

## **Poor Mothers' Rights to Education: Access and Support for Post-secondary Education in Aotearoa/New Zealand and the United States**

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### **Abstract**

Following the 1996 Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA), commonly known as welfare reform, women in the United States who were previously eligible to attend college while receiving welfare benefits now need to meet mandatory work requirements. Public discourse on social welfare and welfare reform holds up an ideal of equal respect and reciprocity that is consistent with social justice, but this change and others reflect the difficulty for mothers receiving benefits as they attempt to gain an education and to move toward self-sufficiency and equity in terms of earning potential. Despite Article 26:1 of the Universal Declaration of Human Rights stating that "Everyone has the right to education...and higher education shall be equally accessible to all on the basis of merit," access to education for poor mothers is severely limited.

In the context of the administration's inconsistent rhetoric surrounding family values, marriage incentives, and same sex marriage I examine policy implications resulting from the findings of a 2001 qualitative study with mothers attending, or having recently attended, post-secondary institutions in Boston, Massachusetts and Auckland, Aotearoa/New Zealand. Interviews highlight how access in New Zealand is supported to some degree, although in both places women struggle with insufficient cash allowances, a lack of clear information regarding benefits, and an underlying philosophy that holds poor women responsible for their circumstances.

### **Poor Mothers' Rights to Education**

In 2001, five years after the "Personal Responsibility and Work Opportunity Reconciliation Act" (PRWORA), commonly known as welfare reform, and in the context of increasing economic disparities in the United States, I interviewed women receiving social welfare benefits in order to compare access to post-secondary education in Massachusetts, U.S.A. and Auckland, Aotearoa/New Zealand. At the same time, Jane Swift, the acting Republican Governor of Massachusetts, earned her place in history by being the first governor to give birth while in office. The fact that she was having twins added to the publicity surrounding this event, as did the decision to hospitalize her before the babies were due. Swift's plans to conduct meetings—especially Governor's Council meetings-- from her hospital bed were greeted by strong resistance by some Republicans and Democrats in state government, and by some members of the public. The disproportionate amount of publicity surrounding the event reflected how attitudes and beliefs about women, motherhood, family, and work—and race, class, and ethnicity--infuse policy decisions and remain complex and contested. Traditionalists argued that Swift should be home with her children; others cited her right to choose, and others (working mothers) wistfully noted the supports she had in place: a stay-at-home husband who had been taking care of their first daughter; a well-paid job including health-care benefits (although not necessarily job security); housing, and the support of her extended family.

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Family values are a fundamental part of the heated debates about mothers' choices and decisions regarding work and children, and marriage as an institution (Hays, 2003). Both the 1995 Defense of Marriage Act (DOMA), and the 1996 PRWORA or PRA, draw on traditional, and some might say, unrealistic, views of marriage as an institution that benefits all involved.

Following a 1993 Hawaii Supreme Court ruling which supported the rights of same-sex couples to marry, DOMA defined marriage exclusively as "one man, one woman," and "preemptively removed any obligation for a state to recognize any future same-sex marriages of another state---even though the U.S. Constitution requires states to honor precisely such acts performed in other states" (Hodder, 2004, p.39). A 1996 report by the House Committee on the Judiciary, chaired by Henry Hyde, states that the four purposes of DOMA are: to defend and nurture the institution of traditional heterosexual marriage; to defend traditional notions of morality; to protect state sovereignty and democratic self-governance, and to preserve scarce government resources. The report cites the argument of the Council on Families in America (1996) which is that reproduction and child-rearing lie at the core of public interest in the regulation of marriage:

And from this nexus between marriage and children springs the true source of society's self-interest in safeguarding the institution of marriage. Simply defined, marriage is a relationship within which the community socially approves and encourages sexual intercourse and the birth of children. It is society's way of signaling to would-be parents that their long-term relationship is socially important, a public concern, not simply a private affair (Council on Families in America Report, cited in Smith, 2001, p. 309).

The authors of the report acknowledge that American society already opposes the procreation-oriented defense of patriarchal heterosexual marriage because infertile and post-menopausal heterosexuals are allowed to join and remain in the married class. The preferred status of heterosexual marriage also serves (according to the report) to encourage heterosexuality, and uphold the morality of society. Again, from the report: "Civil laws that permit only heterosexual marriage reflect and honor a collective moral judgment about human sexuality. This judgment entails both moral disapproval of homosexuality, and a moral conviction that heterosexuality better comports with traditional (especially Judeo-Christian) morality" (Smith, 2001, p. 310). By the time President Clinton signed the DOMA several states had already passed anti-same-sex marriage laws. After the November, 2004 election, seventeen states have either enacted

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legislation or passed ballot initiatives that effectively ban same-sex marriage (Boston Globe, Nov. 3, 2004).

The preamble to the 1996 PRA or welfare reform also extols the virtues of patriarchal heterosexual marriage: as the foundation of a successful society; as an essential institution of a successful society which promotes the interests of children; and that promotion of responsible fatherhood and motherhood is integral to successful child-rearing and well-being of children. The actual purpose of the PRA is clearly stated as being to increase the flexibility of states in operating a program designed to: **1.** Provide assistance to needy families so that children may be cared for in their own home or in the home of relatives. **2.** End the dependence of needy parents on government benefits by promoting job preparation, work, and marriage. **3.** Prevent and reduce the incidence of out-of-wedlock pregnancies and establish numerical goals for preventing and reducing the incidence of these pregnancies. **4.** Encourage the formation and maintenance of two-parent families. (U.S. Public Law 104-1934, Title 1).

In this construction where job preparation and work are included once only, poverty and (re) production are linked through the body of a sexually irresponsible heterosexual woman who is unable to adequately provide for her children and instead is encouraged to marry her way out of poverty. Marriage is not only for her sake, but also for the sake of her children. Marriage thus becomes an institution that replaces the obligations of the state in supporting poor women and their children, and marriage promotion is integral to this. This focus has resulted in states offering “marriage incentives” to single mothers who are receiving benefits at the same time as there is a strong financial incentive for states to reduce the number of births to unwed mothers, without an increase in the number of abortions. Welfare reform now sets aside \$50 million per year to subsidize state programs to teach “the social, psychological, and health gains to be realized by abstaining from sexual activity” (Hays, 2003, p. 67), and a proposed \$300 million per year for marriage incentives. These include cash benefits in some states, a reduction in the marriage license fees, and premarital and parenting and step-parenting classes (Thompson, 2003).<sup>1</sup>

On May 17<sup>th</sup>, 2004 Massachusetts made history again as the first legal same-sex marriages in the U.S. took place. On November 18, 2003 in a five-to-four Massachusetts

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<sup>1</sup>A concern has been that states would divert funds from welfare benefits to marriage incentive programs. this has occurred in five states as an extensive diversion: AZ, OK, UT, WI, WV; in one state as a modest diversion, MI, with two states pending, AR, FL.

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Supreme Court ruling, marriage was described as enhancing the welfare of the community; as being a vital social institution, and that “marital children reap a measure of family stability and economic security. . . that is largely inaccessible, or not as readily accessible, to non-marital children.” The protections afforded by marriage have been eloquently voiced by Hillary Goodridge, the named plaintiff in the *Goodridge v. Massachusetts Department of Public Health*, and advocates cite over one thousand legal benefits of marriage (U.S. General Accounting Office, 2004).

While this paper is not about gay marriage, it is instructive to see how the ideas in language from the Court reflect the philosophy underlying the Bush administration’s current marriage incentive efforts. As political theorists and activists Gwendolyn Mink, Anna Marie Smith observe, the Massachusetts Supreme Court, in attempting to give equal rights and protection to same-sex couples, has played into the conservative agenda of promoting marriage, particularly for poor women who are receiving welfare benefits. Smith (2001) states that “it is only insofar as lesbian and gay rights issues are understood more broadly as but one aspect of sexual regulation and citizenship rights struggles that we can grasp the continuities between welfare reform and the reaction against same-sex marriage (p. 304).” Conservatives and gay-rights activists make strange bedfellows in support of marriage.

There are two strands related to women’s dependency and regulation embedded in welfare reform policy decisions. The first is lack of access to higher education as a means to economic independence or self sufficiency for single mothers receiving social welfare benefits. The Work First policy of welfare reform prohibits this. The second is the attempts at sexual regulation of poor women by family caps (mothers receive no extra funding for children born after mothers are on the rolls) and marriage promotion which encourages dependence in a traditional male head-of-household situation. While race, class, and gender differences have existed in relation to the regulation of sexuality since pre-modern times, the current welfare policies bring these differences into sharp focus (Mink, 2002). Poor single mothers receiving welfare benefits are seen as women who have obviously transgressed--the proof is in one child or more, despite the fact that many middle-class mothers are also single, and children may have been conceived and born when the mother was married. The specific organization of sexuality and gender in the United States operates to keep moral codes in place, and even with the social

movements of the 20<sup>th</sup> Century, single mothers who are poor and who are women of color in particular, are stigmatized and condemned for the choices they have made (Ehrenreich, 2002).

The belief that two-parent, married families with wage-earning fathers are the best place for children to be brought up, and that marriage is the best way to reduce poverty ignores the status of the fathers of children whose mothers are receiving social welfare benefits. Research shows that many fathers are unemployed, underemployed, or work on an intermittent basis (Christopher, 2004). Many of those who are employed full-time are in low-paying jobs. Child support payments show that only one-fifth of mothers receive an average of \$68.00 a month, and the “pass-through” requirements (through the TANF Department) means that in some states mothers only receive \$50.00 a month (Sorenson and Zibman, 2000). There is an acknowledged underground system of support where fathers and grandparents often give material and social support, and a recognition that many mothers receiving benefits also work in an underground economy (Turner and Ehlers, 2002), as they did in the past when benefits kept them below or at the poverty line (Albelda and Withorn, 2002). This construction of marriage and family also glosses over domestic violence and abuse. Although domestic violence affects families from all socioeconomic backgrounds, the incidence of abuse among recipients is high. A 1997 report indicates that nearly two-thirds (65%) had been abused by a current or former boyfriend or husband at some point in their lives (Massachusetts Budget and Policy Center, 2004). Other studies find that as many as 60-80% of mothers on welfare have at some time experienced domestic violence during their adult years (Mink, 1998).

Consecutive and life-time limits plus a number of other adjustments of welfare reform has brought about a change in language, as well as profound changes to welfare assistance. Aid to Families with Dependent Children (AFDC), a federal entitlement, has become Transitional Assistance to Needy Families (TANF), a conditional block grant. States now have the authority to design their own programs within overarching federal guidelines. Massachusetts has adopted Transitional Aid to Families with Dependent Children (TAFDC), and regulation is through the Department of Transitional Assistance (DTA). The transition here is from dependence on the government to either the independence of work, or to dependence on a husband and his wages. This independence through work for most, historian Linda Gordon explains, “in reality [is] an independence characterized by dependence on low-wage labor and disappearance into a

worsened or ghettoized poverty” (2002, p.21), but as the measure of success of welfare reform is reduction of the rolls, this movement off is hailed as an achievement.

Massachusetts is one of thirteen states that in 1996 did not allow post-secondary education to meet any portion of the state’s work activity requirement to receive TAFDC cash assistance. The current definition of work in Massachusetts for single mothers receiving benefits marks a complete reversal from previous welfare-to-work policies (MASSJOBS, 1989-95) which allowed education and training to fulfill the 20 hour a week work requirement and which also counted non-classroom time spent in studying, lab work, and travel to school and child care centers. With the Work First philosophy in Massachusetts, this was only possible after satisfying the 20-30 hour work-requirement, although in July, 2004 “new rules allow countable work activities to include education or training (not including 4 year college) for up to 12 months per person” (Mass Advocacy Center, 2004). TAFDC work hours established at the same time depend on the age of the youngest child, and do not count children covered by the “family cap.”<sup>2</sup> Nowhere does the language acknowledge that motherhood is work.

Recent census data support previous findings which indicate that earnings are higher at each progressively higher level of education (U.S. Census Bureau, 2000), and that households headed by single mothers have a median income that is roughly half of that in two-parent households. This is the case for all cultural groups except for immigrant women whose income is half that of native born women, and almost one-quarter that of two-parent immigrant households. Median earnings for women without high school diplomas are about \$15,000, compared to \$35,000 for women with a bachelor’s degree (Kates, 2004, p.21-22). Women with an associates degree earn between 19-23% more than women who do not have the degree (even after controlling for differences in who enrolls in college). However, these differences may reflect a marked relative decline in entry-level wages for those with only a high school diploma rather than a large increase in entry wages for college graduates (Beeferman and Venner, 2001). The difference in earnings between someone who is not a high school graduate (\$16, 000) and a high school graduate (\$24,000) is important especially as almost 50% of Massachusetts recipients lack a high school diploma or GED (Mass Taxpayers Foundation & United Way of Mass: A Joint Study, 2001).

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<sup>2</sup> Youngest child, age nine or over-required hours 30 per week; age six through eight, 24 hours per week; age two through five, 20 hours per week.

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Earlier studies of AFDC recipients in New York, Illinois and Tennessee, conducted more than a year after college graduation, reported that an average of 88.7% had been employed since graduation and an average of 77% determined that it was their college degree that enabled them to secure their current position. The children of mothers who go to college are also more likely to attend college than children of mothers who do not (Madsen, 2003). The Center for Third World Organizing (2002) reports that 90% of parents on welfare who achieve a college degree are able to exit the rolls for stable employment and to earn a salary adequate to support a family (see also, Adair, 2003). Despite gender, race, and ethnic differences in earnings, a college degree enables women to earn enough to support their families (Kates, 2003; Polakow et al. 2004). In contrast, only half of parents who complete Work First programs are able to get jobs at an average income of \$12,000 which is below the poverty line for a mother and two children (Albelda, 2002).

At the time of this study, Aotearoa/New Zealand, a country of four million people, had its own first in that four women were in top leadership positions: Helen Clark, Labor Party Prime Minister; the Chief Justice; Governor General, and Leader of the Opposition. However, New Zealand's long-held "cradle to grave" support for those in need (Hyman, 1994) has been challenged—and altered-- by economic policies of the 1980's and radical changes in welfare policy in the 1990's. Both America's and New Zealand's roots were in British culture and history that included the ideology of Elizabethan Poor Laws emphasizing diligence and economy, stigmatizing the poor as lazy, immoral, and undisciplined. There were also similarities in that Depressions precipitated the development of the U.S. Social Security Act of 1935 and the New Zealand Social Security Act of 1938. However, the Acts themselves were, in Catherine Kingfisher's words, "strikingly different." The United States has a residual welfare structure, while New Zealand built a universal welfare state (Kingfisher, 2000). First, in the U.S., restrictive legislation rewarded higher earnings and protected only "a minority of the population against only a few risks", while the N.Z. Act was designed to cover everybody against every risk, and (re)distribute income downward." (Richards, 1994, vii-viii). Second, N.Z. built its future welfare state on a foundation of full employment: this never featured in the organization of the U.S. welfare state. Finally, while the U.S. has drawn on both "contributory and noncontributory" funding, N.Z. has tended to fund its programs from general revenues (Kingfisher, p.3).

In spite of this the approach to poor women in both countries was remarkably similar. New Zealand did not, in fact, cover everybody in the Social Security Act as women except for

Pakeha (European descent) widows were excluded. No provisions were made for single mothers under the 1938 Act, although a family benefit payable for all children up to the age of 16 (or 18 if still at school) had been in place since 1926 and continued until 1991 when it was replaced by more targeted allowances for low income families. The Domestic Purposes Benefit (DPB) was instituted in 1974 and is an income-tested benefit payable to sole parents; those providing full-time care for a sick or infirm person (carers), and for older single women without dependent children (women alone).

Aid to Dependent Children (ADC), established as part of the U.S. Social Security Act in 1935 supported white widows to the exclusion of most other women. These were the “deserving poor” and mothers were encouraged to be home to look after their children. Lest we think of these as “the good old days,” economist Randy Albelda (2002) points out that Unemployment Insurance and Social Security, the other two programs established under the umbrella of the same 1935 Act, had higher levels of benefits that were based on long-term and continuous participation in the labor force. From the 1940s to the 1960s, as Mimi Abramovitz (1996) calls attention to, regulations worked to control poor women’s sexuality and employment. In the cultural imaginary, a welfare recipient was a hyper-sexualized, single black woman with several children, despite the fact that more white women and their families were receiving benefits, and family size averaged 2.2 children (Collins, 2004). Not surprisingly, given long-term racism, disproportionate numbers of women of color and their children received benefits. Many states had provisions for the sterilization of unmarried women welfare recipients who gave birth and African American women were most likely to be singled out for this kind of sexual policing (Mink, 1998). Unannounced searches to find men who were in the house were not uncommon, and criticism of policies at this time included the fact that ADC discouraged a traditional family formation (Abramovitz, 1996).

In the 1960s, family was added to become AFDC so that in some cases husbands or male partners could be in the household, although that figure has remained about 7% (Hays, 2003). Between 1967 and 1988 national welfare laws went through six changes that moved toward imposing work requirements for recipients, and also imposing moral conditions such as the identity of the children’s biological fathers so that the father could provide, or be forced to provide, child support payments (Gordon, 2002).

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In 1996 at the time of welfare reform, one in eight children in the U.S. was receiving some kind of government assistance (Children's Defense Fund, 2000). TANF reflected new policies that included a five-year life-time limit, a consecutive two-year limit, mandated work hours, a family cap, and establishing paternity and child supports. A critical change was from an entitlement program to block grants for the states, removing the safety net of the past and allowing states to be more independent and more entrepreneurial, although states must comply with the limitations established in the PRA or lose their block grant funds. The consequences have shown up in the decisions that individual states made regarding marriage promotion, abstinence education, and access to abortion.

### **Background to the study:**

In 1987 and 1988 I interviewed a small group of mothers who attended an Adolescent Parenting Program (APP) at an urban high school in Massachusetts, to learn from them their experiences of becoming mothers at what is considered an inappropriate age, and to hear of their hopes and plans for the future (Taylor, 1989). Following the 1996 welfare reform and the particularly punitive policies introduced in Massachusetts, in 1999 I re-interviewed several of the mothers, now in their late 20s, to learn of their experiences following the APP program. Not surprisingly, the mothers who were financially independent were those who had access to tertiary education and fulfilled the requirements of their programs. Their experiences ranged from year-long child-care training leading to setting up a home day care; a degree from a community college in food management, and an undergraduate and an eventual master's degree in education for another. While financial independence alone is not the only measure of success, it is stated as a desired outcome for women in this and other studies (Holloway et al. 1996). In addition to the benefits that come from financial independence is what it yields in terms of children's wellbeing, how one thinks of oneself, and the social recognition by family members and those in a larger community. As Janice, an African American mother running a day-care center in Boston said: "My family sees me as strong and I can help them if they need it."

The punitive policies I alluded to include the family cap, which means that there is not only no further cash allowance for children born after welfare reform, but that child's age is not counted when work requirements begin. Women whose youngest child is six years of age must work for a minimum of 20 hours of paid or community service per week within 60 days of

receiving benefits; and post-secondary education is not counted as work. The case load (number of families) as of January 2001 was 43,300, down from roughly 114,000 in 1993 (Taxpayers of Mass. & United Way of Mass Bay Report, 2001). This highly touted drop of 60% in the rolls in Massachusetts and national figures of 50% (U.S. Department of Health and Human Services) at a time of economic strength and opportunity is accompanied by less-publicized data concerning the steep decline in the numbers of women receiving social welfare benefits who were able to attend tertiary institutions, and the increase in the rate of children living in deep poverty (below half the official poverty rate) since 2001 (Kates, 2004; Na'im, & Wagman, 2004). Community Colleges in Massachusetts reported a 46% reduction of enrollments of welfare recipients from 1994-1997 with further declines since 1998 when the two-year time limit was implemented (Hodder, 2004).

Regulations also prohibit granting subsidized childcare for women attending four-year colleges, thus in effect preventing women from taking courses (Kates, 1998; Adair and Dahlberg, 2003). An April 2001 report from the a joint study by the Mass Taxpayers Foundation & United Way of Massachusetts Bay states that only 1.5% of all Massachusetts recipients were enrolled in higher education.

As in the United States, policies affecting the DPB in New Zealand underwent a series of radical changes in the 1990s. In mid-July, 1996, a new abatement regime offered greatly improved financial incentives for recipients combining part-time employment with the DPB.<sup>3</sup> This was followed by a series of reforms that in 1998 included the formation of Work and Income New Zealand (WINZ), which is the umbrella for all social services, including child-care subsidies, DPB, student loans, living allowances, and emergency services. In February 1999, the claim that “participation in training or study would no longer automatically satisfy the work test requirements facing DPB recipients: access to training as a route to employment became the subject of more active case management and case worker discretion” (Wilson, 2000, p.81). The figures show a 41% percent drop (1998:19,557; 1999:18,451, and 2001:11,312) in the numbers of women receiving the DPB and also receiving the Training Incentive Allowance (TIA) for

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3. Also, the income threshold beyond which the main benefit began to abate was increased for all benefit recipients; and for DPB recipients, together with Widows and Invalids Benefit recipients, the abatement rate applying for the first \$100.00 weekly income above this threshold was substantially reduced. 5.A number of advertising campaigns were interspersed with changes to the DPB. One such campaign introduced at the same time as the announcement of DPB reforms targeted benefit fraud; another, coincided with a campaign to raise awareness of family assistance to low-income working families through the tax system

tertiary study since then. According to a WINZ manager, this “appears to indicate a drop-off in applications since the introduction of part-time work testing for DPB in February 1999.” As in Massachusetts, the focus in New Zealand has become Work First.

**Research Study:**

The original goals of the research I conducted in Auckland, New Zealand, and Boston, Massachusetts were to compare access for single mothers receiving benefits to tertiary education in these two sites, acknowledging that access relies on several factors. These include financial support, childcare, transportation, social support, and institutional understanding of the particular academic, emotional, and moral support single mothers may need when they are students. The second goal was to see how policies regarding education in both places fit—or are at odds with—the rhetoric surrounding social welfare. Consistent with the characteristics of feminist research that is not only drawn from women’s experiences, but is useful for women (Christopher, 2004; Harding, 1987) a third goal emerged as I gathered information in New Zealand: how the experience of mothers in New Zealand might inform public policy in Massachusetts. For that reason, it is primarily the interviews with New Zealand mothers that I discuss below.

Method:

In 2001 I interviewed fifteen women in Auckland and seven women in Massachusetts all of whom were currently receiving social welfare benefits and attending institutions of higher education, or who had done so in the recent past. Mothers in Auckland responded to notices placed in university crèches (day care centers). Four interviews took place at student’s homes; eleven in university grounds. Interviews were open-ended and semi-structured, and were audiotaped and transcribed (Taylor, Gilligan & Sullivan, 1995). Of the Auckland participants, ages ranged from 22 to 38: eleven women identified themselves as Pakeha or European New Zealanders; two as Pacific Islanders; two as part Maori, part Pakeha. Thirteen of the women attended the University of Auckland, one, the Auckland University Technology Institution, and one, Teacher’s Training College. Thirteen of the women have one child, one mother has two, and one has four children although three live with her husband from whom she is separated. Four mothers had been married, one was engaged to be married and living with her partner, eight were in relationships they described as long-term; two were in short-term relationships with the father

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of their child. One mother had been 19 when her child was born; all others were in their twenties. The group was comprised of one doctoral student; one Master's Degree in Science; one Master's Degree in History; one Master's Degree in Anthropology; one certificate of secondary school teaching; three reading law; one at Medical School; one Bachelor of Science; five Bachelor of Arts. Thirteen of this group either had, or expected to have, student loans when they completed their degrees.

In Massachusetts, ages ranged from 20 to 39 years of age; four of the women were white, two African American, and one Latina. Six of the mothers had one child, one had two. Three described themselves as married or expecting to marry. Four were studying for a bachelor's degree and attended a four-year college; three students had some courses to complete at a community college. Women in both groups were paid a stipend for their participation.

### **Findings:**

In both New Zealand and Massachusetts there are difficulties in attaining post-secondary education while receiving social welfare benefits. However, despite recent changes in philosophy and in policies, women in New Zealand are far more likely to be able to complete an undergraduate degree and in some cases, continue for an advanced degree while receiving the DPB. First year students qualify for a training incentive allowance (TIA), and in several cases this was continued after the first year. It was not allowed for graduate studies except for the student at Teacher's Training College, which is a one-year program for people with an undergraduate and in some cases, graduate degrees. In interviews, a lack of clarity about the TIA was the most consistent theme. Several women who were strong advocates for themselves—and this included three of the four students who described themselves as part Maori, part Pakeha or Pacific Island students—were those who had a TIA for more than one year. There does not appear to be a policy on this and a manager at WINZ agreed that it was often decided on an individual basis (Ewers, 2001).

In both sites, mothers told stories of how financial and child care support from family members and friends was essential to their family's well-being; of how case workers were unfamiliar and unclear about the regulations, and of how stereotypes persist that "mothers on the benefit are bludgers," or, in the U.S. example "they are seen as lazy and unwilling to work." When I asked New Zealand mothers to describe how the DPB and attending university worked,

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all spoke of the subsidized child care that enabled them to attend class, have some time in the library, and be somewhat flexible if tests and exams were scheduled in out-of-class time. For twelve of this group, their child care is a university crèche that is situated on university grounds. There is also a Parent Space at Auckland University, where mothers can take their child at lunchtime or go to meet up with others or talk to the Parent Resource Officer, a mother and student who is paid by the university. A crèche policy specifies that mothers must spend an hour with their children when they have been there for four hours is logistically difficult for the student at the medical school (she borrows a bike), and a ten-minute interval after the end of class in which to pick up their child is tight but all are enthusiastic about the child care that is subsidized as part of their benefits. The university creches are a direct result of the New Zealand Women's Movement in the late 1960s and early 1970s when students staged sit-ins and protests until the university administrations agreed to provide on-site child care (Sinclair, 1996).

In Massachusetts (and the United States as a whole) the lack of subsidized child care for single mothers is acknowledged as a serious barrier not only for those wanting to attend college, but also for working mothers, and now those who are mandated to work by welfare reform. In Massachusetts, over 16,000 children are on the waiting list for subsidized child care slots and although The National Coalition for Campus Childcare has as one of its goals serving children whose mothers are poor, there has been little improvement. The Self-Sufficiency Standard (Bacon, Russell, and Pearce, 2000) estimates that for a mother and two children, one school-age, and one in child-care, living in Boston, their income needs in 2000 were \$39,156 per year for rent, transport, food, child care. This is a full-time wage of \$17.47 per month, with the largest amount per month, \$985.00 going to childcare (White, 2002). Recent figures have increased to \$58,000 for the same family configuration (Pearce, 2006; see also FESS <http://www.liveworkthrive.org>)

A particular concern of Auckland mothers was around the accommodation allowance. Moira, who is a mother of two who has moved six times in the two years prior to being interviewed, emphasized the difficulty with the accommodation allowance and states that without the help of her parents, she would not be able to manage as the cash allowance is not enough:

Apart from the fact that you don't get enough money, full stop. I get about \$400 a week and out of that I pay about \$220 in rent, \$50 in childcare, then I have transport and parking and food and everything...when I went there and said that it is really difficult to

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find somewhere to live for \$200 a week. They said well, you'll have to share, but it is really hard to share. They don't really listen to individual cases, very difficult to find a suitable flat mate when you have two children. I said to the case worker, "If I go further away I will be away from my parents, and you don't understand, without them I couldn't do this. They are my support system"...they also scrape together \$50.00 a fortnight and if I didn't have that I don't know how I would manage.

Moira's parents, in her words, "are not well off," a reality acknowledged by mothers in interviews in both sites. Most of the women are the first in their family to go to university and have a sense of "showing people that they can do it" and "not letting others down," which adds another layer of stress to their lives.

Katrina, a third year law student with a four-year old son, tells of an argument with a caseworker also around accommodation:

I was telling her that I needed a two-bedroom flat because my son is a terrible sleeper and so I was sleeping on the couch every night. And she said to me, 'well when my husband and I were first married and had our first child we only had one bedroom,' and I thought, 'yeah, it's different when there are two people,' but I didn't say anything because I thought what's the point. She's a case manager and she doesn't understand what being a single parent is like, so.

The mothers I interviewed in Boston did not introduce concerns about living arrangements as they were either living with their parents or a partner. However, like Moira and Katrina, they were frustrated by their case workers assumptions and seeming reluctance to give them the information they thought they needed, and to understand their concerns.

Women I interviewed in Boston had exemptions from the work requirements, such as a child who received Supplemental Security Income (SSI) that allowed them to attend post-secondary institutions. They had put together financial packets that included loans and grants, similar to traditional students in the U.S. The women in NZ also had loans, and as several mothers said, "They do not expect handouts," and knew that they "will have a lot of money to pay back when their degrees were completed." Tracey, a Maori woman who returned to high school for fifth and sixth form (11<sup>th</sup> and 12<sup>th</sup> grades) when she was in her thirties, described her experience with a case worker who attempted to steer her towards work rather than going forward with a university degree: "I said, 'Yeah, so I can wash dishes for the rest of my life? I've got a child to support and I can't do it with a high school education.'" Her experience and that of others I interviewed revealed a realistic view of what is needed to have some degree of financial security: education leading to work that pays enough for families to be self-sufficient.

**Conclusion:**

When looking at available work and income with a high school diploma compared to a college degree, it would be hard to argue against post-secondary education as a far better option than a Work First training program that leads to work paid slightly above the minimum wage, and with few, if any, benefits. There is a recognition that single mothers may not have a high school diploma or a GED, may not want, or in some cases, not be able to attend post-secondary institutions (for example, 50% of welfare recipient mothers in Massachusetts in 1996 did not have a high school diploma; like mothers in the general population, some mothers have a mental illness, including depression and post-traumatic stress syndrome as a result of domestic or sexual abuse; some mothers, have particular learning disorders that may not make college a viable option). But if long-term poverty reduction, not decreasing the number of people on the welfare rolls were the goal of welfare reform, then changes might occur at the decision-making level that would make education—GED, one-year education and training programs, two-year community college, and four year baccalaureate degrees possible. Instead, mothers are treated as generic workers without their gendered roles of mother and housekeeper being taken into account.

If financial self sufficiency for single mothers were also a real goal instead of part of the rhetoric surrounding poor mothers, then the above changes in terms of access to education need to take place. Although Massachusetts has long been a recognized leader in education, mandated work hours together with a conspicuous absence of other supports such as child-care severely curtail welfare recipients' options in terms of post-secondary education, especially when compared to mothers in Auckland. Poor women's rights to education are thus denied which means, according to Article 26:1 of the Universal Declaration of Human Rights, their human rights are violated.

The differences in numbers in N.Z. compared to the U.S. as a whole, or even Massachusetts alone, may make suggestions from New Zealand seem presumptuous, but the differences raise questions about underlying ideology regarding poor women and education. With the current promotion of patriarchal marriage in the U.S. it seems that the life-span perspective of education, followed by marriage and family has resumed its traditional place in the mind of policy makers and politicians. In this arrangement, the division of male as wage earner and female as caretaker and housewife is re-instated. Dependence on a male wage earner

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not only ignores the reality of the cost of supporting a family, so that two earners are necessary in low-income families (and most middle-class families), it also places women in a familiar and vulnerable position---that of being one wage earner away from poverty.

Case workers in Massachusetts are able to decide exemptions from time limits on a case-by-case basis, and so it seems feasible that decisions about higher education could also be on an individual basis. Although many case workers try to support their clients' plans for the future, they are working within the constraints of policies that call for a reduction in the numbers of clients on the rolls. These policies have a short-term view, rather than the longer term view that is coming under attack, but persists in New Zealand although it is clearly under attack. As mothers in New Zealand emphasized, access to post-secondary education depends on financial support, childcare, housing, healthcare, and also a belief in the value and possibilities of education to improve the lives of women, their children and partners, and society as a whole.

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