### Introduction

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You can take anything from a person, but you can't take away their education. ... [My caseworker] actually told me, "We don't care about you going to school, that is not what we want, Governor Engler wants ladies to work ..." I was like, "Well, where is Governor Engler at, because he is obviously not trying to help me if he doesn't want me to further my education and get a stable job. I mean this \$6-an-hour job, I don't want that for the rest of my life. That's why I'm in school, so I can have a better life for me and my child."

-Sandra, a single mother in Michigan struggling to stay in school

Some people could spend their entire five years going to college. Now that's not my view of the importance of work and helping people become independent. And it's certainly not my view of understanding the importance of work and helping people achieve the dignity necessary so that they can live a free life, free from government control.

-President George Bush, Speech at West Ashley High School

Punitive and rigid Work First welfare policies and the ability of low income mothers to pursue post-secondary education are on a collision course. The Work First approach, enshrined in the 1996 Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) and reinvigorated in the Bush administration's reauthorization proposals, stigmatizes low income mothers as undeserving of benefits, of time to parent their own children, of education, and of general respect. The exclusive remedy prescribed for low income mothers—variously stigmatized as work aversive, dependent, behaviorally disorganized, and morally deficient—is escalating work requirements, now proposed as forty hours per week. Many low income mothers, however, understand that their economic and social interests lie in post-secondary education, a far more realistic pathway to independence and self-respect than the low-wage, insecure jobs into which welfare recipients are driven by Work First policies. Such policies, as

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framed by national and state legislation and implemented in the practices of social service and Work First agencies, have built a nearly insurmountable wall of obstacles to student mothers' pursuit of two-year and four-year degrees as they try to study while working and parenting in conditions of poverty. Remarkably, some mothers have persisted, aided by their own fortitude and resilience, informal family networks, supportive advocates, or programs at educational institutions and in their communities. Only a handful of states have chosen to invest in low income parents, viewing them as people with considerable developmental potential rather than as malingerers who need to be booted into the workplace.

Shut Out: Low Income Mothers and Higher Education in Post-Welfare America examines this confrontation between a welfare-to-work regime that coerces single mothers into low-wage work, and women who have resisted, understanding that higher education is critical to their capacity to provide for their family's long-term economic self-sufficiency and their ability to make autonomous decisions about their lives, their children's academic and social development, and their community's well-being. The book examines the general issues of post-secondary education and low income mothers in the current welfare climate that equates personal responsibility with immediate engagement in the low-wage labor market and exit from the welfare rolls, analyzing the actual experiences of racially diverse low income mothers struggling to gain access to meaningful education and training in a variety of geographic locations. The formidable obstacles to their educational achievements include not only formal work requirements in an unreformed labor market unfriendly to women with children, but also restrictive, punitive, and inconsistent implementation of a range of welfare-to-work provisions. Such policies and frontline delivery practices compromise student mothers' parenting, disrupt their educational progress and disregard their work histories and aspirations, forcing independently minded low income parents either to give up on college degrees or make painful short-term sacrifices hoping they will make long-term gains. The book also focuses on the policies and practices of educational institutions and higher education financial aid policies as they affect low income mothers, and examines alternatives to Work First paradigms and practices. The voices, the struggles and the resistance of low income student mothers are presented, and concrete organizational and policy alternatives are analyzed.

### Work First Politics and Post-Secondary Education

Preceded by political rhetoric that unremittingly denounced single mothers on welfare as work aversive, personally disorganized, morally deficient, and pathologically dependent on public funds, the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996 shifted U.S. welfare policy decisively toward "immediate labor market attachment" or Work First welfare

policy. The new act abolished the major preexisting program for poor single mothers and their children, Aid to Families with Dependent Children (AFDC). AFDC was a federal entitlement program established by Title IVA of the 1935 Social Security Act, providing funds for single parents and their dependent children. During the initial decades of its operation, receipt of AFDC benefits often depended on caseworkers' assessments of claimants' moral virtues, need, and labor market opportunities, and the program plainly discriminated against African American women and their children, especially in southern states where Black women were expected to work in the fields and as domestics rather than care for their own children (Piven and Cloward 1993; Sidel 1986). Although AFDC was strengthened and standardized by the welfare-rights movement of the 1960s and 1970s, benefit levels continued to vary widely among the states, falling short of raising family incomes to an artificially low official poverty line, and generally leaving single-parent families with incomes less than half the average production wage (Piven and Cloward 1993; Sidel 1986; Kamerman 1984). Still, AFDC did entitle income-eligible poor, single mothers and their children to minimal benefits, thereby protecting most from abject destitution, and permitting some to enroll in training and educational activities.

From the mid-1960s, policy makers began to enact work requirements for benefit recipients: the Work Incentive Program in 1967, the mandatory jobsearch programs in the 1970s for mothers with children aged six or older, the Program for Better Jobs and Income during the Carter years, the work demonstration projects of the Reagan administration, and the 1988 Family Support Act's Job Opportunities and Basic Skills (JOBS) Program. However, although these programs focused on basic education and limited occupational skills training, there were also opportunities to pursue post-secondary education. The 1988 Family Support Act (FSA) is often described as marking a decisive shift in welfare policy from programs helping poor mothers care for their families to programs focused on reform of poor mothers, mandating employment or basic education and job training (Morgen 2001; Handler 1988). FSA required states to target education, training, and employment services to individuals most likely to become long-term AFDC recipients. Although most states funded education and job-training programs averaging six months in length (Riemer 2001, 73), states were also permitted to offer post-secondary education to welfare recipients, and a significant proportion of recipients took advantage of these education provisions (Kates 1996; Gittell 1991).

The Personal Responsibility and Work Opportunity Reconciliation Act not only dismantled the minimal federal entitlement to welfare assistance, but also decisively terminated post-secondary educational options. It replaced AFDC with conditional block grants called Temporary Assistance for Needy Families (TANF) and gave states the authority to design their own programs for poor mothers and children within the federal guidelines. The central condition of federal TANF funding is that recipients of cash benefits must not only

meet income tests but also must comply with new mandatory work requirements, enforced by harsh, often arbitrary, sanctions for noncompliance. With benefits conditional on work and a five-year lifetime limit on TANF assistance, the new law shredded the already thin and frayed safety net for single-parent families. Passage of the act not only changed federal and state policy, but also accelerated a transformation in the culture of social service agencies and their private contractors. Such agencies had historically stigmatized and exercised surveillance over clients, but post-1996 agency practices added a new focus on reducing the welfare rolls through employment to well-established attitudes of suspicion and denigration of clients in a de-legalized welfare environment (Diller 2000; Brodkin 1997, 1996).

The Work First model contains sinister and derogatory assumptions about low income women and education. Because it is based on the idea that welfare clients are morally and socially deficient and that any job will reform and improve the behavioral problems and social disorganization, aimlessness, and lack of discipline of poor mothers, Work First marginalizes education. The policy impugns the motives of low income mothers pursuing education, framing education as a loophole and form of work avoidance, and denies women autonomy and self-determination about the care of their young children and their right to pursue education. Although previous welfare legislation encouraged some limited development of low income mothers' human capital, the 1996 legislation and its supporters have decried education as diverting recipients from the development of a work ethic, self-sufficiency, and personal responsibility. More specifically, they have denounced any suggestion that education be included in federal work requirements, claiming, like Wade Horn, Assistant Secretary for Children and Families at the Department of Health and Human Services, that such policy would amount to supporting generous financial aid packages for poor mothers when many working people themselves could not afford college. Robert Rector, policy analyst at the Heritage Foundation, argues against legislative provisions allowing access to college on grounds it would "discourage marriage and reward out-of-wedlock childbearing. . . . This sends a dangerous message to women at risk of having children out of marriage: 'Have a child out of wedlock and the government will support your family and put you through college for free" (Rector 2002).

Work First objectives of reforming the behavior of poor, deficient mothers are also aligned with the fiscally conservative objectives of cutting public funds expended on poor women by cutting the benefits themselves, by cutting back state personnel who support and render service to low income parents, and by privatizing parts of the welfare system to lower costs. Such objectives limit the willingness of states to provide short-term support to families while parents attend school, even though such support would have lower costs than benefits (Coalition for Independence Through Education [CFITE] 2002; see also Gruber 1998). Such views of public expenditure also limit the ability of welfare workers with high caseloads, complex program administration respon-

sibilities, and limited training to attend to issues of welfare, education policy, education, and labor markets (Morgen 2001; Kahn 2000).

Frances Fox Piven (2002a, b, 1998) has pointed out that Work First policy creates a pool of disciplined low-wage laborers—women who must work at any job that is available or see themselves and their children reduced to utter desperation. Such a workforce is in high demand as global restructuring expands the low-wage service sector. At the same time, it suits the interests of business and economic conservatives to blame low income mothers' personal irresponsibility for their own economic insecurity, diverting attention from the impact of corporate restructuring and managerial strategies and reassuring other working people that they are more deserving and less vulnerable than poor mothers. Gwendolyn Mink (2002, 1998) argues that Work First welfare and its coercive paternityidentification requirements punish women who have dared to have children out of wedlock by restricting their motherhood and family choices, and by coercing mothers with infants and very young children into the low-wage workforce so that "welfare law now forbids mothers who remain single to work inside the home caring for [their own] children" (Mink 1998, 30). The marriage remedies for poverty that have recently gained prominence once again reveal the deeply conservative social agenda that has driven this legislation, and which serves to obstruct meaningful self-sufficiency through post-secondary education.

In recent decades, women have entered not only the labor market but also post-secondary education in large numbers, and a strong consensus supports the argument that women's post-secondary education is critical to their ability to succeed in the labor market. Yet the 1996 legislation essentially revokes such post-secondary options and de-emphasizes skills training, while focusing on shaping participants' attitudes to work, forcing them to search for the low-paid jobs for which they are already qualified, in which they have often already worked, and which have been responsible for their resort to public assistance in the first place (Lafer 2002a, b).

In fact, public policy treats single mothers as if they are unencumbered male breadwinners, disguising the different and subordinate position of women on assistance. Mothers on assistance are caregivers responsible for dependents; they are poor women with few resources and many responsibilities; and they are often women of color who face disproportionate poverty and racism in labor markets and public and private institutions (Albelda 2002; Burnham 2002; Neubeck and Cazenave 2002, 2001; Albelda and Tilly 2001; Schram 2000).

# WORK REQUIREMENTS AND THEIR IMPACT ON POST-SECONDARY EDUCATION

Two key work requirements in the PRWORA legislation have an impact on low income mothers' ability to access and persist in post-secondary education: a work requirement imposed on individual recipients and an aggregate work-participation rate requirement imposed on the state. First, each welfare recipient must work in exchange for receiving benefits, and PRWORA lets each state decide which activities satisfy the individual work requirement. Under these provisions, it is possible for states to determine that college attendance meets the work requirement, but few states have done so. If recipients do not meet these requirements, they are sanctioned; that is, their benefits are reduced or completely withdrawn. PRWORA specifies that individuals must work a minimum of twenty hours per week, rising to thirtyfive over time unless the parent has a child under the age of six. These work requirements for single parents represent a forced absence from the home even in families with multiple young children. Some states such as Michigan, New York, Massachusetts, Ohio, and Wisconsin have required that mothers with infants twelve weeks and over enter the work force, and an acute crisis of unmet child care needs has resulted (Children's Defense Fund 2000). The need to comply with such long work hours while providing the intensive caregiving required of a single parent, all in the context of limited resources, is a primary barrier to post-secondary education.

In addition, there is a required percentage of the state's overall caseload that must meet federal definitions of work, "the aggregate work-participation rate requirement," and the federal definitions of work in relation to this requirement exclude post-secondary education. If states fail to meet their aggregate work-participation rate, they face loss of federal funding. This caseload work requirement has escalated from 25 percent of the caseload in 1997 to 50 percent in 2002. Some education and training activities may be counted toward overall participation rates in the 1996 legislation. Vocational educational training may count toward the first twenty hours and in excess of the first twenty hours for up to twelve months, but no state may count more than 30 percent of its caseload as fitting into this category of work participation; arguably some post-secondary education fits into this category. However, caseload-reduction credits allow reduction of the required work-participation rates proportionate to the reduction in the caseload.

States may make use of the initial twenty-four months of welfare assistance to include post-secondary education because the aggregate work-participation rate is applied to clients in the caseloads after the first twenty-four months. States may structure program funding so that federal money is used to fund those in federally sanctioned work activities, while the state's expenditures under PRWORA, the so-called maintenance-of-effort grant, might be used to fund recipients in education, partly to protect them from using up their lifetime TANF time limit because they are pursuing education. By maintaining restrictive definitions of work and failing to offer post-secondary education options, states continue to direct recipients into low-wage labor markets, and avoid the political hazards of granting benefits to politically devalued welfare mothers.

In fact, only a handful of states have taken advantage of the limited flexibility accorded them in the 1996 legislation. Maine, Illinois, Kentucky, Wyoming, and California are five states that are often cited as having made substantial provision for post-secondary education for TANF-eligible clients. Maine's Parents as Scholars program is perhaps the most innovative and comprehensive program providing access to TANF-eligible mothers. It is a separate program, funded with state-only money, that provides cash assistance at the same level as the state's TANF program for low income parents in approved two-year and four-year educational programs (see Deprez, Butler, and Smith, this volume; Maine Equal Justice Partners at www.mejp.org). By October 1999, only twenty-two states permitted some limited options for postsecondary education, but these were strictly circumscribed by the federal guidelines—education must be vocational (directly tied to employment, as defined by the state and its agencies) and limited to twelve months—and did not allow full-time education to count as meeting work requirements in full (Greenberg, Strawn, and Plimpton 2000).

The Bush administration's current proposal for reauthorization further tightens these already coercive work requirements. The Bush proposal requires recipients to work forty hours a week to retain benefits, a workweek that exceeds the average 24.5 hours per week worked by all mothers and the 34–35-hour workweek for production and non-supervisory workers on private payrolls (Institute for Women's Policy Research [IWPR] 2002; Pear 2002), but without additional child care funding. The Bush administration also proposes that only twenty-four hours would have to be paid market work and that sixteen hours may involve other "constructive activities" such as job training. But post-secondary education is clearly not considered such a "constructive" option. The proposal also requires states to have 70 percent of the workforce meeting work-participation requirements by 2007. The alternative bill sponsored by the late Patsy Mink (D-Hawaii) would have redefined work activities to include four years of college, care of children under age 6, and various other activities such as mental-health counseling and substance-abuse treatment.

By insisting that low income mothers take any job and exit cash assistance quickly, regardless of their human capital, their educational aspirations or abilities, or other circumstances, PRWORA has pulled hundreds of thousands of low income mothers out of education and pushed them into low-wage work and off the welfare rolls. Although about three-quarters of a million recipients, mainly single mothers, were in college in 1996, decreases in their college enrollments after 1996 ranged from 29 to 82 percent (IWPR 1998, 2; Wright 1997). The City University of New York (CUNY) alone reported a rapid decline from 27,000 students on assistance in 1994 to 14,000 in 1997 and 5,000 in 2002, a drop steeper than the fall in New York City welfare rolls (Phillips-Fein 2002). The Center on Law and Social Policy (CLASP) cites a dramatic drop in recipients in post-secondary and vocational education reported by the

states to the federal government under the JOBS program of the 1988 FSA and TANF, from 3.9 percent of the caseload in 1996 to 1.8 percent in 1998. Although some policy analysts dismiss these data as simply showing that single mothers are staying in college but leaving the welfare rolls, or that low income mothers in college have simply found family-supporting jobs, there is considerable evidence that such policies have ejected single mothers from college as they scrambled to keep benefits for their children, that barriers to enrollment for those on assistance are very high, that dramatic declines across many states can be tracked to escalating mandatory work hours, and that some determined and resourceful poor mothers have left welfare in order to stay in school but live with terrible economic and social stress.

## THE EDUCATIONAL ASPIRATIONS AND NEEDS OF LOW INCOME MOTHERS

Ranged against the towering obstacles erected by Work First are low income mothers who are determined to pursue their education. Student mothers and other welfare clients who aspire to two- and four-year degrees perceive postsecondary education as their path out of poverty to self-sufficiency. Although welfare rolls have plummeted, falling over 50 percent, from five million families in 1994 to four million in 1996, and then to just over two million families in 2002 (U.S. Department of Health and Human Services, 2002), large proportions of leavers continue to struggle with low-paid work, and many low income mothers know that without education, sub-poverty wages, vulnerability, and dependence on public assistance are their fate. Welfare-leaver studies tend to show that between two-thirds and three-quarters of adult leavers are employed at jobs paving about \$7.50 per hour with few, if any, health-care benefits, paid sick days, or paid time off. However, the evidence also indicates that for a variety of reasons, leavers may not retain their jobs for long, becoming unemployed and returning to welfare. Average incomes remain at or near the poverty line, and household income overall does not increase with increased earnings and the earned income tax credit, as public assistance is withdrawn and expenses grow (Albelda 2002; Albelda and Tilly 2001; National Campaign for Jobs and Income Support 2001; Loprest 1999; Parrott 1998). Many leavers report extraordinary hardships, including housing and food insecurity (Burnham 2002; Boushey and Gundersen 2001; Children's Defense Fund 2000; Sherman et al. 1998).

Although many policy makers assume that post-secondary education is beyond the capabilities of women now on assistance, there is a constant turnover of the caseload, and welfare clients are not simply a static set of hard-to-serve clients with devastating barriers to employment and self-sufficiency. Research using data from the early 1990s has shown that a third to a half of welfare clients have pursued post-secondary education and that at least 15 percent have some

college experience (Carnevale and Desrochers 1999; Spalter-Roth et al. 1995; Kates 1992).

Studies of welfare recipients who have completed two- and four-year degrees indicate that post-secondary education has enormous benefits for women and children on assistance. Such women work more steadily, find jobs related to their fields of study, earn higher wages, receive more post-employment training and report higher levels of family well-being after graduation (Boldt 2000; Alexander and Clendenning 1999; Reeves 1999; Seguino and Butler 1998; Karier 1997; Gittell et al. 1996; Gittell and Covington 1993; Gittell, Gross, and Holdaway 1993; Kates 1991; Gittell, Schehl, and Fareri 1990). Despite this evidence, policy makers remain unconvinced by, or uninterested in, such demonstrably positive effects. Because education is now essentially disallowed under the hegemonic Work First model and perhaps because the poverty-research industry has accepted the assumptions of the legislation (O'Connor 2001), there has been little new large-scale research on this issue, although the innovative large-scale California study reported in this volume is an important exception.

The findings regarding the importance of post-secondary education for single mothers is consistent with other findings about the importance of college degrees for women. Women's earnings and income increase dramatically when they have college degrees (McCall 2000; Blau 1998; Mishel, Bernstein, and Schmitt 1997; Spalter-Roth and Hartmann 1991), and completing a four-year college degree sharply reduces women's chances of being poor, from 16.7 percent to 1.6 percent compared with those with only high school education (U.S. Department of Labor, Bureau of Labor Statistics 1997). Generally, there are increasing earnings differentials based on education for both women and men in the economy; economic downturns have the worst impact on those with the least education, and, although historically men have enjoyed greater returns on education, women have most needed such returns to earn above-poverty wages (Kennickell, Starr-McCluer, and Surette 2000; Gruber 1998; Lerman 1997; Mishel, Bernstein, and Schmitt 1997; Kane and Rouse 1995).

Post-secondary education not only increases women's income but also increases parental expectations of children's achievement and children's own educational aspirations (Nichols 2001; Gittell, Gross, and Holdaway 1993). Higher levels of parental education lead to early development of language and literacy skills and increase the likelihood that children will be successful in school (Federal Interagency Forum on Child and Family Statistics [FIFCFS] 1997). Increased mandated hours at low-wage work, on the contrary, may endanger parents' ability to pursue education and read to their young children, undermining children's educational success.

Recognizing their own developmental potential even as public policy denies it, single mothers want to pursue education to permanently transform themselves and their families. Whereas public policy makers refuse to think in these terms, low income mothers understand that education is an investment in

their social capital, and that increased social capital results in increased autonomy over their lives. Women's increased independence means far more than independence from public benefits; it extends to their psychological well-being, their capacity for family self-sufficiency, and their power to exercise some choices over their children's care and development. Although the dominant ways of discussing the benefits of education in relation to poor women are framed in terms of individual economic outcomes, many low income women, as demonstrated in this volume, also use their education to become articulate activists who work to transform their communities.

#### Organization of the Book

Shut Out examines the economic, educational, and existential struggles that single mothers confront as they fight back against a Welfare-to-Work regime that attempts to strip them of their educational rights. The book does not purport to develop a theorized analysis of low income women's position within a broader feminist framework, nor does the book address the politics of the various women's organizations such as the National Organization for Women (NOW) and their political engagement (or lack thereof) in the struggles of low income women for post-secondary education. Rather, we have attempted to create a policy analysis grounded in the lived educational experiences of women in poverty across the states, documenting the confrontation between harsh and punitive public policies that are designed to keep poor women trapped in low-wage work, and the actions of those who have resisted, and who continue to do so, inspired by dreams of a world made possible by education and an exit from chronic poverty.

Chapter 1, "Debunking the Myth of the Failure of Education and Training for Welfare Recipients: A Critique of the Research," argues that policy makers frequently justify their restrictions on education and training by pointing to flawed research that appears to show that education and training have failed to help recipients. This research, much of it conducted prior to 1996, is flawed in its assumptions, methodologies, and definitions of success, and Kates argues that the dominant research institutions conducting such studies and releasing mainstream reports are "circumscribed by the fact that they do not draw on the scholarship of a parallel stream of research that has paid close attention to education and training, particularly post-secondary, options for over two decades."

Chapters 2–4 examine low income mothers' experiences of trying to go to school in conditions of poverty under work-first policy regimes and depicts the existential realities of "Work First, Education Last" public policy. In chapter 2, "Failing Low Income Students: Education and Training in the Age of Welfare Reform," Lizzy Ratner presents compelling portraits of four mothers who have struggled to receive an education in New York City, where college enrollment

has fallen precipitously. In chapter 3, "That's Not How I Want to Live: Student Mothers Fight to Stay in School under Michigan's Welfare-to-Work Regime," Peggy Kahn and Valerie Polakow show the actual impact of work requirements and work-first policies on the lives of a group of student mothers in Michigan. The authors weave together the narratives of African American, White, and biracial student mothers struggling to complete four-year degrees into the context of Michigan's welfare-to-work policies and practices, illuminating the nexus of obstacles they confront: active discouragement and harassment of their post-secondary educational aspirations, acute child care crises, concealed information and denied access to benefits to which they are entitled. Frances Riemer's "Connecting and Reconnecting to Work: Low Income Mothers' Participation in Publicly Funded Training Programs," chapter 4, portrays the experiences of low income mothers in public training programs and examines the assumptions that traditionally underlie training for low income African American mothers. She argues that job-training programs for poor women have traditionally diverted them from post-secondary education and family-supporting jobs, temporarily preempting but ultimately not crushing their desires or need for more education.

Chapters 5-7 focus on post-secondary educational institutions and highereducation policy. In chapter 5, "Supporting or Blocking Educational Progress? The Impact of College Policies, Programs, and Practices on Low Income Single Mothers," Sally Sharp draws on three case studies to examine what programs, policies, services, and people at post-secondary institutions support or block welfare-reliant mothers' educational progress and whether and how institutional arrangements can make a difference given the high barriers erected by welfare policy. Chapter 6, Don Heller and Stefani Bjorklund's "Student Financial Aid and Low Income Mothers," questions whether the current financial aid system serves the needs of low income parents and recommend how it might be transformed. They point out that low income student mothers use the financial aid packages available to them to absorb educational costs and defray living expenses, but that they have considerable unmet need because financial aid does not include even basic family expenses, including child care costs. Such students face a variety of other barriers to receiving financial assistance when they attend school part time or participate in noncredit programs. In chapter 7, "Credentials Count: How California's Community Colleges Help Parents Move from Welfare to Self-Sufficiency," Anita Mathur et al. show, on the basis of an extensive new study of California community college students, that welfare recipients who complete a significant amount of courses work more hours and increase their earnings substantially in one to three years after exiting college; those who obtain an associate's degree or vocational certificate experience the most substantial increases.

In the final chapters of the book, contributors depict legislative and programmatic alternatives to work-first, education-last policies. In all of these cases,

low income women and their allies have mobilized to fight for education. Christiana Miewald, in "'This Little Light of Mine': Parent Activists Struggling for Access to Post-Secondary Education in Appalachian Kentucky," chapter 8, analyzes the intersection of welfare reform, post-secondary education, and political activism in Kentucky, illustrating how women in Appalachian Kentucky mobilized with other groups to transform state legislation and create opportunities for new social relationships in areas of rural poverty. Deborah Clarke and Lynn Peterson, in chapter 9, "College Access and Leadership Building for Low Income Women," describe a college-access and leadership program in Boston and portray the experiences of four of its graduates. The program is a clear example of how women use education as a resource for transforming themselves and their low income urban communities. In chapter 10, "Transcending Welfare: Creating a GI Bill for Working Families," Julie L. Watts and Aiko Schaefer write about the efforts of advocates to create a policy in Washington State that transforms welfare-to-work and opens up post-secondary education for all low-wage working women, a project with potential for crossing class and racial barriers. The concluding chapter, "Securing Higher Education for Women on Welfare in Maine," by Luisa Stormer Deprez, Sandra S. Butler, and Rebekah J. Smith, examines the Parents as Scholars program in Maine, showing how Maine resisted the national trend to restrict higher education for welfare recipients and constructed a program that allowed student parents receiving assistance to attend either a two-year or four-year institution. They document how returning to school was an overwhelmingly positive transformative experience for low income parents, leading to increased feelings of personal independence and empowerment, better jobs, increased pay, more stable employment, and better relationships with their children.

Throughout the book, there is an attempt to juxtapose the lived experiences and struggles of low income women against the harsh and discriminatory public policies that restrict their educational opportunities and threaten their autonomy, their children, and their economic self-sufficiency. Post-secondary education emerges as a major source of low income women's empowerment, shaping their futures and that of their children, instilling dignity and self-respect and rectifying the larger injustices of indoctrinated inferiority and severe economic inequality.

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