A FEMINIST APPROACH TO POLICY MAKING FOR WOMEN AND FAMILIES

by

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Prepared for the

Seminar on Future Directions

for

American Politics and Public Policy

Harvard University

March 10, 1994
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INTRODUCTION

As women have dramatically increased their labor force participation over the past several decades, the organization of family life in the United States has also been transformed. Fertility has fallen, families are smaller, and women (and their children) spend more time living outside of marriage. When married, women share increasingly in the financial support of their families. The increase in paid employment outside the home has included the mothers of younger and younger children, whose needs more often impinge upon the workplace, such as when child care arrangements break down. And, as men increasingly have wives who also work, they, too, are increasingly impeded by family responsibilities that may require some attention during the working day. It can no longer be assumed that a male worker has an at-home wife who can send him off to work every morning job-ready and free from responsibility or worry about day care for children or who can provide additional care for sick children or elderly parents when needed. Thus, the old norm of the male worker and the female nurturer has given way to the new norm of the androgynous worker/nurturer, the 'attached worker' whether female or male.

As economic actors, women, we could say, have become more like men, increasing their education and work effort and their financial responsibility for themselves and their families. And men have become more like women, of necessity taking on a larger share of hands-on family responsibilities. These trends, we believe, can be expected to continue.
Yet, particularly in the United States, as contrasted with many other advanced industrial countries, public policies have not adjusted to these new realities. Despite the increasing reliance of families on women’s paid employment, we do not have a public program (such as unemployment insurance or social security) to provide income replacement when women cannot work due to child birth or other family-care related reasons. We also have limited public involvement in the care and education of preschool age children. And in general, most of our public policies, from income taxation to social security, tend to favor the non-working wife relative to the working woman. Because of the failure of public policy to adjust, women, particularly women who seek economic autonomy or those who have had it thrust upon them, lack the supports they and their children need. Many single mothers are poor; they have the highest poverty rate of any family type. As women have eschewed or lost much of their economic dependence on men, their ability to support themselves through their own work effort, or with the assistance of public programs, has not kept pace with the need.

What is required is a new set of policies that will meet our needs for income security and family care in a world of new realities. While many observers decry the changes taking place, such as the increased autonomy of women or the breakup of the family, we argue that many aspects of these changes are positive, that we must move forward, rather than backward, and adjust public policy to meet real world needs, accentuating the positive aspects and ameliorating the negative effects of these changes. In this essay, we review some of these recent trends, present a feminist framework for evaluating potential policy directions, paying particular attention to current proposals for welfare reform, and close with some thoughts as to how this progressive, feminist policy agenda can best be advanced.
RECENT TRENDS IN WORK AND FAMILY

Women’s Labor Force Participation

The labor force participation of women has grown in three ways (see Figure 1). First, women have worked more as they age. Women increase their labor force participation over their lifetimes, and while many women used to drop out for a period during the childbearing years, fewer do so today. Today, mothers of very young children are in the labor force; over half of mothers with children age one or under are working. Second, each cohort of women has worked more in the labor market than the one before. Today’s young women (ages 25-29, for example) work more than those ten years ago (and those young women of ten years ago worked more than young women entering the labor market ten years before them). Third, women have increased the number of hours they work, so each woman participating in the labor market works more. Married mothers, for example, increased their annual hours of work by the equivalent of about five weeks between 1979 and 1987 (Mishel and Frankel, 1991). For women, the average expected years of work at birth have increased from 12 to 29 between 1940 and 1979-80 (or from about one-third to three-fourths of men’s work life expectancy).

Labor force participation has become more similar among different racial and ethnic groups of women in the labor force; for example, white women’s participation, which had lagged behind that of black women no longer does so. And, the labor force participation of mothers no longer lags behind that of nonmothers. In fact, because of the age effects noted above, mothers now have a higher participation rate than nonmothers (see Table 1).
Figure 1

Table 1. Changes in Married Women's Labor Force Participation Rates by Presence and Age of Children

<table>
<thead>
<tr>
<th></th>
<th>1960</th>
<th>1990</th>
<th>1992</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Wives</td>
<td>30.5</td>
<td>58.2</td>
<td>59.3</td>
</tr>
<tr>
<td>With No Children</td>
<td>34.8</td>
<td>51.1</td>
<td>51.9</td>
</tr>
<tr>
<td>With Children</td>
<td>27.6</td>
<td>66.3</td>
<td>67.8</td>
</tr>
<tr>
<td>With Children 6-18</td>
<td>39.0</td>
<td>73.6</td>
<td>75.4</td>
</tr>
<tr>
<td>With Children LT 6</td>
<td>18.6</td>
<td>58.9</td>
<td>59.9</td>
</tr>
</tbody>
</table>


Family Types

In general, women are marrying later, divorcing more, having fewer children, and spending more time single (including with children). As Table 2 shows, since 1970 fertility has fallen for most race and age groups of women,1 while the share of births occurring outside marriage has increased for most race and age groups. Between 1970 and 1990, for women in the childbearing age range of 15-44, the proportion of all births that were nonmarital increased from 11 to 28 percent. For teenagers, ages 15-19, the increase was from 30 percent to 68 percent. Yet as nonmarital childbearing becomes more common, teens account for a decreasing proportion of all nonmarital births (from 50 percent in 1970 to 30 percent in 1991; Moore and Snyder, 1994).

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1 Fertility was lowest for teens in 1986 and has increased since. According to Moore and Snyder (1994), the reasons for the increase are not fully known. The explanations offered include a decrease in the use of abortion, more difficulty in getting contraceptives, worsening living conditions in some communities, and immigration of high-fertility groups.
Table 2. Changes in Fertility for Teenage and All Childbearing Age Women, 1970-1990.

<table>
<thead>
<tr>
<th></th>
<th>Birth Rate Per 1000 Women</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Ages 15-44</td>
</tr>
<tr>
<td>All Races</td>
<td>88</td>
</tr>
<tr>
<td>Whites</td>
<td>84</td>
</tr>
<tr>
<td>Blacks</td>
<td>115</td>
</tr>
<tr>
<td>Hispanics</td>
<td></td>
</tr>
</tbody>
</table>

Notes: * Ages 15-18 only  ** Excludes Non-Hispanics

Increased divorce and nonmarital fertility mean that more women experience single parenthood. Martin and Bumpass (1989) estimate that about two-thirds of all mothers will become single parents at some point in their lives. Thus a similar proportion of children born today will spend some portion of their childhood in a single parent home. Espenshade (1985) estimates that white women will spend only 43 percent of their lives in marriage (a substantial decline), and black women only 22 percent (an even greater decline). Among families with children, the share of married-couple families has fallen (from 84 percent to 73 percent between 1975 and 1993) while the share of single-parent families has increased correspondingly (from 16 percent to 27 percent; Hayghe, 1990, and U.S. Bureau of Labor Statistics, 1993.)

Family Support

As women have increased their participation in paid work, an increasing number and proportion of families have women earners. For families with children, the dual-earner couple is
Figure 2
The Increasing Responsibility of Women Workers For Family Financial Needs

Percent of All Families with Children in Each Family Type

- Dual Earner Couples
- Traditional Couples
- Solo Women Earners
- No Earners
- Single Men Earners


now far more common (47 percent) than the traditional couple in which the father works and the mother does not (22 percent). And because of the growth in single-parent families and dual-earner couples, there are now nearly as many female single-earner families (18 percent) as there are families with male single-earners (26 percent), although the men generally have a non-working spouse while the women parent alone (see Figure 2).

With two-thirds of mothers in the labor market, women are nearly as likely to be breadwinners as men. During the 1980’s it was the added work of women that brought real income increases to many families in the middle and low income ranges; because of falling real wages for men, family incomes would have fallen were it not for the extra work and income from wives and mothers (U.S. Congress, Joint Economic Committee, 1992; Mishel and Frankel, 1991).

The Attack on Single Parent Families

The increase in women’s labor force participation is only occasionally the subject of hand-wringing and dismay; although most social observers recognize the critical role women have played in increasing family incomes, some still bemoan the lack of a mother at home baking cookies. The increase in births outside marriage and the prevalence of single parent families is, however, always a subject for dismay and despair. In a recent Washington Post (February 25, 1994) column by William Raspberry, William Galston, a domestic policy advisor to the President is cited as arguing that the debate on the disintegration of the family is over, because everyone now understands that the disappearance of the two-parent family is harmful to children. Galston goes on to note and decry that most young people (70 percent according to a recent poll) do not believe any stigma at all should be attached to unmarried parents. The "relaxation of social,
cultural, and moral stigma against out-of-wedlock births" leads Raspberry to question whether Galston is really correct in arguing that the debate is over.

A main, though not the only, reason for concern about single-parent families is their poverty. While only 8.4 percent of two-parent families were poor in 1992 (fell below the official U.S. government poverty level income for a family of their size and composition), 46 percent of single-parent families were poor (U.S. Bureau of the Census, 1993a: Table 4). And rates of single-parenthood and poverty are higher among blacks than whites. Among black families with children, 55 percent are headed by non-married women and 57 percent of these families are poor, while among whites, 18 percent are headed by women alone, 39 percent of whom are poor. Early childbearing -- teen motherhood -- is especially associated with negative outcomes, lesser educational attainment and greater poverty for mothers and their children (Garfinkel and McLanahan, 1986).

The trend toward increased non-marriage and childbearing outside marriage is occurring for all ages and income ranges and in many countries and the causes for the trend are still not fully understood. But one obvious explanation is the greater economic autonomy of women. Because women are working they can more easily survive outside marriage and can have children without male financial support. One U.S. economist, Elaine McCrate (1986), argues that men have failed to adjust their marital expectations to the new realities: the marriage market fails to clear because women cannot find marriageable partners (ones who are willing to form more egalitarian partnerships). Women pay a financial penalty for living outside stable partnerships with men because their family incomes are lower than if there were a male earner present. But, we would argue, that women appear to be voting with their feet. Many women might prefer to choose having a suitable male partner, but finding none that meet their standards, they prefer to go without.
But are black women also voting with their feet? Or are their low marriage rates relatively more reflective of the lack of choice, of the lack of marriageable males who can support them. One study (Ellwood and Rodda, 1991) found that only a portion of the higher non-marriage rate among blacks can be explained by the relative lack of eligible men. Interviews with young African American women suggest that a 'caring, sensitive' male partner would be considered a nice extra, but not a central feature of their life plans concerning career, money making, and childrearing (Sidel, 1990).

While the downside of non-marriage has been amply decried by William Galston and others, the upside deserves greater attention. Not being forced into an unfortunate marriage at an early age is certainly positive, as is being able to escape an abusive partner. These positive aspects of non-marriage are good for both women and their children. While preventing early childbirth is the best path, once children are born the problem of supporting them adequately must be faced. They can either be supported outside marriage or marriage can be encouraged.

Galston and others believe that encouraging marriage (and discouraging divorce) for all parents, poor and nonpoor, is a viable strategy (Kamarck and Galston, 1990). Many believe that our anti-poverty policies have encouraged non-marriage. While few studies have been able to show statistically that the AFDC program (welfare) encourages childbirth outside marriage (Moore and Snyder, 1994) or that welfare breeds dependency from generation to generation (Duncan, Hill, and Hoffman, 1988), research suggests that the U.S. tax and benefit structure does discourage marriage between poor working parents (if they marry their combined incomes are likely to place them above the poverty line and their take home incomes would be reduced substantially--see Steuerle, 1991).

Public policies affecting poor families, too, appear to be hopelessly out of date. AFDC, which was originally designed to allow poor mothers to stay home with their children rather than
force family break-up (which could occur if the mother was forced to place her children in an orphanage to allow her to work), has provided steadily lower benefits in recent years (about $370 per month for a single mother and two children in 1992; U.S. House of Representatives, Committee on Ways and Means, 1992: 654), as political support for the program has eroded. Even with the addition of Food Stamps, a program with wider support which has come to substitute for much of the welfare grant, the package of public assistance has fallen 27 percent in real terms since 1972 (ibid: 1190). The increase in the welfare rolls that occurred with the last recession (1989-91), the fiscal crisis in the states, and opportunistic political leaders all seem to be driving public policy toward another round of welfare reform, this one aimed at making work, rather than nurturing, the only acceptable behavior for poor women.

Clearly we need new and realistic policies that will address both income security needs and family care needs in a world of new realities. How can we ensure that such policies meet women’s needs for greater autonomy and self determination as well?

**VIEWING POLICIES WITH A FEMINIST LENS**

Nancy Fraser (1993) suggests that in evaluating social welfare policy broadly we use basic principles as yardsticks, and that, as feminists, we use yardsticks that measure the quality of women’s lives. She suggests we use the principles of reducing poverty, reducing or preventing exploitation, reducing inequality (of both income and leisure time by gender, class, and race), reducing the marginalization of any group (especially women, mothers, poor women, or poor mothers, for example), and reducing the male bias built in to many policies -- the assumption that the male life course is the norm. In the United States, social welfare policy
(meaning all the policies designed to enhance income security) includes both public programs like social security, unemployment insurance, and AFDC and private programs like the employment-based fringe benefits of health insurance and pensions. Particularly in the United States, according to Fraser, social welfare policy is based on the assumption that each household has a male breadwinner in a good job, a job that provides enough income for all the family members and benefits besides. Yet as Fraser, among many others, has pointed out, both the good jobs and the male-breadwinner families are disappearing. When women become breadwinners, social welfare policy must adapt; and in the United States, when jobs no longer provide benefits, public policy must adapt (the current campaign for health care reform is a case in point).

Adapting and altering Fraser’s suggested principles somewhat, we assess a range of public policies that have been suggested to enhance women’s income security, in the face of changing labor market and family structures. We arrange the proposed policies we consider into three basic categories: those designed to enhance women’s access to income from men (usually current or ex-husbands or pseudo-husbands), those designed to enhance women’s ability to earn in the labor market, and those designed to provide income security through government programs. These three are the principal income sources available to women in a capitalist patriarchal society. Income from each of these sources alone can provide the basis for the support of women and their children, but the availability of income from more than one source

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2 In testifying before the U.S. Senate Committee on Labor and Human Resources to stress the changes occurring in families and labor markets in the United States (see Hartmann, 1991), we couldn’t help but notice that all of the “victims” of the recession identified by the Committee staff and invited to testify were married men, indeed fathers, who had lost good jobs (and exhausted their unemployment insurance benefits), with predictable hardships visited upon their families as a result. Senator Kennedy very graciously invited each of their wives to say a few words about their family situations: all the wives were working, all at part-time or temporary jobs at low wages; in response to their husbands’ unemployment they had increased their hours and/or picked up additional jobs, but all provided few or no benefits. The women, we would submit, are the new victims of the new economy.
can not only increase economic well-being, but also can decrease dependence on any single source, and thereby reduce women’s potential for exploitation. For example, income from the market can lessen reliance on resources from a violent marriage; income from an ex-husband in the form of child support can provide an alternative to stigmatizing state-provided benefits; and income from state benefits can reduce dependence on a job affected by sexual harassment and exploitation. We therefore advocate the increased use of income packaging, both in concept and reality, to enhance women’s economic security (Spalter-Roth and Hartmann, 1993).

At the Institute for Women’s Policy Research we have been engaged in research for several years on the real-life income packaging strategies of single mothers participating in AFDC (Spalter-Roth, Hartmann, and Andrews, 1992; Spalter-Roth, Hartmann, and Burr, forthcoming). Using data from the Census Bureau’s Survey of Income and Program Participation, we have found that 43 percent of women who receive AFDC for at least 2 months over a 24-month period also work for wages for at least 300 hours. Those who package welfare with work average about 900 hours of paid work per year, the average amount worked by mothers of young children. Thus, a substantial portion of women whom policymakers, conservative scholars, and the media characterize as exclusively dependent on the state actually package income from market work with their state benefits. In addition, close to half of these work/welfare packagers receive some additional income from other family members, and about 30 percent receive some income from child support. Even among those women whom we labeled as more AFDC reliant (because they had fewer than 300 hours of work), about four out of 10 receive some income from other family members. Thus, like most mothers, these AFDC participants also depend on other family members for a substantial portion of their support.
As Fraser (1993) points out, the U.S. welfare system is unusual among advanced industrial nations in not having a public form of assistance to mothers for childrearing. In the U.S. we have combined two forms of support that are usually separate: poor support for the down and out and support for mothers (with the exception of the child care tax credit, we simply do not publicly support middle class mothers qua mothers). Barbara Bergmann (1994) has noted that, because we have only poor support, our support of single mothers is niggardly compared to that provided in other countries. Of 11 OECD countries, the US does the least through tax and transfer policy to alleviate the poverty of children (see Figure 3). Our research (Spalter-Roth, Hartmann, and Burr, forthcoming) shows that for women participating in AFDC, even combining all the sources that they do does not consistently bring the majority out of poverty (though it does reduce their reliance on AFDC). Given their family responsibilities and the instability of the low-wage labor market, these single AFDC mothers cannot earn enough to achieve above-poverty incomes. Despite their substantial work effort, nearly half-time, few worker-oriented income supports (such as unemployment insurance) are actually available to them. Women who completed their period of UI receipt were just as likely to go on welfare as go back to work (Spalter-Roth, Hartmann, and Burr, 1994). Rather these supports, including the newly expanded Earned Income Credit, are designed to help full-time, year-round workers most. They are based on an idealized model of male work patterns. Most mothers depend on more than their own earnings to survive, both because, at all levels of the labor market, women’s earnings are well below men’s, and because women retain the lion’s share of the responsibility for childrearing and family care. Without access to higher male earnings or adequate public income supplementation for part-time workers or for family-related work absences, poor women in the US must rely on AFDC (Hartmann and Spalter-Roth, 1993).
### Table 3
Feminist Analysis of Policies to Increase Income from Men, the Market, and the State

<table>
<thead>
<tr>
<th>Policy</th>
<th>Reduces Poverty</th>
<th>Reduces Dependency (and potential for exploitation)</th>
<th>Reduces Gender Inequality</th>
<th>Reduces Race Inequality Among Women</th>
<th>Reduces Class Inequality Among Women</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>On the Job</td>
<td>On Men</td>
<td>On the State</td>
<td></td>
</tr>
<tr>
<td><strong>Men</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marriage</td>
<td>+</td>
<td>+</td>
<td>-</td>
<td>+</td>
<td>+</td>
</tr>
<tr>
<td>Child Support</td>
<td>+</td>
<td>+</td>
<td>-</td>
<td>+</td>
<td>-</td>
</tr>
<tr>
<td>Child Support Assurance</td>
<td>+</td>
<td>+</td>
<td>+</td>
<td>-</td>
<td>+</td>
</tr>
<tr>
<td><strong>Market</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Raise Minimum Wage</td>
<td>+</td>
<td>N</td>
<td>+</td>
<td>+</td>
<td>+</td>
</tr>
<tr>
<td>Decrease Race Discrimination</td>
<td>+</td>
<td>+</td>
<td>+</td>
<td>+</td>
<td>+</td>
</tr>
<tr>
<td>Decrease Gender Discrimination</td>
<td>+</td>
<td>+</td>
<td>+</td>
<td>-</td>
<td>+</td>
</tr>
<tr>
<td>Increase Union Membership</td>
<td>+</td>
<td>+</td>
<td>+</td>
<td>-</td>
<td>+</td>
</tr>
<tr>
<td>Parity for Part-Time Jobs</td>
<td>+</td>
<td>+</td>
<td>+</td>
<td>-</td>
<td>+</td>
</tr>
<tr>
<td>Education &amp; Training</td>
<td>+</td>
<td>+</td>
<td>+</td>
<td>-</td>
<td>+</td>
</tr>
<tr>
<td>Full Employment</td>
<td>+</td>
<td>+</td>
<td>+</td>
<td>-</td>
<td>+</td>
</tr>
<tr>
<td><strong>State</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Increase AFDC Benefits</td>
<td>+</td>
<td>+</td>
<td>+</td>
<td>-</td>
<td>+</td>
</tr>
<tr>
<td>Paid Family Leave</td>
<td>+</td>
<td>?</td>
<td>+</td>
<td>?</td>
<td>?</td>
</tr>
<tr>
<td>Child Care</td>
<td>+</td>
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<td>+</td>
<td>-</td>
<td>?</td>
</tr>
<tr>
<td>Refundable Child Care Tax Credit</td>
<td>+</td>
<td>N</td>
<td>+</td>
<td>?</td>
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</tr>
<tr>
<td>EITC</td>
<td>+</td>
<td>-</td>
<td>+</td>
<td>?</td>
<td>?</td>
</tr>
<tr>
<td>Expanded UI</td>
<td>+</td>
<td>+</td>
<td>+</td>
<td>?</td>
<td>+</td>
</tr>
<tr>
<td>Universal Health Care</td>
<td>+</td>
<td>+</td>
<td>+</td>
<td>?</td>
<td>+</td>
</tr>
</tbody>
</table>

+ = Policies that will eventually have a positive effect on reducing poverty, dependency, and/or inequality.
- = Policies that will eventually have a negative effect on reducing poverty, dependency, and/or inequality.
N = Policies whose effects are most likely to be neutral or negligible.
? = Policies with counteracting effects, for which it is unclear which effect will predominate, or varying effects depending on how implemented.

Source: Revised version of Table 3 in Spalter-Roth and Hartmann, 1993.
We hope that, by legitimating the notion of income packaging, our work can overcome the dominant ideological distinctions among income sources: dependency versus self-sufficiency, with the "bad" mothers participating in the AFDC program and becoming dependent on the dole as opposed to the "good" mothers who depend on men or markets more than on the state. In reality, all families have multiple sources of income, and a substantial portion of welfare moms depend on both work and other family members for support. Like all moms, they face labor market and family care issues.

**Specific policies**

Table 3 arrays three types of policies that have been proposed to improve the ability of mothers to bring their children out of poverty -- increasing women's income from men, the market, and the state. We rate each policy as to whether it helps to achieve feminist policy goals: decreasing poverty; reducing the potential for exploitative dependence on men, the market, or the state; decreasing inequalities between women and men; and decreasing race and class inequalities among women.

**Marriage Policies.** Encouraging marriage (or discouraging divorce) and improving access to child support would increase women's dependence on men (and potential for exploitation), while it would not contribute to reducing race or class inequality among women, although it would increase women's access to income. Regulating and supplementing private child support through a state guaranteed child support assurance policy (see Garfinkel, 1992) would reduce women's dependence on individual men (since the state would "make good" on the child support payments of the 'deadbeat dads'). By requiring women to name the biological fathers of their children decreases women's autonomy while increasing women's dependence on the state, a
Figure 3

Measuring the Impact of Taxes and Transfers on Child Poverty in 11 OECD Countries

Sen index before and after allowance for net transfers
Children living in poor families

relationship that is often coercive for poor women. By providing a state-guaranteed minimum payment, however, child support assurance would bring up the bottom of the income distribution for women, reducing both class- and race-based inequality among women.

**Employment Policies.** Nearly all the policies that are designed to enhance women’s earnings have positive impacts on the feminist policy goals we note here. A few would have no impact or unknown or varying impact, depending on how they are implemented. Most would increase the relative power of women workers in the workplace, strengthening their ability to resist exploitative employers. Encouraging unionization would be especially helpful in this regard, and would also improve women’s relative wages.\(^3\) The single most helpful policy in this group for poor women is almost certainly increasing the minimum wage. Women are two-thirds of all minimum wage workers, and increasing the minimum wage to its historic levels (it was $6.20 per hour in 1979 in today’s dollars) would help women throughout the lower ranges of the wage scale. Policies that reduce gender discrimination, including pay equity, would help virtually all women in the labor market, but would also tend to help the poor more. Figart and Lapidus (1994) have recently estimated that economy-wide pay equity reforms would reduce female poverty for working women by 40 to 50 percent. By increasing women’s own incomes, all earnings policies reduce women’s dependence on men and their potential for exploitation in relationships with men.

**Transfer Policies.** In the absence of major labor market reforms, given the wage levels and the volatility of the current low-wage labor market, mothers are unlikely to be able to bring

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\(^3\) A recent IWPR study (Spalter-Roth, Hartmann, and Collins, 1994) shows that union women earn about 12 percent more than nonunion women, when women workers who are similar except for their union representation are compared, while union men outearn nonunion men by only about 2 percent (when similar men are compared). Thus, unions benefit women disproportionately and help to close the female-male wage gap.
their families out of poverty if they are solely dependent on the market. Even if the low-wage job market is reformed so that a full-time, year-round job would bring a family out of poverty, the extreme burden that full-time work places on single mothers suggests that in the absence of substantial income from family members, government transfers will still be needed to prevent the continued impoverishment of families maintained by solo mothers. If AFDC is time-limited, as the current administration is expected to propose, and hence substantially less available to poor mothers, what government income-support programs can be expected to fill the gap? The alternatives discussed briefly here tend to be more universal and less categorical. Although more universal benefits increase dependence on the state, they come to be regarded as rights; they gain broader support and are less stigmatized.

Of all the transfer policies listed in Table 3, four are specifically directed more at women than men because they relate to providing support for child rearing: increasing AFDC benefits, providing paid family care leave, providing child care, and increasing the usefulness of the current dependent care tax credit to poor families by making it refundable. Three are not particularly directed at women, but may be used more by women: the Earned Income Credit (which provides tax relief and is refundable, functioning like a negative income tax, for poor working parents); expanded or supplemental unemployment insurance that could provide more benefits for low earners and new labor market entrants and re-entrants; and universal health care. The current administration favors the EIC as the major policy strategy to supplement income from low-wage work. But unlike AFDC, families can receive EIC benefits only for periods of paid employment; consequently, mothers can lose access to EIC benefits if they lose their jobs or leave them because of exploitative conditions or to meet family care needs. And, as noted above, the EIC helps those most who are able to earn at least the equivalent of full-time
work at the minimum wage. Although these program characteristics mean that many gain little from the EIC, the majority of those claiming EIC benefits are women who head households on their own.

Paid family care leave or expanded unemployment insurance has the potential of reducing poverty, by providing income support to compensate women for periods spent in family care. UI eligibility requirements should be relaxed so that more low earners can qualify for support during periods of unemployment. Also, women, more than men, leave work for uncovered reasons that make them ineligible for unemployment benefits, reasons related to child birth and family care. Unemployment insurance was developed in the 1930's with the male worker in mind and simply does not address major sources of instability in women's employment.

Temporary Disability Insurance (TDI) has the potential to provide income security for reasons for which women typically leave work for a period of time, such as child birth. State-mandated TDI programs exist in five states; in these states employers must either buy private insurance which meets minimum standards or pay into the public insurance system. The plans provide UI-like benefits for non-work related accidents, illnesses, and temporary disabilities, such as child birth; currently in all states women constitute the majority of the recipients. Generally, their eligibility standards are also similar to UI standards and also need to be relaxed to provide coverage to those with lower earnings. These plans could be expanded to include paid leave for family care reasons and be spread to more states or replaced by a national program.

These programs, TDI and expanded UI, are universal programs. They are available to

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1 Publicly provided child care for low-income families could also be made more available to all, either on a sliding scale or provided free as public education is today. The current dependent care tax credit is available to all, although it is of little value to families whose income is so low they do not pay taxes; by design, the dollar value of the tax credit is also reduced for upper income families.
all, regardless of family income level, helping artists as well as ditch diggers, secretaries as well as steel workers. Like the recently enacted Family and Medical Leave Act, these policies could be designed in gender neutral terms that recognize that all individuals are worker/nurturers. These policies help to achieve communitarian goals of facilitating caring relationships, but they attach rights to the individual in a gender neutral way (rather than assuming that women must continue to bear the lion’s share of our collective, nurturing values). They recognize that all workers are encumbered -- attached to other human beings for whom they are responsible. They are good examples of the types of policies that can help us adjust to the new realities around us.

If we keep our present AFDC-based system of income support for nurturing, there are reforms that can help poor women achieve higher family incomes. Time limits are not among them. Our research points to allowing women to keep both AFDC and their earnings; now the tax rate (in terms of AFDC benefit losses) on their earnings is virtually 100 percent after certain work-related expenses are deducted. In other words, our current welfare policy discourages the very packaging that can improve women’s autonomy and security by allowing them to combine income sources. Increasing earnings disregards and reducing the earnings 'tax' rate would acknowledge that part-time work should be sufficient to enable a single mother to escape poverty, allowing her enough time for direct family care. (If the ill-conceived and monstrous policy reform of time-limited welfare moves forward, at the least, mothers who work part-time should be exempt from the two-year time limit.) This policy would also acknowledge that once women have children, those children (and their mothers) deserve support; it would recognize women’s reproductive freedom. Of course, women participating in AFDC, like other women, need to invest in the human capital accumulation that will help them improve their earnings ability, but a time-limited approach to that investment is likely to be self-defeating. It may simply contribute
to allowing the public to feel that 'these women have been given every opportunity and have still failed,' further scape-goating poor women as the source of all our social problems (see Minow, 1994, and Hartmann and Spalter-Roth, 1994).

**ACHIEVING FEMINIST POLICIES**

How can we achieve policies that meet feminist goals? We believe that emphasizing commonalities among women will build support for universal programs that can meet women’s needs. Just as social security retirement income is nearly universally available, but helps the poor more, such policies as paid family care leave and publicly supported child care would be of value to all mothers but would help the poor more. We also believe that emphasizing a feminist analysis of poor women’s plight, including a strong feminist defense of their increasingly under attack reproductive rights, can build support for poor women among nonpoor women. Similarly, emphasizing the conditions these women face in the labor market, which bear striking resemblance to the conditions faced by many women workers, would point to their desire, yet inability, to support their families on their own. We must strive for a cross-class mobilization against the scapegoating of AFDC mothers. By doing so, we would help ourselves as well, for the real target of the scapegoating campaign against welfare mothers may well be ourselves. It is our behavior that policy makers seek to influence -- if we don’t behave, we could end up poor and maligned like these single mothers. Handler and Hasenfeld argue that welfare reforms "try to differentiate between the deserving and undeserving poor in order to uphold such dominant values as the work ethic and family, gender, race, and ethnic relations. In this sense welfare policy is targeted not only at the poor, but equally at the nonpoor, through the symbols it
conveys about what behaviors are deemed virtuous or deviant" (cited in Minow, 1994).

In the twelve years of the Reagan and Bush administrations, we have lost much of the rhetorical ground we held as feminists in the 1970’s. In the 1980’s women’s groups learned to support their demands, for family and medical leave, for example, by emphasizing their value to families, not to women specifically. It has become unfashionable to assert women’s rights to economic autonomy, to jobs that would allow them to support themselves, to public assistance to help them care for their families. We have lost the public understanding that the public sector should assist women, families, minorities, the poor, as the Reagan-Bush administrations did everything they could to de-legitimate the government’s role in helping people, including running up the deficit so the government would be poor for decades to come.

Thus, the obstacles we face in seeking to achieve more humane public policies that speak to the new economic realities and help us to adjust to them are severe. Nevertheless, we must begin. And we must begin as feminists, speaking our demands with a clear and strong voice that can recapture the ideological and rhetorical ground we have lost. We must put forward and gain support for feminist policies that not only will decrease women’s poverty, but also will illustrate and support the commonalities among women across race and class. In so doing we will reduce the potential exploitation of women by men, the market, or the state.
REFERENCES


