothers of young children feel most comfortable leaving young ones in the care of relatives, especially their own mothers. Ana was therefore in a preferred situation.

When Sandy first had her daughter and was trying to combine work with her AFDC benefits, she was able to use her mother for child care. She and her mother, who had remarried and had recently had a baby of her own, worked at the same store, managed to have different work schedules and engaged in child care swaps; again, a most advantageous situation.

Later, when Sandy found employment after going through the JOBS program, her mother was no longer a child care option. She enrolled her daughter in preschool. Because Sandy was in the JOBS program, she qualified for Transitional Child Care (TCC) benefits. TCC is a benefit provided to women who are enrolled in the JOBS program or who are able to completely leave the welfare rolls because of their employment earnings. TCC pays for the woman’s child care expenses, but only for one year. As Sandy experienced, the program reveals one of its many flaws when a recipient moves from JOBS benefits to TCC benefits. While a woman is enrolled in the JOBS program, child care is paid for. Once she

62. BERRICK, supra note 1, at 25.
63. HAGEN & DAVIS, supra note 31, at 47.
64. BERRICK, supra note 1, at 45.
65. Id. at 50.
66. Id.
finds a job, her child care benefits from JOBS end. TCC benefits do not kick in until the woman actually starts working. When Sandy found her job and no longer was attending JOBS classes, she wanted her child to continue in her preschool. Unfortunately, during the interval between the ending of Sandy’s JOBS training and the beginning of her job (which was a couple of weeks), no child care benefits of any sort were paid. Sandy was faced with either pulling her child out of the program for a couple of weeks or coming up with the money to pay for child care. Sandy’s frustration is evident in her own words:

I had found this preschool for Kim [Sandy’s daughter], and when I walked in I immediately loved it and Kim loved it. And so I just kept taking her . . . . [T]here was another week or so until my job started, so I kept taking her so that she could get used to it. Well I don’t remember how I found out, but then they told me it wasn’t covered, so what am I supposed to with my child in between? I mean, you guys want me to find a job so bad, but you’re not going to help me? What is this? Is $200 that much or do you want me to stay on AFDC and pay me $560 a month. Which is it? Give me a break.

Although Sandy’s experience and frustrations are typical of those cited by the study, her solution was not. She was able to ask her father, who was in a position to help her through this period, although Sandy was not comfortable with this solution.

Sandy’s next child care challenge came after she had been working for a year and her TCC benefits were about to be discontinued. As explained above, once a woman has been working for one year, her TCC benefits are completely cut off, irrespective of the woman’s ability to pay. Sandy’s statements best describe the frustration encountered by women at this juncture:

So what am I going to do? My day care’s going to run out . . . . And I remember saying (to the woman on the phone), “Well, do you want me to get a job, or do you want me to stay on welfare? Don’t make it so tough for me to work. Don’t make it that hard . . . .” I think there ought to be more subsidized day

67. Id. One recent study found that most women did not take advantage of TCC. When asked if they had been informed about its availability, most women did not remember being told, believed that they were not eligible or felt that they had been discouraged by their welfare worker from using them. Id.
68. Id.
69. Id. Sandy’s father had benefitted from a university education at a public institution which helped put him in the middle class. Id. at 43.
Sandy’s frustrations illustrate just some of the flaws in the program. A study conducted by Marcia K. Meyers found that the majority of single parent AFDC recipients with school-age children were not even aware of the many programs available to them. In fact, eighty-five percent of those who responded to the study were not aware of programs designed to assist parents moving from welfare into the work force, including TCC.

Again, with extraordinary ease, Sandy is able to pull herself through this difficult bind. Sandy is offered a new job. Not only does it pay better than the job she had through the JOBS program, but her new employer gave her a raise just as her TCC benefits ran out so that her child care expenses were covered. The author acknowledges that Sandy was in a better position because she was able to secure a job outside the traditional job market. Yet, once again we are left with a pretty rosy solution to a complex problem.

Like child care, adequate health coverage is a major challenge facing American families. In fact, access to health care is what sometimes motivates women, like Sandy, to turn to AFDC. One study cited by the author estimates that the AFDC case load would drop by sixteen percent if all working women had health coverage.

Sandy’s early experiences trying to maintain health coverage for her and her child track many other AFDC recipients. She originally turned to AFDC to obtain health coverage for her daughter; she began working and at first earned so little that she continued to qualify for medicaid; and, when faced with the choice of keeping a low paying job which had no

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70. BERRICK, supra note 1, at 51.
71. Meyers, supra note 61, at 1080-81.
72. Id.
73. BERRICK, supra note 1, at 53.
74. Professor Berrick writes:
   If Sandy had relied on the job market for her position, she probably would not be as well off as she is. . . . Because of the personal relationship she has with the owners of the company and their commitment to Kim as “family,” Sandy has had an easier time than many other women have.
   Id.
75. Sandy stated, “I really needed to take [my daughter] to the doctor and my dad’s health plan had ended and that was the only way I could get [the insurance], so I went down to the county. I was nineteen and my mother told me to go get on [welfare].” Id. at 44.
76. Id. at 44, 184 n.5.
77. In Another Perspective on Welfare Reform, a mother of a chronically ill child initially believed her husband left the family so that they could qualify for Medicaid. Although both parents worked and had some medical coverage, their daughter’s illness became a financial drain on the family. On deeper reflection, the woman now believes her husband left because he could not stand to see his daughter suffer. HAGEN & DAVIS, supra note 41, at 65-66.
78. Id. at 45-46.
health coverage and losing medicaid benefits, she quit her job and received AFDC so that her family would continue to have medical coverage.  

Sandy’s story, however, ends on a more upbeat note than its dismal beginning would suggest. She finds a job through the JOBS program which provides medical benefits. Within a short period of time, she is offered a better job. There, she is given full medical and dental benefits.

Throughout the story of Sandy, the author points out the shortcomings in the child care programs and in the health coverage afforded women trying to get off of AFDC and move into the work force. The reader’s most vivid impressions, however are of Sandy: a woman who finds a job that pays her well enough to save a little money, cover her child care expenses and provide her family with medical and dental benefits. Sandy is self sufficient.

In Another Perspective on Welfare Reform, the women who participated in the focus group discussions emphasized that without greater and more consistent child care support and health care coverage, they could not leave the welfare rolls. For the system to truly enable them to get off of welfare, many of the women stated that services would have to be individualized, rather than the all or nothing approach presently in place. Their voices sent a clear message that changing their life predicaments could not begin and end with them:

The women who had work experience noted repeatedly that it was not just the education and training to prepare for jobs that they needed—they either needed jobs with benefits or they needed help from the welfare agency long-term to assist them with health care, child care and, for some, subsidized housing.

Sandy’s experience is hard to reconcile with the experience of these other women. If read in isolation, the reader is not convinced that structural changes are vital in moving women into self sufficiency.

C. TEEN PREGNANCY: THE STORY OF REBECCA

Although not every teenage mom spends her life on welfare, girls who

79. Id. at 46-47.
80. Professor Berrick calculated that Sandy has about $100 - $200 to spare every month, which goes into savings for emergencies. Sandy’s annual tax rebate also goes into her savings. Id. at 54.
81. “Medicaid was the most valued benefit. The lack or inadequacy of health insurance obtained through employment contributed to the initial application for AFDC benefits for some and made all of them hesitant to give up their eligibility for AFDC.” HAGEN & DAVIS, supra note 41, at 54. “Those with preschool-age children were especially sensitive to the expense of child care.” Id. at 23.
82. Id. at 6, 24.
83. Id. at 42-43.
have babies as teenagers are likely to turn to AFDC for some period of time while they are mothers.\textsuperscript{84} Because AFDC recipients from this age group will not have had the time to complete their education and job training and may lack the skills and maturity needed for parenting, moving them from dependency to self sufficiency may require special programs and efforts.\textsuperscript{85}

In \textit{Faces of Poverty}, we meet two teenage moms: Sandy and Rebecca. As described above, Sandy had her daughter after finishing high school and has been able to become self sufficient. Rebecca, however, was sixteen and enrolled in high school when she became pregnant. At the time that Rebecca became pregnant, she was barely attending classes and had landed in the "wrong" crowd. Rebecca describes her life style at the time as follows:

That's when I started smoking cigarettes, smoking weed, but I don't think I was drinking that much then, and I don't know how I went on to the ninth grade. That's really when I stopped learning anything at all. I really stopped going to school most of the time. And I would get in trouble all the time.\textsuperscript{86}

Later, Rebecca began to drink heavily. Rebecca met the father of her daughter at a party. Like many teenagers who become pregnant, Rebecca's partner was not a teenage boy, but a twenty-three year old man who picked Rebecca up at a party.\textsuperscript{87} Her partner was also a crack addict and a drug dealer.\textsuperscript{88} When asked by the author if she was trying to get pregnant, Rebecca responded, "I don't know. I guess I wasn't trying to, but I wasn't trying not to. I don't know what I was thinking about then. I didn't plan anything then."\textsuperscript{89}

At the time Rebecca became pregnant, her future looked grim. For whatever reasons, she was a teenager who had checked out on society's values and conventions. Yet, Rebecca had a remarkable rebirth. Her mother, knowing the odds were not good for her daughter's future, tried to convince her to have an abortion or put the baby up for adoption.\textsuperscript{90} When all else failed, her mother sold her home and used the money to take Rebecca on a trip to Europe.\textsuperscript{91} Something clicked for Rebecca in Europe; when she returned to the United States, she decided to complete her high

\textsuperscript{84} BERRICK, \textit{supra} note 1, at 14 (sixty percent of the welfare population are women who were adolescents at the time they had their first child).
\textsuperscript{85} See HAGEN & DAVIS, \textit{supra} note 41, at 8-9.
\textsuperscript{86} BERRICK, \textit{supra} note 1, at 66.
\textsuperscript{87} Id.
\textsuperscript{88} Id. at 67-68.
\textsuperscript{89} Id. at 68.
\textsuperscript{90} Id. at 69.
\textsuperscript{91} Id.
school education and discontinue her drug use. She enrolled in a public high school for pregnant teenagers. While completing courses required for her high school diploma, she took a class on health, nutrition, childbirth and parenting.

The birth of Rebecca’s daughter, Tanya, only intensified Rebecca’s drive. They went to the park daily and learned about nature together. As Tanya’s curiosity grew, Rebecca’s took on the task of educating her. To do that, Rebecca often had to first educate herself. When Tanya was two, Rebecca enrolled in the local community college and started working on her Associate of Arts (AA) degree. When asked about her transformation, Rebecca explains:

You know, you asked me how I’ve changed since I was seventeen and just . . . in every way. I’m responsible now. I do things. I’m interested in things. I don’t mind working. And I think that was Tanya. Because I just watched her. That’s why I say that I might want to have her again if I had to do it over, ‘cause I just watched her explore everything and it was just . . . what better way to learn about human nature.

Since the birth of Tanya, Rebecca has been continuously on AFDC. She is using it as a means of support as she pursues her education. Rebecca wants to be a teacher; she is well on her way; she completed her AA and is enrolled in a state college. She has managed to support herself financially primarily from AFDC, but she does have other sources: she receives food stamps and financial aid from her college, including student loans and work study. She works “under the table” from time to time and her mother pitches in a small amount each month.

Professor Berrick states quite clearly that Rebecca is beating the odds. In the same chapter that contains the story of Rebecca, we learn that half of all high school aged parents never finish high school which significantly reduces a person’s earning potential. Moreover, teen mothers earn

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92. Id.
93. Id. at 70.
94. Id. at 70-71.
95. Id. at 70.
96. Id. at 71.
97. Id.
98. Id.
99. Id. at 73-76. Like many women on welfare, Rebecca finds child care jobs in order to make ends meet. Housekeeping jobs are another source of life saving income for AFDC recipients. Rebecca does not report this income because she cannot afford to have her AFDC benefits reduced. Id. at 79-80.
100. Id. at 69.
about half the income of women who wait to have children. The author also points out that it is difficult for Rebecca to keep everything going all of the time. Yet, what resonates with the reader is the remarkable transformation of Rebecca, (she even manages to send her daughter to private school), and we believe that she will beat the odds and become a successful teacher.

In the focus group of teen mothers convened for Another Perspective on Welfare Reform, we are confronted with a description of teens whose lives are indeed different than those of Sandy and Rebecca. The authors write:

[T]he teenagers appeared to be very unrealistic and ill-prepared for life. Their young lives had already been affected economically, socially, and psychologically by their early pregnancies. Their conversations revealed periods of severe isolation and disconnection from their parents and other adults during their pregnancy and sometimes following the birth of their children. Because of child care responsibilities as well as school and work obligations, these young women tended to remain isolated from their peers as well. Some of them also reported episodes of severe depression, accompanied by suicide attempts. These young women were forced to make critical choices and decisions at a time when they were ill-prepared to do so and were isolated from significant adult figures.

After reading the above description, one is left with the impression that it will take an enormous effort to move these teenage moms into stable self sufficient heads of households. Irwin Garfinkle and Sara S. McLanahan believe that early child birth leads to lower educational levels and higher fertility rates. Together, these factors limit a woman's ability to gain experience and develop skills, thereby reducing her ability to command a decent wage.

When the reader leaves the story of Rebecca, a different feeling comes

101. Id.
102. "For Rebecca, coping—economically and emotionally—as she maintains her various roles of mother, student and part-time worker is a delicate balancing act. A survival strategy she has developed over the past six years is ignoring her commitments when things threaten to overwhelm her." Id. at 77.
103. Because Rebecca felt strongly that the crowded schools failed her, she does not want that to happen to her child. The school she has chosen has been very generous; her daughter receives a scholarship, and she is able to further reduce her daughter's tuition by working at the school. Id. at 75-76.
104. HAGEN & DAVIS, supra note 41, at 4-5.
105. GARFINKLE & MCLANAHAN, supra note 3, at 23.
106. Id.
to mind, that with incredible hard work, dedication and boundless energy, you can beat the odds. After reading about Rebecca, one is not left with the feeling that society needs to spend time crafting thoughtful and long lasting programs to move teenage moms into self sufficiency.

D. PERSISTENT POVERTY & LONG TERM RELIANCE ON AFDC: THE STORY OF CORA

Despite the unusually positive future that Ana, Sandy and Rebecca share, and the extreme intelligence of Darlene, the author has captured quite vividly the diversity of their lives, their choices and their feelings. After reading these stories, a few welfare mothers have become real, multidimensional people. We not only get to know Ana, Sandy, Rebecca and Darlene well, we like them, and we root for their future and the future of their children.

In reading Cora’s story, it is hard to have much hope for her future. She has been on AFDC for twenty-four years; she has six children; she was born in poverty; she has lived her adult life in poverty; and, undoubtedly, her children will spend their lives in poverty. Cora could be the mythical African American welfare mom, except the author does a remarkable job in stripping away the stereotypes and introducing us to the forces that have made Cora who she is. Cora becomes someone real to the reader and, although we may not have a lot of hope for Cora’s future, we are left feeling that she and her children certainly deserve a better life.

Cora tells the author:

I already feel like I’m old. You know, I think by me bein’ at home all this time sort of like got me on the lazy side—sort of ruined me. What slowed me down was, you know, I was gettin’ high and then I didn’t go nowhere. I’d just lay around and get high. Get up in the morning, do the same thing, over and over again. So the routine just layin’ around the house all the time just broke my spirit, and next thing I’m getting fat and I’m forty-one years old.

By the end of Cora’s story, we understand a bit why she lies around and gets high.

Cora was one of nine children who grew up in rural poverty in Oklahoma. Her father died when she was twelve, but his death was a relief, in some respects, as he had battered Cora’s mom and several of her

107. BERRICK, supra note 1, at 113.
108. Id. at 113.
109. Id. at 115.
brothers.\textsuperscript{110} Cora had to work in the fields as a child, and one of her regrets is that she did not have the opportunity to spend more time on her education.\textsuperscript{111} Cora is well aware that she was poor and that she did not have the same opportunities for achievement that others have:

We had to chop cotton. If [my mama] had whooped me and made me go to school and get my education instead of whoopin me and makin’ me go to the fields when I didn’t like it . . . . Poor? I would pretty much say so. We lived in a big old house. It was a crowded house, a big house. We used a wooden stove, outdoor bathrooms.\textsuperscript{112}

And, for Cora that opportunity meant education. Cora taught herself how to read and when she got out of school in 1968, she wanted to become a cook or a nurse.\textsuperscript{113} She now understands, as she ages, that a better career would have also meant retirement benefits: “And then they say they get benefits, and I thought when I get old and all I got is my Medicare, I can fall back on this. I used to think like that. I wanted to do things and I loved goin’ to school.”\textsuperscript{114}

Cora never pursued her career goals. After completing school, she became pregnant by her high school boyfriend, Russell, married him and moved from the countryside of Oklahoma to an inner city in California.\textsuperscript{115} Cora’s marriage was a disaster. Russell often left her home while he went out partying. “Like a country girl in the city, he tried to keep me to that level. He’d go out, stay out, and I didn’t know nobody. It was just lonely, weird. I was a long way from home and my family wasn’t here . . . .”\textsuperscript{116}

It was around this time that Cora turned to AFDC to help support her family. Young, with little education, a small child and a husband who could not support the family, AFDC appeared to be the solution to her problems. The check was originally issued in her husband’s name.\textsuperscript{117} However, when Cora learned that her husband was spending the money she needed for food and shelter on his own needs, she designated herself head of the household and arranged for the checks to be issued in her name.\textsuperscript{118}

Losing control of the money caused more friction in Cora’s household. Her husband was an alcoholic who battered her. Cora described him as a

\begin{itemize}
\item 110. \textit{Id.}
\item 111. \textit{Id.} at 115-16.
\item 112. \textit{Id.} at 116.
\item 113. \textit{Id.} at 116, 119.
\item 114. \textit{Id.} at 119.
\item 115. \textit{Id.} at 117.
\item 116. \textit{Id.}
\item 117. \textit{Id.} at 118.
\item 118. \textit{Id.}
\end{itemize}
“ruthless” man. 119 Finally, Cora had enough and divorced Russell. 120 When she filed for divorce, he almost killed her; along with her divorce, the judge granted a restraining order. 121 Despite the order, it was several years before Russell stopped coming to the house to harass Cora. Soon after the harassing visits ended, he died from cirrhosis of the liver. 122

Cora did attempt to work. With her skills, her job prospects were limited. The best job she ever had in the “legitimate” economy was at Burger Haven, making $4.10 an hour. 123 Cora, in an effort to deal honestly with the system, reported her earnings to her welfare worker. Her AFDC check was cut to $12.00 a month. 124 Cora soon realized that it did not make sense to work at a fast food restaurant, leave her children home alone and stay poor. 125

With her interest in being a cook and a once industrious spirit, Cora for a time worked in the “underground” economy. She made tacos out of her house and sold them to her neighbors. 126 She was sometimes able to make as much as $100 a day. 127

I used to make them and everybody used to come by and want some. You get like two dozen shells for $1.65. Then you got to cook them. Then I buy one of those big things a ground beef. Then you put the cheese in it, and sour cream if they want it, and peppers. And salsa I make up. I made my own salsa with tomatoes. 128

Cora faces other challenges in her life. Her children have had run-ins with the police and have been arrested on several occasions. 129 On top of that, Cora’s children have serious health problems: two are hemophiliacs and had blood transfusions prior to the time that blood banks routinely screened blood for HIV contamination; two others have fibromatosis, a rare condition which causes tumors to grow throughout the body. One son almost died from a tumor on his brain. 130

When you read then that Cora tried crack cocaine when a friend offered

119. Id. at 119.
120. Id.
121. Id.
122. Id.
123. Id. at 128.
124. Id.
125. Id.
126. Id. at 127-28.
127. Id.
128. Id.
129. Id. at 129-31.
130. Id. at 124-25.
it to her, you don’t think it was the right decision, but you do understand it.\textsuperscript{131}

I wanted to stop completely, ‘cause I prayed to God but he just don’t get the taste outa my mouth. And I wanted to quit and I didn’t want to quit, and I enjoyed the high sometimes ‘cause when I was sittin’ around, not doin’ nothin’ I just, I guess—it just sounds so bad—I just wanted somethin’.\textsuperscript{132}

We leave the story of Cora knowing that she probably will not lick her drug addiction completely, although she has slowed down,\textsuperscript{133} that she will never be self sufficient; and that her children will undoubtedly face a life of poverty, ill health, crime and substance abuse. We feel for Cora, and we want her life to be better. Ironically, in Professor Berrick’s most hopeless description, she succeeds where she did not before. The reader is left with a sense that it will take not only leadership, but vision, commitment, resources, and thoughtful programs to lift Cora and her family out of poverty. Mr. Edelman states that those who do not believe that the poor are that way because of a pathological disorder might conclude that the problem of poverty is due to a failure on the part of the government to develop programs which work. He writes:

If the first story is pathological, then the second is structural. It looks to the state of the economy, the state of opportunity, and the state of education. And it sees racial and ethnic discrimination as a real part of the picture as well. It says people are willing to work if jobs are available for which they are qualified, if they are better working than not working, and if they can find care for their children while they are at work. It sees a lack of good jobs as a fundamental cause of the problem, as well as a lack of preparatory opportunity for the jobs that are available and a maldistribution of those jobs among people who compete for them.\textsuperscript{134}

The story of Cora truly helps the reader understand that point. Stephanie Mencimer concludes that lifting women like Cora out of poverty “involves every social issue we’ve [the women’s movement] struggled with for the past 20 years: economic equality, child care, health care and reproductive freedom.”\textsuperscript{135}

\textsuperscript{131} Id. at 132, 134.
\textsuperscript{132} Id. at 134.
\textsuperscript{133} Id. at 135.
\textsuperscript{134} Edelman, supra note 6, at 1701.
\textsuperscript{135} Mencimer, supra note 46.
IV. A FINAL WORD

Women receiving AFDC benefits do have one trait in common: they are poor. Otherwise, as Professor Berrick has so richly informed us through her book, they are a diverse group. Moving these women and their families out of poverty is a complex problem which requires comprehensive planning and programs.

At the conclusion of his article on family poverty and AFDC payments, Richard Caputo summarizes the policies and programs that our government needs to pursue to move someone from welfare recipient to stable wage earner. They include giving additional tax benefits to low income families for housing and child care expenses, allowing workers to purchase Medicaid at a low cost, increasing the minimum wage and augmenting employment opportunities and job training programs. Additionally, Mr. Caputo argues for economic policies which affect the direction of investments with the goal of creating jobs and economic growth in low income communities.

Our government has failed to take these broad measures and make this problem a priority. One reason mentioned for that failure is our society’s hostility toward women receiving welfare. Mr. Caputo writes, “[g]overnment needs to abandon its hostile attitude and punitive approach to recipients of social welfare. By and large, welfare mothers operate on the same moral principles as most other Americans.” In questioning why the women’s movement has not been at the forefront of welfare reform, Ms. Mencimer posits, “[c]ould it be that women’s groups have as low a view of welfare mothers as Charles Murray does?”

If that is the case, perhaps Mr. Edelman is correct when he writes, “whatever our rhetoric, what we actually do for particular children depends upon what we think of their parents.” Thanks to Jill Duerr Berrick, we now think well and understand the lives of five mothers who receive AFDC. Despite its rosy gloss, Faces of Poverty may have moved us one step closer to taking the measures necessary for solving this societal problem.

136. Caputo, supra note 60.
137. Id. at 522-23.
138. Id. at 523.
139. Mencimer, supra note 46.
140. Edelman, supra note 6, at 1707.