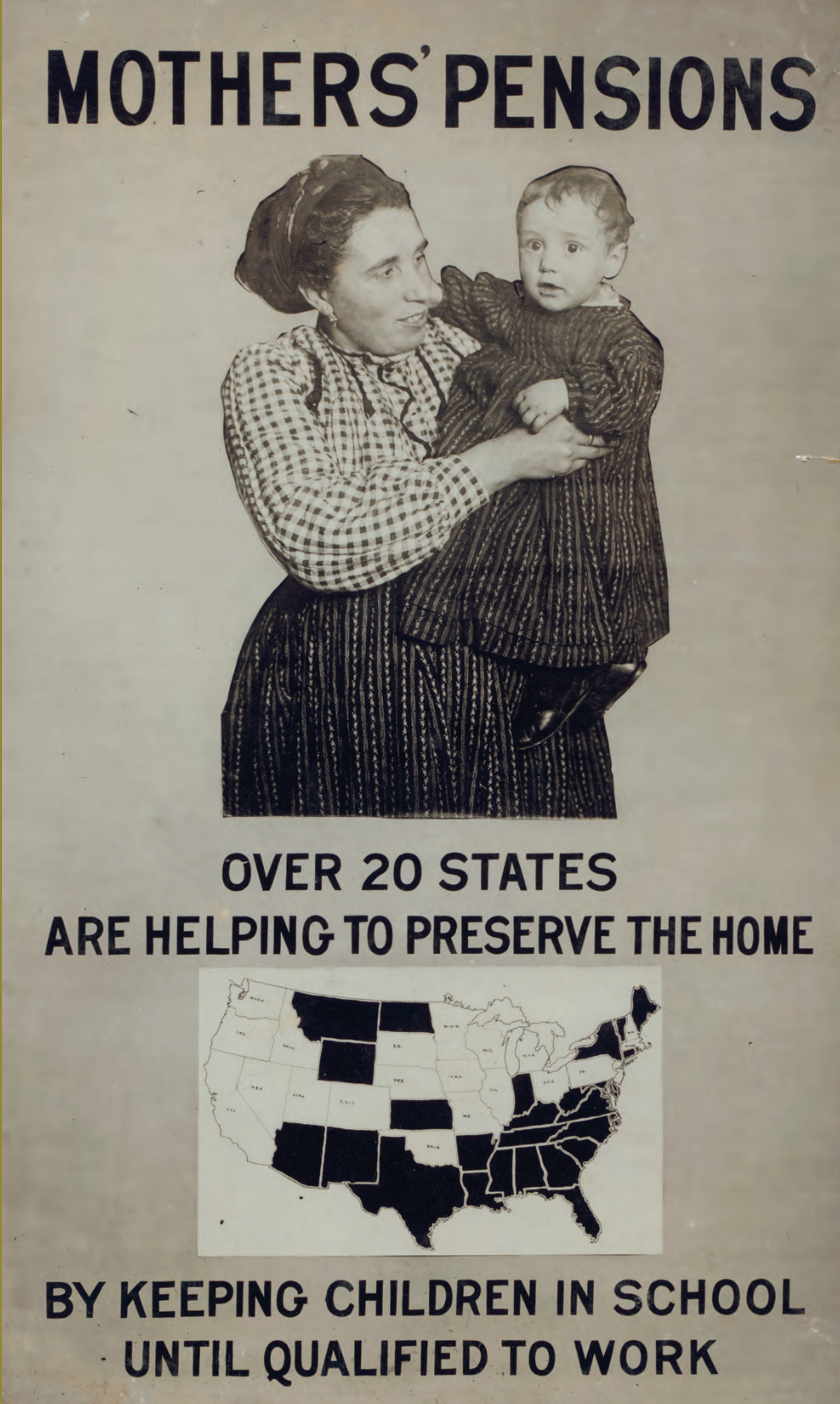
MOTHERS' PENSIONS
OVER 20 STATES
ARE HELPING TO PRESERVE THE HOME
BY KEEPING CHILDREN IN SCHOOL
UNTIL QUALIFIED TO WORK

Mothers' Pensions

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In 1905 George Rourke, a New York City maintenance worker, developed a kidney disease that forced him to stop working. Before that time George and his wife, Catherine, had provided for their five children, aged three months to seven years, by combining his earnings with the money Catherine made working part-time at home. When George became ill, though, medical expenses depleted their savings, and soon afterward, George died. Catherine, with young children and little job training, had few options to keep her family housed and fed; there were no cash welfare payments in New York, no food-stamp program, and no benefits for widows.

Between 1910 and 1930, 46 states responded to stories about single-mother families like Catherine Rourke's by establishing mothers' pensions, monthly cash stipends intended to help poor single mothers keep their families together. Mothers' pensions served as a model for Aid to Dependent Children (ADC) in the federal Social Security Act of 1935 and became the model for welfare programs for the next 60 years. Today, 16 years after welfare reform mandated work requirements and time limits on benefit receipt, political rhetoric on welfare still echoes the debates that took place over a century ago. Should public assistance always be predicated on employment? How can society extend assistance to poor families without building "dependence"? Who deserves help?

These questions have shaped American policies toward the poor since Europeans arrived in North America and confronted the problem presented by the destitute families in their midst. When male wage earners died, were injured, or deserted their families, mothers struggled to support themselves and their children. Women in colonial cities could take work into their homes, but in a labor market with strict gender segregation a woman rarely earned enough to support an entire household.

This poster, including a photograph by Lewis Hine, appeared in a 1914 exhibit about child labor. Mothers' pensions were part of a Progressive reform agenda that included campaigns against child labor and for women's suffrage and labor protections. Courtesy of National Child Labor Committee Collection, Library of Congress.

Families, therefore, often turned to public and private sources for support. Cities including New York levied taxes used specifically to take care of the poor, usually in one of four ways. Desperate families could receive "indoor relief" in the municipal poorhouse, where they would typically perform chores to earn their keep. Another option was "placing out," a practice in which parents sent children into wealthier homes to work as servants or apprentices, leaving poor families with fewer children to provide for and offering children the opportunity to learn trades. A third option came about in the early 1800s, when congregate institutions were founded to care for poor, orphaned, or half-orphaned children. Some allowed families to place children in the institutions temporarily, until the children were old enough to find jobs and contribute wages to their families' incomes.

The fourth and most common source of assistance, starting early in the colonial era, was "outdoor relief," which granted food, coal, or small amounts of cash to families. Such aid was provided to the elderly, those too sick to work, and, at times, fathers who lost their jobs or were earning too little to support their families. Outdoor relief also became the primary public support for widowed and abandoned mothers whose families needed assistance.

This form of relief was attacked from the beginning. Efforts to outlaw outdoor relief started in Philadelphia as early as 1760 and in New York in 1820. Critics objected to outdoor aid primarily because they believed its existence acted as a disincentive to work. A New York City minister bemoaned cash assistance, which "deprived [recipients] of their feelings of honourable independence and self-respect." Another observer in the 1820s leveled a more material criticism: "No poor law can be otherwise than injurious which interferes with the labor market, and this of America does so even now, by giving relief in aid of wages." These criticisms were grounded in the misperception that recipients of outdoor aid were capable of supporting themselves through labor. In reality, most recipients of relief were either too old or sick to work or were single mothers unable to both supervise their children and earn enough to support their families.

The Historical Perspective

By the 1870s most major cities had eliminated cash benefits from outdoor relief, further limiting the options for single mothers. The decreases in outdoor relief forced poor mothers to turn to private charity. Mothers who requested aid from organized charities were frequently subjected to extensive investigations of their housekeeping and parenting styles; interviews with their neighbors were designed to identify women with immoral or "intemperate" lifestyles. Charity combined with earnings helped many women keep their families intact, but those declared ineligible for assistance were frequently forced to place children in congregate homes. In 1894 more than 33,500 children in New York State lived in institutions. An 1890 study of institutions for children found that many residents had been committed by responsible parents who could not afford to raise them at home.

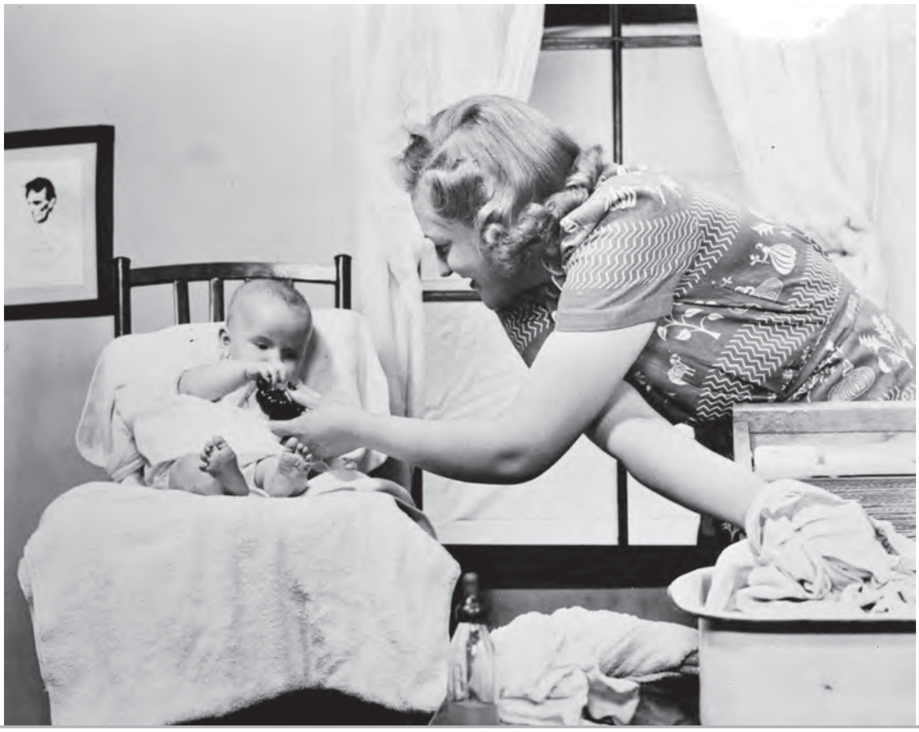
Even while congregate institutions became more crowded in the second half of the 19th century, ideas about the family were changing. As improved public health—which lowered the fear of child mortality—and the decreasing value of child labor led to smaller families, middle-class people began to believe in special bonds between mothers and children, the centrality of the family and home, and the importance of a wholesome childhood. Most people began to believe that living with poor parents would be better for children than staying in congregate homes.

Interest in child welfare culminated in 1911 at the White House Conference on Children, where President Theodore Roosevelt declared, "Surely poverty alone should not disrupt the home."

Unable to change deeply ingrained American resentment toward recipients of outdoor aid, advocates for mothers' pensions set about distinguishing mothers from the general pool of poor people by focusing on the deserving and vulnerable aspects of single motherhood. Widows like Catherine Rourke made up the largest group of single mothers, and for middle-class reformers, they were natural objects of sympathy, unlikely to be blamed for their poverty. Feminist advocates argued that the mothering work performed by women in the home deserved payment. And because most people agreed that mothering was the most important work available to women, mothers were not as vulnerable to charges of shiftlessness and dependence as male heads of households.

Framing mothers' pension legislation in terms of mothers' innocence and deservingness resulted in one of the most successful legislative reforms of the Progressive Era. The first mothers' pension law passed in Illinois in 1911. In the next decade, bills allowing public funding for mothers' pensions passed in 40 state legislatures. Counties took responsibility for local pension design, but most plans provided grants to mothers with one or more children under 16 and included restrictions on mothers' work outside the home.

When the Great Depression hit, mothers' pensions became the model for Aid to Dependent Children (ADC), part of the 1935 Social Security Act. This 1940 photograph of a neatly dressed white woman and her child was meant to raise political support for the program and promote the notion that ADC funds went to support "good" families. Courtesy of the Farm Security Administration/Office of War Information Collection, Library of Congress.



While mothers' pensions were motivated partially by the idea that mothers should be free to stay at home with children, the vast majority of recipients also worked for wages. Pensions were almost always too small to support families. A report on pensioned families found that during the years 1913–15 in Chicago, 60% of pensioned mothers worked, as did 66% in San Francisco and 84% in Philadelphia. Some cities and counties, including Chicago, factored expected maternal earnings into pension awards. Children were also expected to work once they reached the legal age, and family pension amounts were reduced accordingly.

The rationale for mothers' pensions could have been used to extend support to all mothers who needed them. In practice, though, the advocates' focus on widows sometimes excluded never-married, divorced, or abandoned mothers from the program. The fact that most recipients in most states were widows resulted partially from efforts to restrict grants to the most "worthy" applicants; in Massachusetts, for example, widows made up 82% of recipients. Eligibility rules varied from state to state, as did the amounts of the awards: in 1930 per capita expenditures ranged from 3 cents in Louisiana to 82 cents in New York. In 1931 the Children's Bureau estimated that less than one-third of eligible families had ever received pensions. Black and Hispanic mothers were especially underrepresented, and some programs excluded them outright.

Poverty forced thousands of parents to commit their children to congregate institutions in the nineteenth century. As interest in the emotional well-being of children grew, reformers condemned the often joyless, regimented atmosphere of the institutions. In this image from 1861, children stand in a shared bedroom in New York City's Colored Orphan Asylum. From the Collection of The New-York Historical Society.

Despite their flaws, mothers' pensions made stable home lives possible for thousands of families. In the mid-1930s, the number of children benefitting from pension programs exceeded the number living in congregate institutions. A study by the federal Children's Bureau estimated that mothers' aid grants reached 45,800 families in 1921 and 1922. That number more than doubled in the next ten years, with aid reaching 93,600 families with about 253,300 children by 1931.

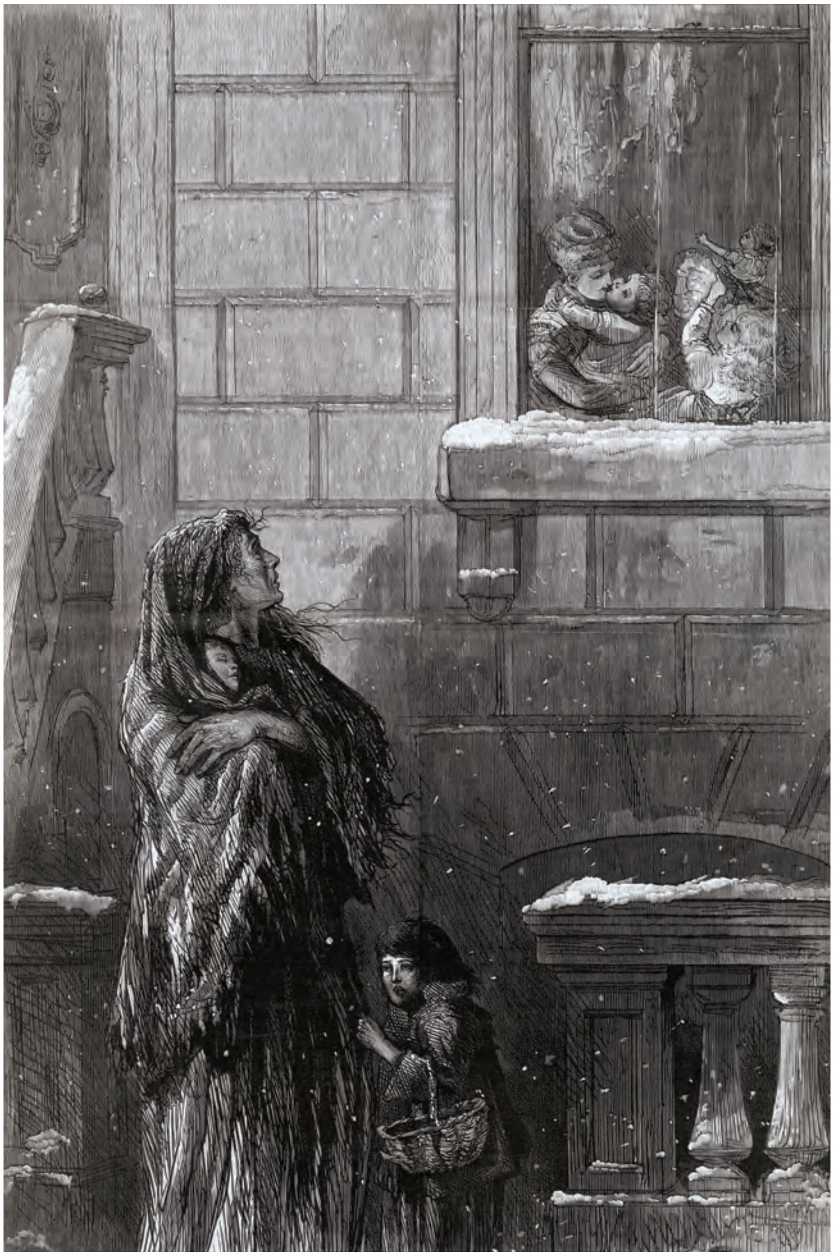
When the Great Depression hit, widespread poverty threatened the solvency of many state mothers' pension programs. To address this crisis, the Franklin D. Roosevelt administration offered partial federal support for mothers' pensions through the Aid to Dependent Children program (later Aid to Families with Dependent Children, or AFDC) in the federal Social Security Act of 1935. ADC was inserted into the Social Security Act because it was considered an inexpensive way to keep mothers and children together. Over the next 60 years, it was the foundation of the public guarantee to protect children from living in severe poverty. ADC was the country's only national welfare program aimed at the poor.

Advocates for ADC continued to work against popular resentment of welfare recipients by emphasizing their deservingness. Edith Abbott, a Progressive leader, told Congress that the program would benefit "really nice children" and that "the families are nice families."

But as the number of welfare recipients grew, critics of ADC leveled the same charges against it that had defeated outdoor relief in the 1870s: recipients were responsible for their condition, and assistance contributed to the problem by removing incentives to work and creating dependence. Enrollment in welfare (now called AFDC) more than doubled between 1960 and 1974 to 14.4 million, reflecting more liberal eligibility requirements as well as diminished wages and employment among the working poor.

Enrollment in AFDC ticked upward in the same period that recession dimmed the financial prospects of the middle class. In this atmosphere of economic hardship, historical resentment toward welfare-dependent families became increasingly visible. A 1977 *New York Times*–CBS poll found that more than half of Americans believed that "most people who receive money from welfare could get along without it if they tried." Criticism of AFDC often had racial overtones, with the white middle class fueling scrutiny of dependency even as increasing numbers of minority families were enrolling in the program.

By the 1980s, politicians across the political spectrum agreed that it was time to reform antiquated aspects of AFDC, especially the limitations on mothers' working outside the home. Conser-



In the 1870s, a depression put a stable home life even further out of reach for many single mothers. "Rich and Poor" appeared in Harper's Magazine *in 1873. It suggested to middle-class readers that poor mothers shared their maternal commitments and illustrated the extent to which poverty could destroy family life. Courtesy of* HarpWeek.

vatives pushed for tightened eligibility requirements for grants, focusing especially on labor as the criterion for deservingness. Conservative rhetoric honed in on the benefits of work, which, according to U.S. senator William Armstrong of Colorado, was "good for the soul" as well as for the country. Armstrong summarized the drive for labor requirements when he said, "People on welfare ought to work, work, work … because it rankles people who are paying taxes to support these programs to see people who are recipients not get out and work."

Piecemeal reform in the 1980s, however, did little to curb welfare rolls. When the centrist Democrat Bill Clinton was elected president, in 1992, he confronted the issue head-on, promising to "end welfare as we know it." The result was the Personal Responsibility and Work Opportunity Reconciliation Act of 1996. This act ended AFDC and replaced it with Temporary Aid to Needy Families (TANF). The new program gave states significant leeway in spending welfare dollars, but each state program had to meet two criteria: all TANF recipients would be required to work, and there would be a strict five-year lifetime limit for welfare recipients. Guaranteed cash support for single mothers in the United States was over.

By some standards, welfare reform has been hugely successful. Welfare rolls are down 68% from their peak in the 1990s. Most female recipients have successfully transitioned from welfare to work, even if the jobs they hold show little promise of lifting them out of poverty. But welfare reform falls far short of the standards articulated by Progressive Era advocates of mothers' pensions—standards admittedly grounded in an antiquated perspective on gender roles. TANF not only makes it impossible for poor single mothers to stay at home with young children; it sometimes fails to relieve the burden of poverty. Today, both joblessness and poverty among single-mother families are increasing. More than one in five American children live in poverty. Cash aid to poor children is at its lowest level in nearly 50 years. Often, the heads of the poorest households are mothers who remain jobless after exceeding TANF's time limit for benefit receipt.

Since the economic downturn that began in late 2007, increasing poverty has forced politicians and policymakers to consider changes to TANF that would maintain essential aspects of the 1996 welfare reform, including work requirements and benefit time limits, while improving the effectiveness of workfare programs. In August 2012 the Obama administration moved to allow states more flexibility in administering the work requirement, with the intention of connecting more TANF recipients with jobs that pay adequate wages. These efforts to reform welfare take place in the context of longstanding public resentment of poor people who receive cash benefits. In our current, polarized political environment, it remains an open question whether pragmatic reforms can be accomplished or if TANF—like outdoor relief and AFDC before it—will be stigmatized as a corrupt and inefficient social support. ■