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Gender in Early U.S. Social Policy

In the social-scientific literature on the welfare state, scholars have long argued that the quality and extent of support available to workers outside the market—the *citizen's wage*—has a direct impact on their standard of living and an indirect effect on the bargaining position of labor within market relationships.¹ In a parallel way, recent feminist scholarship on social policy has pointed out that how—if at all—the state steps in to assist women in their role as mothers when marital relationships break up or never form has a direct impact on the standard of living within mother-only families, and an indirect effect on women's bargaining position within two-parent families by (at least partially) setting the terms on which they will live should they want to exit relationships.² Thus, just as analysts have argued that the level of the citizen's wage is revealing about the effect of policy on class inequality, a focus on what the state does for single mothers and their children is analytically strategic for assessing the relationship between policy and gender inequality. The situation of mother-only families reveals the inherent social and economic vulnerability of all women that exists due to their childrearing and domestic responsibilities and their low earnings, which is usually masked when women are in households with wage-earning men.

How do single mothers and their children fare in the United States? Scholarly and public attention has lately focused on the “feminization of poverty”—the sad facts need no rehearsal here.³ The poverty and economic insecurity of single mothers and their children can be attributed largely to women's low wages and lack of access to fathers' income.⁴ Does the American welfare state step in to alleviate their poverty and economic security? Yes and no. The United States has a “two-tier” welfare state that

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offers relatively generous benefits to those on the upper tier, pulling many (though not all) of them out of poverty, while allowing citizens depending on lower-tier programs—mainly *nonwidowed* single women and their children—to remain impoverished.⁵ Despite its reputation as a “welfare state laggard,” the U.S. system by international standards, offers generous benefits to retired wage-earners; less generous benefits go to the unemployed, while benefits for nonwidowed women and their children are extremely meager relative to what other industrialized countries provide.⁶

In the upper tier of the American welfare state are the contributory social insurance programs, popularly called “social security”—Old Age, Survivors and Disability Insurance, Medicare, and Unemployment Insurance. Wage-earners claim these benefits on the basis of their own contributions; Social Security also offers income protection to dependents and survivors of wage-earners.⁷ Thus, widows of covered wage-earners with children under eighteen receive benefits from social security and are much less likely to be poor than divorced, separated, or never-married women.⁸ The lower tier is composed of noncontributory social assistance programs such as Aid to Families with Dependent Children (AFDC), general assistance, and Medicaid, usually referred to as “welfare.” Families maintained by women, about 15% of all families in 1978, made up 60% of families receiving benefits from lower-tier programs.⁹ While upper-tier benefits are paid automatically and without a means test on the realization of the insured risk (unemployment, death of the breadwinner, or retirement), lower-tier, “welfare” programs require destitution as a prerequisite to eligibility and involve ongoing, detailed checks of eligibility criteria. Moreover, Social Security is nearly sacrosanct, but welfare suffers from social stigma and political unpopularity. In essence, the American state acts in a minimal fashion to deal with the economic insecurity and poverty experienced by mother-only families in the wake of marital separation or the birth of a child outside of marriage. A bifurcated system of public social provision, then, is an important contributor to the “feminization of poverty” and women’s political, economic, and social vulnerability.

Feminist analysis of the contemporary U.S. welfare state has identified different bases of men’s and women’s claims on state help; almost all men do make their claims on the basis of their labor in the paid labor force, while most women—though a declining proportion—make claims on the basis of their relationship to covered men or of their work as (single) mothers of (needy) children.¹⁰ In the United States today, the different basis of claims is indeed associated with inequality of treatment and benefit level, and the social assistance programs upon which many women rely for income protection are less politically legitimate and less generously

funded than is social security—and all of this has adverse consequences for the standard of living of women-maintained families, as well as for the political capacities of impoverished women.¹¹

The connection between the character of American social provision and women's poverty and economic insecurity has stimulated the interest of social scientists in the roots of this relationship in early policy developments. Modern U.S. social programs were first enacted in the Progressive Era (approximately 1900–1916), when the majority of states initiated both “mothers’ pension” and workers’ compensation programs; in the 1920s states also began to pass laws establishing old-age assistance. Mothers’ pensions, also called widows’ pensions or mothers’ allowances, were noncontributory and means- or income-tested benefits offered to single mothers of young children (mainly widows); they were a form of social assistance rather than social insurance. Legislation establishing mothers’ pension programs was first enacted in Illinois in 1911; forty states had programs by the end of 1921.¹² The pensions partially replaced public poor relief and private charity, which had often required that women give up their children to institutions or foster care as a requirement of assistance.¹³ Workers’ compensation legislation, enacted in thirty-eight states by 1919, required many employers to carry accident insurance that would pay benefits to the victims of industrial accidents and to their dependents if the accident was fatal.¹⁴ These programs replaced the earlier system of dealing with industrial accidents, in which accident victims had to take their employers to court to sue for damages—a few workers collected large sums (usually after a long delay), but the majority did not receive any compensation at all. Old-age pension programs were first enacted on a “county-optional” basis in the early 1920s; the first statewide, mandatory law was passed in 1929. Prior to the onset of the Depression in 1929, six states had pension legislation, but by the passage of the Social Security Act in August 1935, thirty-six states had such laws.¹⁵ All these laws offered means-tested benefits to elderly residents of long standing and “good citizenship.”

A number of feminist scholars have investigated these early programs for clues about the origins of the contemporary two-channel, gendered U.S. welfare state.¹⁶ These analysts argue that mothers’ pensions and workers’ compensation laid the foundations for different, unequal channels of social provision for men and for women. For example, Barbara Nelson notes that “in Workmen’s Compensation, we see the confluence of the major elements of the first channel of the welfare state: socially legitimate, standardized decision criteria supporting insurance programs whose eligibility is based on the wage work employing white men.”¹⁷ In

contrast, mothers' pensions, designed to support the reproductive labor of women, were stingy, "intrusive . . . and allowed for enormous discretion on the part of caseworkers due to the imprecision of and difficulty in applying eligibility standards," characteristics that "became the administrative hallmark of income-tested benefits for mothers financed by the general revenue."¹⁸ In essence, Nelson argues that the limited and punitive aspects of the female channel of the contemporary welfare state were in place from its origins.¹⁹ I believe there are some problems in this account of how gender differences came to be articulated with differences in the structure of programs (i.e., whether or not they were contributory) and in political legitimacy. In this article I offer a critique and some preliminary suggestions for a somewhat different analysis of gender and the policy developments leading to the contemporary two-tier American welfare state. In particular, I believe it is critical to separate analytically the intentions of those who formulated policy reforms from the ways in which programs were administered if we are ever to untangle the complex causality underlying the development of the bifurcated structure of the American system of social provision.

In the following pages, I argue that the enactment of programs for mothers in the Progressive Era was a positive political achievement. It reflected a new liberal view of the necessity of modern social programs to replace poor relief because of a new understanding of industrial society, which implicitly if not explicitly recognized "equality in difference" for men and women in a notion of socially-valuable labor as the basis of entitlement. Thus, I do not disagree that women's claims for state protection were made on a different basis than were men's. In America's early modern welfare programs, women gained entitlement to state benefits because of their work as mothers, not as wage-workers, reflecting the different material situations of men and women. However, the different basis of women's and men's claims was not linked with inequalities in benefits and eligibility requirements in pre-New Deal social policy. I suggest that it was in the chronic underfunding of programs by local governments and in their administrative inadequacies, rather than in the political intent of those who initially lobbied for and framed the programs, that we find the factor responsible for the debasement and punitive character of the "endowments for motherhood." Indeed, all three early social programs—mothers' pensions, old-age assistance, and workers' compensation—were implemented in ways that resembled very little the ideals of social solidarity and support to valuable labor that reformers had hoped to institutionalize, as they all suffered from persistent funding problems and inadequate administrative capacity. My evidence comes from a

comparison of the three early social programs, in which I distinguish between reformers' intents, the exact programmatic characteristics as legislated, and the way that programs were actually implemented. Thus, the comparative analysis will cover several facets of the programs, including: (1) the justification and legitimation of programs, or policy discourse, (2) the way policies were formulated—including the choice of noncontributory social assistance vs. contributory social insurance forms, and (3) how programs were actually implemented. I raise questions about some common assumptions about the relative popularity and generosity of contributory social insurance and noncontributory pensions or social assistance for women. Essentially, I argue that in the early period noncontributory social programs for mother-only families were not yet so distinctive as they have become in the current era.

“Service to the State” and Entitlements to Benefits

Were contributory programs more socially legitimate than noncontributory programs paid from the general revenue? I present evidence in the following section to show that *both* noncontributory programs, usually referred to as “pensions” or “allowances,” and social insurance, were understood as legitimate alternatives to poor relief, and not as charity, by both popular groups and elite reformers. Crucially, a broad conception of entitlement that depended on service to society rather than on contributions as establishing the right to state help was quite widespread. (Here I am using the term “entitlement” in the broad political sense of deserving something rather than in the legal sense of having an enforceable claim on the state for a particular kind of benefit.) This conception of entitlement had considerably more positive implications for women than did later approaches, in which beneficiaries establish a right to make claims on the state on the basis of financial contributions—which necessitates having a position in the paid labor force. Popular groups—unions, fraternal organizations, women’s clubs—were very favorable to the broader notion of entitlement. Among elite reformers, two tendencies may be distinguished. Contributory programs were preferred by reformers (predominantly male) affiliated with groups such as the American Association for Labor Legislation, which focused on the problems of wage-earners, although they did not reject noncontributory ones.²⁰ Reform-minded women and their male allies—particularly those associated with the National Congress of Mothers and the National Federation of Women’s Clubs—were strongly supportive of noncontributory “pensions” for single

mothers.²¹ In the following pages I will present evidence about these different political actors to support the argument that in the America of the Progressive Era and the 1920s noncontributory programs enjoyed a good deal of support among the elite reformers and popular groups and were well within the limits of acceptability within the entire community of policy intellectuals and reformers.

The Break with Poor Relief

In the United States, as across Europe and in the countries of the British Commonwealth, a number of social policy reforms, including mothers' pensions, workers' compensation, old-age pensions, and health and unemployment insurance, were proposed in the years between the turn of the century and World War I (in America, the "Progressive Era"). The common impulse behind all the innovations in public social provision was to help groups considered to be "worthy" outside the poor law and private charity, and to remove the worthy poor, especially children and the elderly, from public poor-relief institutions. Traditional poor relief was based upon the tenet of "less eligibility"—the principle that the position of any pauper (anyone receiving public poor relief) should be no better ("less eligible") than that of the poorest laborer, and indeed that paupers should forfeit the rights of citizenship.²² Practices varied considerably over time and across localities and states, but in many places in the late nineteenth and early twentieth centuries, the poor were relieved only if they were willing to enter the workhouse. Standard practice by both poor-relief authorities and private charities for assisting families headed by single mothers was to separate the family members by placing the children in institutions so that the mother might work to support herself and perhaps contribute to the support of her children.²³

Over the course of the nineteenth century, the ideological consensus in favor of poor relief was undermined by several intellectual, cultural, and political trends. Social-scientific research was used to challenge the individualistic analysis of the causes of poverty, showing the structural roots of economic insecurity and poverty in unemployment, low wages, and forced retirement. In combination with other trends, this had the effect of broadening conceptions of who comprised the worthy poor, but it did not entirely erase the distinction between worthy and unworthy, even among most reformers. Social-scientific surveys also were revealing about the large numbers from among "worthy" groups, especially the aged and widowed mothers and their children, who were in fact forced to rely on inadequate, demeaning poor relief and often forced into institutions,

leading to the breakup of families “for poverty alone.” Within the poor-law tradition, the “worthy poor” were to be helped by private charities, which were expected to be more generous than public poor relief; moreover, acceptance of such aid did not entail loss of citizenship. In practice, however, there were never sufficient funds from private or private charity to meet the needs of all those deemed worthy. In any event, like public poor relief, private charity intruded into the lives of clients and often demanded institutional care for the children of single mothers as the price of assistance.²⁴ Thus, many were forced to depend upon the overseers of the poor for erratic, puny doles, lose their children to orphanages or foster care, or endure great hardships in avoiding public charity. In response to these new findings and other trends, liberal ideology began to change in complementary ways, through modern pension and insurance programs, providing justification for a different sort of treatment for those who were poor through no fault of their own. Both types of programs were opposed to poor relief, which was expected by most reformers to continue on as a provision of last resort for the “unworthy.”²⁵

New Liberal Policy Discourse

In justifying new social programs and arguing against poor relief, social reformers in the United States appealed to the arguments of “new liberalism,” as did their counterparts in Britain, Canada, Australia, and New Zealand. New liberalism represented a reworking of traditional, *laissez-faire* liberalism and involved changes in the key public policy preferences flowing from the traditional liberal emphasis on individual freedom because of a changed understanding of which factors, under modern conditions, were crucial in underpinning personal liberty. Rather than believing that individual freedom depended on the efforts of the individual alone, and that it was best secured by minimizing state interference in civil society, many liberals came to see, with the help of the findings of social science, that industrial society made people interdependent and that the poverty of the unemployed, widowed mothers, the aged, and others was socially caused. A number of studies showed that for many working-class families “saving for the rainy day” of illness, industrial accident, death of the family breadwinner, unemployment, or forced retirement was simply an impossibility, given the high proportion of workers who did not earn a “living wage.”²⁶ Leading liberals and reformers recognized that in an industrial capitalist economy poverty often had social rather than individual roots. Moreover voluntary savings schemes and charity were utterly inadequate; only the state had the capacity to resolve

these problems.²⁷ In modern society, then, the new liberalism recognized government as an indispensable support for individual liberty, providing “equality of opportunity” and security against socially-caused misfortunes and regulating competition to undergird responsible personal initiatives.²⁸ Thus, new state welfare activities were seen as fully consistent with liberalism’s traditional aim of enhancing individual freedom.

State-sponsored social protection—a part of the general trend to establish a minimum living standard—was certainly seen as a humanitarian measure, given the poverty of so many.²⁹ But more important than their having a humane effect, pensions and social insurance benefits were understood by New Liberals and progressives as tokens of social justice and communal responsibility given to members of society who, through their socially necessary labor, earned the *right* to better treatment than that offered by poor relief or private charity. The language of “rights” was prominent in the writing of American progressives as well as the British New Liberals, from whom they often took their cues, in arguing for pensions as well as other welfare measures; indeed, the liberal tradition was “receptive to claims based on rights.”³⁰ (This much has not changed.) By identifying proposed programs as fulfilling rights, the New Liberals were able to preempt “any description of them as benevolent ‘doles’ which might harm the character of the recipient.”³¹ For example, Mrs. G. Harris Robertson, president of the Tennessee Congress of Mothers, in an address to the Second International Congress on Child Welfare in 1911 that was widely distributed in the campaign for mothers’ pensions, argued that “we cannot afford to let a mother, one who has divided her body by creating other lives for the good of the state, one who has contributed to citizenship, be classed as a pauper, a dependent. She must be given value received by her nation, and stand as one honored.”³² Similar arguments were made in favor of old-age pensions for the aged “soldiers of the industrial army” and workers injured on the job.³³

One possible means of establishing a “right” to benefits was of course through contributions along the lines of private insurance and annuities. It is this notion of entitlement with which Americans are now most familiar and which is tied to upper-tier social insurance programs. But this was not originally the predominant liberal argument about entitlement. Many liberals saw service to society as establishing this right, giving a rationale for distinguishing noncontributory pensions from doles. What is especially noteworthy is that “service to society” and socially-necessary labor was conceptualized as including mothering as well as “service in the industrial army,” and of course service in the military. In a contemporary collection of articles on mothers’ pensions, the advocates of pensions

almost uniformly invoke the idea of “service to society” on the part of mothers as entitling them to nonstigmatizing, generous state assistance.³⁴ Journalist William Hard, a leader in the campaign for mothers’ pensions, wrote:

A “Mothers’ Pension,” or, to speak more strictly, a “mothers’ allowance,” is granted in return for services rendered. . . . She [the mother] gets the allowance for only such time as she renders services for it. She is not supported because a dependent. She is paid because an employee. And whose employee is she? To whom is she rendering services? I say to the community. It is the community that is profited by her having given home life to the children.³⁵

The *Minority Report* of the Massachusetts Social Insurance Commission of 1917 endorsing noncontributory old age and mothers’ pensions as an “inalienable right of good citizenship” provides another eloquent example of a justification of service-based entitlement from reformers outside the circles campaigning for mothers’ pensions:

It is said that there is no difference between non-contributory old age pensions and poor-relief. . . . But, if we accept the word pensions with its understood meaning, it is a periodic allowance to an individual in recognition of meritorious work or service. We claim that the industrial army and mothers in the home render such work and service to the State, and that such pensions are not degrading and pauperizing, but come as rewards of merit. Poor-relief, in its understood meaning, is a particular kind of . . . gratuity and a pauper’s dole [is] given not as a particular recognition of merit or of services rendered, but as charity. We maintain, as they did in Great Britain, that there is a complete distinction between non-contributory . . . pensions and poor-relief.³⁶

Pensions and Social Insurance versus Poor Relief

What is clear from the above is that, for reformers, it was essential to establish a distinction between poor relief or private charity on the one hand, and new public social provision on the other. Reformers debated over the relative merits of noncontributory pensions or allowances and contributory social insurance but saw both as distinct from the traditional poor-law approach, which was explicitly designed to be stigmatizing, stingy, and intrusive—an alternative to, rather than a right of, citizen-

ship.³⁷ Poor relief, reformers were fond of saying, only stepped in when people were utterly destitute and their self-esteem broken; modern pensions and social insurance were designed to prevent destitution by offering income security against known, socially-caused risks.³⁸ Thus, William Hard, in the same article quoted above, also noted that “[p]rivate charity is too puny for the task which confronts it. . . . The granting of money to mothers in the circumstances and for the purposes outlined in the so-called ‘Mothers’ Pension’ laws is a public function *and, further, a public function of a kind to be utterly segregated from public poor law outdoor relief* (author’s emphasis). In the United States today, contributory social insurance programs are preferred to noncontributory programs by both experts and the populace, and social assistance is particularly degraded and unpopular in most cases. This was simply not the case before the 1940s.

During the Progressive Era, the 1920s and 1930s, noncontributory “pensions” enjoyed more popular support than did contributory programs, which, after all, would involve taxing beneficiaries. Mothers’ pensions and old-age assistance were championed by fraternal groups such as the Eagles, a number of trade union organizations, and middle-class women’s groups.³⁹ We have already reviewed the support given to noncontributory mothers’ pensions; but single mothers were not the only group for whom this approach was supported. Arthur Huddell, labor representative on the Massachusetts Commission on Old Age Pensions, looked upon the broad extension of military pensions as a positive precedent upon which to build new programs and argued that “a non-contributory pension system would stimulate the citizen and help build up his character.”⁴⁰ During the Depression, many groups of the elderly, most famously the Townsendites, championed noncontributory universal pensions for the aged, and many Americans demanded unemployment assistance (as opposed to unemployment insurance), as, for example, in the Lundeen Bill.⁴¹ One measure of how widespread was the support for noncontributory pensions, based on service broadly construed, is the fact that the Social Security Board had to work consciously and assiduously well into the 1950s to discredit noncontributory allowances for the elderly and mother-only families, and to promote contributory social insurance as the only nonstigmatizing, generous public social benefit.⁴²

Expert opinion, being more attuned to fiscal burdens and international policy precedent, was more divided about the merits of the two approaches.⁴³ However, it is important to stipulate that noncontributory programs were not at all ruled out on ideological grounds. New liberalism offered justification for new programs of social protection but did not offer a basis for preferring contributory as opposed to noncontributory pro-

grams. What was critical from this viewpoint was that new policies be established on an entirely different basis than poor relief. Thus, within this ideological framework, noncontributory programs for economically vulnerable citizens who were carrying out socially-necessary work, or had done so in the past (as in the case of the working-class aged), were legitimate. Indeed, they were often deemed preferable to contributory programs on grounds of administrative simplicity and because the poorest workers and women would be unable to participate in any scheme requiring a financial contribution.⁴⁴ The view that noncontributory programs were preferable to contributory ones persisted among some policymaking elites into the 1930s. In the administration of President Franklin Roosevelt, Harry Hopkins, a social worker by training and head of the Federal Emergency Relief Administration, argued for noncontributory benefits as a matter of right for all citizens, but his proposals were vetoed by the more fiscally and politically cautious FDR.⁴⁵ Others argued that because of the potential cost of universal noncontributory schemes, either means-testing was necessary in a noncontributory program or beneficiaries would have to contribute financially. Also impinging heavily on the deliberations of experts and reformers were considerations of administrative capacity and probity.⁴⁶

What, then, determined whether the contributory or noncontributory form was used for which group, and indeed which programs succeeded in the first place? If noncontributory approaches to public social provision were legitimate and popular, why were mothers' pensions the only successful reform of this type during the Progressive Era, especially given the similar ideological justification available for public protection for the elderly and mothers and the potential popularity of old-age pensions? What happened to mothers' pensions, given their auspicious political and ideological beginnings, to turn them from an honored "endowment for motherhood" to a stigmatized, niggardly benefit for women and their children? To answer these questions, we must move beyond considerations of ideology to the institutional and political context within which policy developments unfolded.

Formulating Social Policy

The administrative capacities of the American state, and the preferences of elites that flowed from assessments of the character of the state, set broad limits on what could be done in the realm of social policy. In Progressive Era America, these factors ruled out social insurance ap-

proaches and militated against large-scale social spending programs such as noncontributory old-age pensions. Smaller-scale programs and regulatory legislation, however, could fit within the limits set by the institutional and political context of the time. Gender differences in participation in reproductive labor and paid labor shaped the programs enacted for mothers and workers, but within an ideological context that valorized “socially-productive labor.” The programs were run by states still dealing with the administrative legacies of patronage democracy—and, quite simply, the underdeveloped capacities of the U.S. state (federal and state level) and the ongoing struggles around patronage undercut the generosity of all early social programs.⁴⁷

Although the major social spending programs of the welfare state, such as old-age and unemployment protection, failed in Progressive Era America, this period is deservedly known as an era of social as well as political reform. Mothers’ pensions, workers’ compensation, and a host of regulatory reforms were enacted. What differentiated successful from failed reform initiatives? First, they represented a far smaller financial burden—or political resource—than would have public protection for the elderly or unemployed. Second, mothers’ pensions and workers’ compensation could be carefully administered by the courts, new industrial commissions or compensation boards, or new departments of social service. Democratically elected politicians controlled the expansion of military pensions, as well as a relatively large, inefficient, and often corrupt and partisan pension bureau that administered the program—but they were not given responsibility for the new, relatively small programs. Rather, “islands of expertise” could be constructed, while deferring action on larger-scale programs until the continents of administration were changed. While lack of state capacity contributed to the failure of large-scale social programs, it was not as great an impediment to more focused state activities. Third, both workers’ compensation and mothers’ pensions represented activities that were already being undertaken by the state through the courts. Difficulties and uncertainties in the judicial handling of these activities produced a consensus that administrative methods would be preferable, even given the imperfections many Americans expected would accompany them considering the condition of the U.S. civil administration.⁴⁸ (Although the administration of mothers’ pensions was often carried out by the juvenile courts, the granting of benefits was no longer subject to the complete discretion of judges, but instead was regulated by general eligibility rules and carried out by functionaries under the supervision of the court.⁴⁹)

Mothers’ pensions and old-age assistance built on the precedent of

service-based public protection established in the Civil War pension program, which assisted a significant proportion of elderly Americans in the late nineteenth and early twentieth centuries. (In 1910, about 30% of men over 65 and about 8% of elderly women received these benefits.⁵⁰) Civil War pensions provided the first honorable alternative to poor relief in the United States, although, like the Progressive Era and 1920s innovations, receipt of pensions depended on behavioral criteria. Thus Civil War pensions served for many (e.g., Arthur Huddell, quoted above) as a precedent to be emulated, even as their entanglement with the workings of patronage democracy made them anathema to some elite reformers.⁵¹ However, unlike the later, modern social protection programs, military pensions were enacted in a political context that allowed for their expansion. Let us examine in more detail the formulation of three early social welfare programs: mothers' pensions, workers' compensation, and old-age assistance.

The Form of Early Social Programs

Mothers' Pensions: Making mothers' pensions a noncontributory rather than a contributory program was largely determined by the existing capacities of the American state, which precluded the establishment of contributory social insurance programs for any group. In contrast, German political leaders, drawing on the far better developed administrative apparatus of the German state, initiated around the same time a survivors' benefit—for a similar clientele of “worthy” widows—within an existing contributory old-age insurance scheme.⁵² The German state had the capacity to tax wage-earners in order to finance retirement, disability, and survivors' insurance benefits. Concerns about patronage prevented Americans from initiating a comprehensive scheme of social assistance to the elderly, disabled, and survivors, as New Zealand did around the turn of the century; Denmark, too, had pensions for both widows with children and elderly people.⁵³ In the United States, noncontributory “pensions” for a carefully delimited and politically popular group—widows with children—was the only sort of social assistance falling within the political and institutional constraints imposed by the legacies of administrative underdevelopment and struggles over patronage.⁵⁴

Reformers argued that widows with children needed state support. Historian Mark Leff describes a typical pro-mothers' pension article (this one from the journal *Outlook*) in 1914): “It became a cliché to warn that ‘to be the breadwinner and the home-maker of the family is more than the average woman can bear.’ The results, it was said, were that ‘the home

crumbles' and that 'the physical and moral well-being of the mother and the children is impaired and seriously menaced.'⁵⁵ The purpose of mothers' pension programs, then, was to prevent destitution and the downward spiral of overwork, illness, and poverty that so often ensued after the death of family breadwinners by offering a small allowance. Although pensions were to go only to the poor, those receiving mothers' pensions did not have to be absolutely impoverished and propertyless to qualify for the benefits—a crucial difference between this program and both poor-relief and contemporary welfare programs.⁵⁶ This reflected the intentions of reformers who wanted a clear differentiation between modern social programs such as mothers' pensions and poor relief.⁵⁷

In designing programs, legislators were concerned about avoiding the stigma of poor relief, and many progressives worried about the potential for patronage abuses. Given these concerns and the underdeveloped character of the administrative apparatus in American states, it is not surprising that legislators most often placed responsibility for mothers' pensions with the juvenile courts. Edith Abbott, summarizing the early period of mothers' pension administration, noted that "the administration of the pension laws was in most states placed with the juvenile courts because of the profound distrust and dissatisfaction felt with the old outdoor relief agencies."⁵⁸ Similarly, Leff says of the juvenile courts, "their existing bureaucracy and responsibility for dependent children, along with the dissociation from outdoor relief and private charity, made them a natural choice for this function."⁵⁹ A plurality of states relied on juvenile courts to administer the program, while other states established various kinds of administrative boards at the local level, and others relied on poor-relief officials; a minority of states had a state-level supervisory board.⁶⁰

Mothers' pension laws made the programs "county-optional," that is, they left it to the discretion of county governments whether to establish the program at all. This feature made these laws easier to pass in the first place but obviously undercut the scope of the benefit. Edith Abbott observed of mothers' pension laws:

No other form of social betterment has been so popular in our state legislatures. This is not solely because of the merits of the plan, because other legislation undeniably to be included in a social justice program, such as child labor laws, has made no such rapid progress. The difference is, of course, that mothers' pensions do not interfere with any great vested interests, and they do not even interfere with the taxpayers' interests, since the laws are largely optional, and local

authorities are not required to appropriate for them or may make their appropriations as niggardly as they please.⁶¹

Workers' Compensation: Like mothers' pensions, workers' compensation was designed to prevent destitution by (partially) replacing income when the wages of the breadwinner were interrupted. But was workers' compensation the beginning of a distinctive, "male," social-insurance, entitlement stream of the welfare state? This is a problematic claim on several counts. Workers' compensation legislation, it should be remembered, was basically a requirement that employers have insurance with which to pay benefits to injured workers or their dependents; it did not rely on contributions by beneficiaries, as would social security programs such as Old Age Insurance. Thus it was not an administrative undertaking on the order of what contributory old-age and unemployment insurance would become two decades later. The states barely had the capacity to monitor employer compliance; a true contributory program would have been out of the question. Given that the existing mode of dealing with industrial accidents—the court system—also required employers to pay, though on an uneven and unpredictable basis, this innovation built directly on precedent. Thus it is true that men's status as workers put them in a position to receive benefits under compensation programs, but it was not *contributions* from their own income as wage-earners that underlay their claims. Rather, they, like the elderly and mothers, were said to deserve better treatment than was offered by poor relief by virtue of their socially-necessary labor.

It is also worth noting that workers' compensation was designed to reach a good many women, the widows of men killed in industrial accidents—a group very similar to those who were targeted for mothers' pensions.⁶² As the Massachusetts Commission on the Support of Dependent Minor Children of Widowed Mothers put it, "A leading motive to the enactment of workmen's compensation legislation in Massachusetts as in other states and countries has been the desire to save from destitution the survivors of workmen killed while at work. . . . Whether a woman's husband dies in a factory explosion or of tuberculosis her economic plight is the same."⁶³ Men certainly would be numerically predominant among beneficiaries, given the character of the work force, but they were not the exclusive recipients.

The mode of administration specified in state legislation varied—as it did in mothers' pensions. Although most states established regulatory boards or industrial commissions to administer the program, a number of

states continued to rely on the so-called court system under which no regulatory organization was established, and workers had to go back to court if they could not come to a mutually satisfying agreement with their employers.⁶⁴ Needless to say, this left many workers in a disadvantaged position. Moreover, coverage was far from complete: states at first tended to limit the law to those in “hazardous” occupations; household and agricultural workers were excluded by almost all states; small employers were exempted from the laws’ provisions; and, finally, employers in a number of jurisdictions retained their right to elect not to be part of the compensation system.⁶⁵ While maximum benefit levels tended to be higher than those for mothers’-pension families, they were also of limited duration, even if a disability, and hence need for income replacement, was permanent; once secured, a mother’s pension was given for as long as need continued and eligibility could be maintained.⁶⁶

Old-Age Pensions: Public protection for the elderly, long a popular proposition, was enacted by several states beginning in the 1920s. With some success in administrative reform, elites in a handful of states became amenable to the enactment of very limited old-age assistance programs, but it was not until the change in the political situation ushered in by the Depression that old-age assistance programs were widely enacted. Even so, the legacy of patronage democracy lingered among liberal political elites in the Roosevelt administration, who carefully circumscribed non-contributory programs, and attempted to curb any tendencies to vote-driven, “political” expansion of “government handouts.”⁶⁷

It has been argued that even in the early years of the American welfare state, women and children were given less by states than the elderly.⁶⁸ In the Social Security Act and its subsequent amendment and legislation, this came to be the case.⁶⁹ However, in the pre-1930 period, this is simply untrue, as best we can judge from the records kept of early mothers’ and old-age pensions. All the programs for the elderly were noncontributory, social assistance schemes. Indeed, prior to 1929, all programs were enacted on a “county-optional” basis—that is, it was left to local discretion whether to pay pensions, as was the case for mothers’ pensions; the first mandatory law was passed by California in 1929, but a number of states continued to enact optional laws even after this.⁷⁰ (Similar to the situation with mothers’-pension legislation, making old-age pension laws “county-optional” eases their passage somewhat but undercuts their beneficial effects for the elderly.) Moreover, the fact that mothers’-pension legislation was enacted by the majority of states before the passage of *any* old-age pension laws would seem to refute the notion that American

public provision for the elderly has always surpassed that of single women and their children. Old-age assistance programs were means-tested and, unlike workers' compensation and mothers' pensions, required extreme poverty on the part of applicants. Laws explicitly stated that "[adult] children and relatives were not to be relieved of the responsibility to provide for their aged parents," and benefits were to be paid back out of pensioners' estates.⁷¹ To qualify, applicants had to be citizens and residents of long standing in their state, and sometimes even in the county or city; a number of laws required that recipients be "deserving" citizens.⁷² Even less of an attempt to keep new programs separate from poor relief was made in the case of benefits to the elderly than with mothers' aid; indeed, even among the most generous states—Massachusetts, California, and New York—old-age pensions were administered by poor-relief officials.⁷³

Contemporary concerns often (quite sensibly) focus on the intergenerational equity questions raised by comparing AFDC and Social Security, yet we might also want to consider the *gender* equity within old-age assistance.⁷⁴ Under noncontributory pension proposals, and in the pre-Social Security programs, men and women received the same pension amount, which has not been the case under earnings-based programs.⁷⁵ Programs reflecting a justification in socially-useful labor could provide more equality, then, than one based on financial contribution.

The three early social programs reflected the institutional constraints left by America's particular state-building experience. Contributory social insurance was not a possibility, and large-scale social spending, while institutionally possible, was politically doomed by elite reactions against patronage. Limited, carefully supervised social assistance programs or schemes that could be run by small regulatory bodies, with financing exclusively the responsibility of employers, were within the realm of political possibility. In none of the programs were beneficiaries expected to contribute financially. Politically, citizens claimed the benefits of old-age pensions, workers' compensation, and mothers' pensions on the basis of their service to society.

These programs reflected public reactions against institutionalization and the changes in liberal ideology in which "worthiness" was defined more expansively, but had not been transcended completely. Poor relief remained as a disfranchising, stigmatized alternative to pensions and compensation. In essence, a two-tier system of social provision was created, with modern social provision (old-age and mothers' pensions and workers' compensation) for the worthy and poor relief for the "undeserving." Men

and women were found on both tiers, although what was considered proper behavior—which underlay characterizations of applicants for help as worthy or not—differed for the two sexes. Reformers and politicians all assumed a gender division of labor, with women responsible for domestic work and child care, and formulated programs that reflected this reality. Programs offering assistance to women in carrying out their domestic labor, however, were not formulated to be less generous than those offering assistance to men unable to work in the paid labor force.

It is important to keep in mind that not all women or all men were deemed “worthy” of receiving assistance outside the poor law. Nor were assumptions about proper behavior for men and women uniform across class and racial lines.⁷⁶ “Respectable” women—that is, white women married to middle-class or skilled working-class men—were expected to stay at home to care for their children. Reformers hoped that pensions and compensation would allow them to do this if their husbands died or could no longer provide for them. For most, though not all, reformers, “undeserving” women—those married to unskilled men, or who were not white, or were in nonmarital relationships, were not deemed worthy of modern social benefits; the inadequacy, uncertainty, and humiliation of poor relief was “good for them.”⁷⁷ Some leading proponents of mothers’ pensions, including members of the National Congress of Mothers, did argue for pensioning all single mothers in need, and the majority of programs allowed for the granting of pensions to divorced, separated, or never-married as well as to widowed women.⁷⁸ Yet, as will be discussed below, most pensions actually were given to widows rather than to other single mothers, so that in practice programs were definitely bifurcated—with “worthy” women receiving pensions and the “unworthy” relying on relief. I would suggest that the basis of differentiation between the two tiers was race and class rather than gender.

Implementing Social Programs

In assessing whether or not there was a two-channel system of social provision reinforcing gender inequality in the years before the New Deal, it is critical to differentiate between reformers’ and politicians’ intentions and administrative realities. I have presented evidence that I believe suggests a relatively egalitarian intent in the treatment of mothers and workers, albeit one based on differences in men’s and women’s situations, and a similar basis for entitlement to benefits in service to society. Of course, the protection reformers hoped would be offered was delimited on

a class and race basis (as was the case cross-nationally in all early social programs), but, arguably, not on a gender basis. The implementation of all the programs shows a sort of equality as well—of inadequacy. The inadequacies of mothers' pensions as implemented have been described quite well, but the same analysis of implementation has not been done for the other early programs.⁷⁹

Mothers' Pensions

Those who championed this reform had argued that motherhood was an important contribution to society that deserved financial support—the work of women was the equivalent of war service and “service in the industrial army,” and deserved honorable treatment in cases of economic need through state pensions. Yet mothers' pensions ended up with many shortcomings: the behavior of pension recipients was scrutinized by administrators, almost all states practiced racial discrimination in distributing pensions, the amount of benefit was left to administrative discretion, and pension benefits were almost always too low to allow recipients to forgo waged work in favor of child care. Administrative implementation of mothers' pensions strayed far from the intent of reformers. Why? The lack of administrative capacities of American state governments was key.

The underdeveloped state of civil service in the American state governments meant that experienced civil servants in social welfare were rare. As leading social worker Edith Abbott noted in the 1930s, “state charitable services have only too often been made incompetent and inefficient because of interference and control by partisan politics. . . . in many of our states the spoilsmen are still there, overlords of our helpless clients.”⁸⁰ Welfare administrators were likely to be political appointees, as were many juvenile court judges—and both groups tended to see the funds under their control as a political resource rather than as a means to provide “endowments to motherhood,” as reformers had planned.⁸¹ Where partisan appointees were not in charge of the program, administration often fell to those who had run similar programs within the charity sector, newly called social workers, many of whom had opposed mothers' pensions in the first place.⁸² The commitment of many social workers to a casework method that was useful to them in their collective professionalizing project, did not predispose them to shape mothers' pensions into a predictable entitlement.⁸³ In Massachusetts, private charity forces were unusually strong, and “prominent Boston social workers were able to rewrite the mothers' aid law, eliminating the suggestion that such assistance was a ‘right,’ and requiring provisions for the investigatory and

guidance procedures of 'social service,' " as they later did with old-age pensions (in the 1930 law establishing old-age assistance).⁸⁴ Although such forces did not always succeed in writing mothers' aid laws to their specifications, turning over the administration of programs to them often accomplished the same ends.

Mothers' pensions were also undercut by the limited fiscal capacities of the states and the continuing concerns about potentials for democratic expansion of noncontributory benefits. Chronic underfunding by state legislatures and local governments resulted in benefits too low for beneficiaries to avoid waged work, and the preference for maternal child care directed women into the low-paid work that could be carried out at home (e.g., taking in laundry; Goodwin cites a Children's Bureau study which estimated that about half of the mothers receiving pensions worked).⁸⁵ The lack of funds also contributed to restrictive eligibility criteria, since the majority of those who ostensibly would be eligible under the terms of the laws simply could not be accommodated with the allotted funds—less than one-third of legally eligible families were accommodated in 1931.⁸⁶ Clearly, this was not yet an entitlement.

In spite of these problems, mothers' pensions did allow thousands of single mothers to live independently and prevented the breakup of their families "for reasons of poverty alone."⁸⁷ In some localities, particularly large northern cities, mothers' pensions were more liberally administered, with more generous grants; and in a few states, blacks were not denied access to pensions.⁸⁸ There was thus great variation in the program, and it would be mistaken to assume that only the negative conditions show us the "true" character of the program. Moreover, it is quite clear that the administration of mothers' pension programs did not reflect the preferences of the programs' initial proponents, although why these reformers were unable to influence administration as well as they had influenced the passage of programs is beyond the scope of this article.⁸⁹

Workers' Compensation

Underfunding by local and state politicians was not an issue in workers' compensation, since it was employers that paid for the program. However, as the program matured, maximum benefit levels written in the legislation and not updated began to erode the value of benefits.⁹⁰ Moreover, while legislation promised payment after realization of the employer-insured risk, there were serious problems with the program, as implemented, that undercut this promise, even though the procedure was far more streamlined and rationalized than the preceding judicial one had been.⁹¹ Compensation

doctors were appointed by employers, not injured workers, and were known to work “hand-in-hand with the insurance companies.”⁹² As social policy expert I. S. Falk wrote following an investigation of workers’ compensation laws in the mid-1930s, “many company-appointed physicians have diminished compensation costs not only by agreeing to provide care for inadequate fees but by hurrying workers back to their jobs and understating the severity of the disabilities when they testify.”⁹³ Workers’ compensation expert Harry Weiss, writing about the situation in the 1930s, noted the many inadequacies of these programs as implemented, including instances of workers being required to “elect out” of compensation systems as a condition of employment, insurance companies cheating workers, and so on.⁹⁴ Thus it would not be fair to assume that workers’ compensation implementation reached the levels of certainty and bureaucratic entitlement that have come to be associated with today’s Social Security program. Weiss concluded his study by noting, “It seems clear that the compensation received was generally speaking entirely inadequate to maintain injured workers and their dependents in accord with any standard of minimum decency.”⁹⁵

Old-Age Pensions

In implementation as well as in design, states were hardly more generous to their elderly residents than to mother-only families, as can be judged from the extent of coverage and benefit levels of the two programs. In both programs, many counties did not exercise their option to pay pensions.⁹⁶ Until the 1930s, far more people received aid under mothers’ pensions than old-age pension programs: in 1921–22 more than 45,000 families were receiving benefits under mothers’ aid programs, while only 1,000 elderly people were receiving pensions under old-age assistance legislation in 1928; by 1934 mothers’ pension benefits went to 109,036 families (with about 280,000 children), while old-age assistance went to 236,000 elderly people.⁹⁷ Benefit levels varied widely in both programs as well. In 1934 the average monthly grant to an old-age pensioner in California was \$20, \$26 in Massachusetts, and \$21 in New York—these were the three states with the statewide systems of longest experience (all were established in 1930). Thirteen states paid an average pension of less than \$10, and the national average was \$14.68.⁹⁸ In that same year, average grants to families under mothers’ pension programs were \$27 in California, \$51 in Massachusetts, and \$43 in New York.⁹⁹ A few years earlier, before state budgets were ravaged by the effects of the Depression, average grants under mothers’ pensions (and probably old-age pensions as

well) were considerably higher: \$31 in California, \$69 in Massachusetts, and \$53 in New York.¹⁰⁰ The average mothers' pension payment in 1931 was \$31.97.¹⁰¹ Although there was no information given on family size, so we cannot give a per capita comparison, one can see that there was great variability in benefit levels across both programs, and that old-age pensions were not uniformly more generous than mothers' pensions. Also, like mothers' pension programs, old-age pension schemes often had long waiting lists, and by the mid-1930s many more mother-only families and elderly people were being assisted by federal emergency relief than by the state-run programs.¹⁰²

I believe the evidence about the implementation of all three programs shows that the American institutional context of the 1910s and 1920s was not supportive of the generous development of *any* programs of public social protection. It was not only mothers' pensions that suffered from lack of funding and administrative inadequacies. "Casework" administrative methods were distinctive to mothers' pensions; however, programs for wage-workers reflected concerns about "malingering," and programs for the elderly involved a good deal of scrutiny through the means test and investigations of relatives' financial situations to determine if they could support applicants. (Indeed, even the Civil War pension system had behavioral criteria for eligibility.) New liberals and progressives in the 1920s and 1930s worked to change these nonentitlement aspects of the administration of the early programs, preferring a more "democratic" approach to social policy that eschewed combining treatment of individual problems with relief of economic inadequacy.¹⁰³ Moreover, one needs to consider the full context within which these programs were enacted and implemented. Even with their shortcomings, these programs were more generous and less intrusive than the alternative—poor relief, the almshouse, or the separation of families, with children going to an orphanage. The beneficiaries of modern social programs were a privileged group relative to those Americans who had only poor relief or charity to which to turn in times of need.

Gender in the U.S. Social Policy Regime

On the basis of this evidence, I would suggest that the institutional basis for differentiating modern noncontributory assistance or pensions from contributory social insurance, the linkage of single mothers with noncontributory programs, and the debasement of noncontributory programs was

not established during the Progressive Era and the 1920s. The development of AFDC as a poor-relief-style program within modern American social provision emerged in the course of policy developments during the 1930s and after: the Social Security Act, the 1939 amendments to that act, and in the administrative development of social security. It was not foreordained in the social-assistance approach to the destitution of single mothers adopted in the Progressive Era. Indeed, it is arguable that a variety of potentials existed in those early policy developments, some of which were far more positive for women living independently than what was eventually established in the New Deal and later periods. Though certainly the earlier achievements—and their institutional, political, and ideological embodiments—shaped the possibilities and constraints faced by New Deal policymakers, there were some important discontinuities between pre-New Deal and New Deal programs, particularly in the justifications offered for citizens' claims on the state.

It is important to note that even these unpromising beginnings need not have stood in the way of programs becoming more popular and politically secure. Old-age programs clearly did go on to such a future, and there are indications that programs for single mothers and their children might have, too.¹⁰⁴ We cannot assume that the origins of these programs straightforwardly predicted their futures, for on the eve of the New Deal, all the programs were based on very similar political and ideological claims—a service-based right to state help—and all faced similar administrative and financial difficulties. Researchers will need to look to the events of the 1930s to understand why the American system of public provision became so strongly bifurcated, why social insurance was institutionalized and entrenched under the aegis of Roosevelt administration officials, why nonwidowed, single mothers and their children came to be on the bottom tier of the system, and why the universalistic potential of early programs was not developed. Although, ironically, women's politics and organization were more visible in the 1910s and even 1920s than in the New Deal, it is on the latter era that we must focus our attention to understand the distinctive way that Progressive Era welfare innovations were reshaped to produce the gender regime within the modern American welfare state, which got its "charter" in the Social Security Act and the 1939 amendments, and has since been very resistant to change. I cannot go into detail here about those policy developments but will sketch what I believe were the important elements from the perspective of gender.

In the 1930s there was widespread support for noncontributory approaches to income maintenance, especially old-age pensions. But contributory social insurance was the clear preference of President Roosevelt

and most of his closest social policy advisers, largely because of their experience as progressive state politicians.¹⁰⁵ They succeeded in establishing old-age insurance as a contributory program, although old-age assistance and ADC, building upon existing state-level programs, were included in the Social Security Act as well. In the early years of Social Security, it was not clear that social insurance would become the preferred, more generous of the two kinds of programs, and those implementing policy could have developed either program type to this status. Fatefully for those depending on public-assistance programs, in the decades following the passage of the Social Security Act, FDR's appointees in the Social Security Administration deliberately pursued a political strategy of building up a notion of entitlement based on contribution and simultaneously attacking the originally more widespread idea of entitlement as based on social service or socially useful labor.

FDR's Social Security officials administered the two sets of programs in ways that reflected their estimation of them, undercutting generosity in noncontributory programs and promoting social insurance.¹⁰⁶ They saw various popular pressures in favor of noncontributory programs (e.g., by the Townsend movement) as threatening to their political project. To protect the very existence of contributory social insurance, they decided to modify the old-age insurance program. As a result of the recommendations of a new Advisory Committee (which met during 1937–38) and new negotiations in Congress, the 1939 amendments to the Social Security Act were passed. The most notable changes included a shift from full reserves to a modified pay-as-you-go system, and, in an early demonstration of the potential for expansion that even contributory social insurance systems can have in the United States, benefit payments became payable two years earlier (in 1940) and payroll tax increases were delayed.¹⁰⁷ Most significantly for women, benefits for wage-earners' dependents and survivors were added to old-age insurance and the requirements of ADC were altered.¹⁰⁸ Widows of covered wage-earners were removed from ADC and given coverage under the social insurance program. Other single mothers were left to depend on ADC, newly constricted to require extreme poverty as a condition of eligibility.¹⁰⁹ State ADC programs now had to take into account all of an applicant's financial resources in determining eligibility; prior to this, ADC recipients had been allowed to retain a few assets. The bifurcation implicit in the 1910s and 1920s—between poor relief and modern social programs—had been reproduced, this time between a shrunken version of social assistance for families maintained by nonwidowed mothers and increasingly generous social insurance going to

widows with children and retired wage-earners and their wives. The potential for a more universal approach had been denied.

With these changes, the two-tier character of American social provision was reasserted: “worthy” women were entitled to benefits on the basis of their husbands’ contributions, while the “undeserving” were left to ADC, which, as amended, had become more like poor relief. Far from mothers’ pensions serving as the precedent for ADC, they served as the precedent for Survivors’ Insurance—and ADC, post-1939, took on many of the qualities associated with poor relief (though obviously not all—ADC, for all its shortcomings, is legally an entitlement). This development was hastened, and entrenched, through the political work of Social Security administrators, who worked to discredit notions of entitlement based on service and to popularize the idea of contribution-based entitlement.¹¹⁰ Social assistance for the *elderly*—Old-Age Assistance—served more people than Old-Age Insurance until the 1950s, but, as Jerry Cates has demonstrated, federal administrators worked to undercut the generosity of OAA as well as ADC in their attempt to make contributory approaches politically secure against the recurrent threats from politicians proposing various kinds of noncontributory benefits (“flat plans”).¹¹¹ By the late 1950s that task was done.

In the mid-1960s and early 1970s, the American system of social provision underwent significant expansion of coverage and costs, but social insurance and social assistance developed along separate lines.¹¹² The result was a system of social provision increasingly bifurcated into a politically privileged social security system for retired members of the labor force and their dependents and a politically vulnerable “welfare” system for poor children and mothers.¹¹³ As political, social, and economic trends put an end to the expansion of social provision, the differences between the two tiers became stark. The SSA, the congressional committees with which they worked, and eventually a public weaned from ideas of service-based entitlement came to agree that those who received Social Security benefits had “earned” them on the basis of their contributions, rather than on their service to the larger society, while those who depended on public assistance were “undeserving.” Organizations of old people (including women) defended their entitlement to benefits—supported by the vast majority of future retirees—and saw these benefits as flowing from financial contributions made by individual wage-earners to the Social Security trust fund rather than from their labor, collectively useful to the entire society. The labor of mothers, when not shielded by marriage, entitled women to little in the public mind. This ideology

matters politically, as we have seen in the last decade's rounds of budget cutting. It seems quite possible that women would have benefited from a larger application of ideas of service-based entitlement. Women's contribution to the society in the form of childrearing and family work would be recognized as equivalent—comparably worthy—to men's contribution in the "industrial army" or the military.

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Notes

1. The definition of the welfare state is subject to a good deal of debate; see, e.g., Gosta Esping-Andersen, "The Three Political Economies of the Welfare State," *Canadian Review of Sociology and Anthropology* (February 1989): 10–36; Peter Flora and Arnold J. Heidenheimer, *The Development of Welfare States in Europe and America* (New Brunswick, 1981). Generally, it is conceptualized as a state committed to modifying the play of social or market forces in order to achieve greater equality (Mary Ruggie, *The State and Working Women* [Princeton, N.J., 1984], 11). It is often operationalized as the collection of social insurance and assistance programs offering income protection to the victims of unemployment, industrial accident, retirement, disability, ill health, death of a family breadwinner, or extreme poverty; some analysts also include education and housing. The extent to which states actually promote citizens' well-being above, say, mere income maintenance, is rarely investigated. (Esping-Andersen, "The Three Political Economies of the Welfare State"). Although I am sympathetic to the more inclusive definition, I here settle for a definition of the welfare state as one that does intervene in civil society to alter the play of social and market forces. By this more modest definition, the origins of a welfare state in the United States occurred in the Progressive Era.

2. Susan Moller Okin, *Justice, Gender, and the Family* (New York, 1989); Linda Gordon, "What Does Welfare Regulate?" *Social Research* 55 (Winter 1988): 609–30.

3. Recent demographic, socioeconomic, and political trends have contributed to an increase in economic insecurity for single mothers and children and a worsening of their standard of living relative to men and the elderly; see Samuel Preston, "Children and the Elderly: Divergent Paths for America's Elderly," *Demography* 21 (November 1984): 435–57; Diana Pearce, "The Feminization of Poverty: Women, Work and Welfare," *Urban and Social Change Review* 11 (February 1978): 28–36. Fully half of mother-only families are poor, as opposed to about one-tenth of two-parent families and a similar proportion of the

elderly; see David T. Ellwood, *Poor Support: Poverty in the American Family* (New York, 1988), 89; Irwin Garfinkel and Sara S. McLanahan, *Single Mothers and Their Children* (Washington, D.C., 1986), 14. The increasing numbers of marital breakups have been hardest on women and children: while men's postdivorce economic situation generally improves or remains the same, that of their ex-wives and children becomes demonstrably worse; see Saul D. Hoffman and Greg J. Duncan, "What Are the Economic Consequences of Divorce?" *Demography* 25 (November 1988): 641–45; Lenore Weitzman, *The Divorce Revolution* (New York, 1985). Never-married mothers are more likely than divorced women to start out poor, and out-of-wedlock birth increases their odds of staying poor; see Sandra L. Hofferth and Kristin Moore, "Early Childbearing and Later Economic Well-Being," *American Sociological Review* 44 (December 1979): 784–815. It is worth noting that the "feminization of poverty" does not mean that the poverty rates of single-mother families have risen; in fact they have changed little if at all—hovering around 50% for the last two decades or so. Rather, the fact that women and children make up a larger proportion of the poor than they did in the past results from two trends: first, other groups in the population have fared better economically and at the hands of the American social welfare system, and second, the proportion of all families that are mother-only has increased; see Garfinkel and McLanahan, *Single Mothers and Their Children*; Ellwood, *Poor Support*, chap. 5, on these trends.

4. Garfinkel and McLanahan, *Single Mothers and Their Children*; Barbara R. Bergmann, *The Economic Emergence of Women* (New York, 1986).

5. Margaret Weir, Ann Shola Orloff, and Theda Skocpol, "The Future of Public Policy in the United States: Political Constraints and Possibilities," in *The Politics of Social Policy in the United States*, M. Weir, A. Orloff, and T. Skocpol, eds. (Princeton, N.J., 1988), 421–45; Ellwood, *Poor Support: Poverty in the American Family*; Mary Jo Bane, "Politics and Policies of the Feminization of Poverty," in *The Politics of Social Policy in the United States*, Margaret Weir, Ann Shola Orloff, and Theda Skocpol, eds., 381–96; Diana Pearce, "The Feminization of Ghetto Poverty," *Society* 21 (November/December 1983): 70–74, and "The Feminization of Poverty."

6. John Myles, *Old Age in the Welfare State* (Boston, 1984); Alfred Kahn and Sheila B. Kamerman, *Income Transfers for Families with Children* (Philadelphia, 1983).

7. Overall, 53% of Social Security benefits paid to women are based on their own earnings record; 47% of benefits are paid on the basis of the earnings of their spouses; more than 99% of men's benefits are claimed on the basis of their own earnings records (U.S. House of Representatives Committee on Ways and Means, *Background Material and Data on Programs within the Jurisdiction of the Committee on Ways and Means* [Washington, D.C., 1988], 34–35). There is an ongoing debate over whether to continue this system, which benefits "housewife-maintaining families" at the expense of two-earner couples, single people, and divorced women (see Richard V. Burkhauser and Karen C. Holden, *A Challenge to Social Security: The Changing Role of Women and Men in American Society* [New York, 1983]; Barbara Bergmann, *The Economic Emergence of Women* [New York, 1986], 221–25).

8. For example, in 1986, under Social Security, the average monthly benefit for a surviving child was \$338 and for a surviving spouse was \$339; thus a three-person family maintained by a widow of a covered wage-earner anywhere in the United States would receive about \$1,000; the same size family would receive, on average, a combined benefit of \$559 from AFDC and Food Stamps, although the benefit could be as low as \$346 or as high as \$980 (U.S. House of Representatives Committee on Ways and Means, *Background Material and Data on Programs within the Jurisdiction of the Committee on Ways and Means* [Washington, D.C., 1988], 30–31, 408–9). While elderly widows are more likely to be poor than retired men, they are somewhat better off than nonwidowed mothers and their minor children. On the situation of elderly women under Social Security, see Jill Quadagno, "Woman's Access to Pensions and the Structure of Eligibility Rules: Systems of Production and Reproduction," *Sociological Quarterly* 29 (Winter 1988): 541–58, and

Robyn Stone, "The Feminization of Poverty Among the Elderly," *Women's Studies Quarterly* 17 (1989): 20–34.

9. Pearce, "The Feminization of Ghetto Poverty," 72.

10. For example, see Carole Pateman, "The Patriarchal Welfare State," in *Democracy and the Welfare State*, Amy Gutman, ed. (Princeton, N.J., 1988), 231–36; Gordon, "What Does Welfare Regulate?" 609–30.

11. Barbara Nelson, "Women's Poverty and Women's Citizenship: Some Political Consequences of Economic Marginality," in *Women and Poverty*, Barbara Gelpi, Nancy Hartsock, Clare Novak, and Myra Strober, eds. (Chicago, 1986), 211–31.

12. U.S. Children's Bureau (Department of Labor), *Mothers' Pensions, 1931* (Washington, D.C., 1933).

13. Ann Vandepol, "Dependent Children, Child Custody, and Mothers' Pensions: The Transformation of State-Family Relations in the Early 20th Century," *Social Problems* 29 (February 1982): 221–35; Michael B. Katz, *Poverty and Policy in American History* (New York, 1983), 9–11; Mark Leff, *The Limits of Symbolic Reform* (New York, 1984).

14. Harry Weiss, "Employers' Liability and Workmen's Compensation," in *History of Labor in the United States, 1896–1932*, vol. 3, Don Lescohier and Elizabeth Brandeis, eds. (New York, 1935), 564–610.

15. U.S. Social Security Board, *Social Security in America: The Factual Background of the Social Security Act as Summarized from Staff Reports to the Committee on Economic Security* (Washington, D.C., 1937), 161, 166.

16. For example, see Barbara Nelson, "The Origins of the Two-Channel Welfare State: Workmen's Compensation and Mothers' Aid," in *Women, the State and Welfare*, L. Gordon, ed. (Madison, 1990), 123–51. Carole Pateman, "The Patriarchal Welfare State," 231–60; Barbara Laslett and Johanna Brenner, "Gender and Social Reproduction: Historical Perspectives," *Annual Review of Sociology* 15 (1989): 381–404.

17. Nelson, "The Origins of the Two-Channel Welfare State," 136–37. This is not the only feminist position on mothers' pensions; Wendy Sarvasy for example, discusses the "feminist potential" in these programs in her article "Reagan and Low-Income Mothers: A Feminist Recasting of the Debate," in *Remaking the Welfare State*, Michael K. Brown, ed. (Philadelphia, 1987), 253–76.

18. Nelson, "The Origins of the Two-Channel Welfare State," 140.

19. *Ibid.*, 144–45.

20. Roy Lubove, *The Struggle for Social Security: 1900–1935* (Cambridge, Mass., 1968).

21. Theda Skocpol, *Protecting Soldiers and Mothers* (Cambridge, forthcoming), chap. 9.

22. Michael B. Katz, *In the Shadow of the Poor House: A Social History of Welfare in America* (New York, 1986), part 1.

23. Vandepol, "Dependent Children, Child Custody, and the Mothers' Pensions," 221–35; Katz, *In the Shadow of the Poor House*, chaps. 2–5.

24. Michael B. Katz, *Poverty and Policy in American History* (New York, 1983), chap. 1.

25. Massachusetts Commission on the Support of Dependent Minor Children of Widowed Mothers, *Massachusetts House Report No. 2075* (Boston, 1913), 23–24, 30–31.

26. Lee Welling Squier, *Old Age Dependency in the United States* (New York, 1912), 35–50; Ohio Health and Old Age Insurance Commission, *Health, Health Insurance, Old Age Pensions: Report, Recommendations, Dissenting Opinions* (1919), 5, 13, 262–63; Wisconsin Industrial Commission, *Report on Old Age Relief* (Madison, 1915), 5–6.

27. I. M. Rubinow, *Social Insurance: With Special Reference to American Conditions* (New York, 1913).

28. See, for example, Henry Seager, *Social Insurance* (New York, 1910), 4–5, 148–50, as well as Rubinow, *Social Insurance*. For a similar argument in the British context, see J. A. Hobson, *The Crisis of Liberalism: New Issues of Democracy* (London, 1909), 93, 96–113. I discuss the development of new liberalism in chap. 5 of *The Politics of Pensions: A Comparative Analysis of the Origins of Pensions and Old-Age Insurance in Canada, Great Britain, and the United States, 1880s–1930s* (Madison, forthcoming).

29. Michael Freedman, *The New Liberalism: An Ideology of Social Reform* (Oxford, 1978), 201, 204–5.

30. Stefan Collini, *Liberalism and Sociology* (New York, 1979), 125, 109.

31. Collini, *Liberalism and Sociology*, 125.

32. Skocpol, *Protecting Soldiers and Mothers*, chap. 9.

33. For example, Squier, *Old Age Dependency in the United States*; Mabel Nassau, *Old Age Poverty in Greenwich Village* (New York, 1915); Charles Henderson, *Industrial Insurance* (Chicago, 1909); Durand Van Doren, *Workmen's Compensation* (New York, 1918).

34. So common was the argument that mothers' pensions reflected the proper social response to the worthy service of widows that Mary Richmond, one of the most active opponents of such legislation, felt compelled to argue vociferously against those "asseverating that their provisions [of mothers' pensions proposals] are justice and not relief," Mary Richmond, "Pensions and the Social Worker," *The Survey* 23 (15 February 1913): 665. (See also Richmond, "Motherhood and Pensions," *The Survey* 23 (1 March 1913): 774–80.

35. William Hard, "Pensions for Mothers: General Discussion," *American Labor Legislation Review* 3 (June 1913), 231–33.

36. Massachusetts Special Commission on Social Insurance, *Massachusetts House Report No. 1850* (Boston, 1917), 55–56. For examples of the service metaphor used by proponents of old-age pensions, see Squier, *Old Age Dependency in the United States*, 320; Nassau, *Old Age Poverty in Greenwich Village*, 95–96.

37. Even before women gained the full rights to citizenship with the suffrage, poor relief was often regarded as an illegitimate way to cope with the problems of needy mothers; as was the case cross-nationally with public provision for newly enfranchised groups, "honorable" provision was claimed as a right and poor relief had even less legitimacy after women gained the vote. On the link between citizenship and forms of public social provision, see T. H. Marshall, *Citizenship and Social Class* (Cambridge, 1959), 24; Blanche Coll, *Perspectives in Public Welfare* (Washington, D.C., 1969), chap. 3; Katz, *In the Shadow of the Poor House*, chap. 2.

38. Rubinow, *Social Insurance*.

39. Skocpol, *Protecting Soldiers and Mothers*; Jill Quadagno, *The Transformation of Old Age Security: Class and Politics in the American Welfare System* (Chicago, 1988); Ann Orloff and Theda Skocpol, "Why Not Equal Protection?: The Politics of Public Social Spending in Britain, 1900–1911, and the United States, 1880s–1920," *American Sociological Review* 49 (December 1984): 726–50; Christopher Anglim and Brian Gratton, "Organized Labor and Old Age Pensions," *International Journal of Aging and Human Development* 25:2 (1987): 91–107.

40. Massachusetts Commission on Old Age Pensions, Annuities, and Insurance, *Massachusetts House Report No. 1400* (Boston, 1910), 334.

41. Mary Van Kleeck, "Security for Americans, IV: The Workers' Bill for Unemployment and Social Insurance," *New Republic* 81 (12 December 1934), 121–24; Abraham Holtzman, *The Townsend Movement* (New York, 1963).

42. Jerry Cates, *Insuring Inequality* (Ann Arbor, 1983); Martha Derthick, *Policy-Making for Social Security* (Washington, D.C., 1969); Blanche Coll, "Public Assistance: Reviving the Original Comprehensive Concept of Social Security," in *Social Security: The First Half-Century*, Gerald Nash, Noel Pugach, and Richard Tomasson, eds. (Albuquerque, 1988).

43. Indeed, experts to this day debate this issue (see, e.g., Irwin Garfinkel, *Income Tested Transfer Programs: The Case for and Against* (New York, 1983), although after the 1940s, social insurance gained ground on social assistance.

44. Rubinow, *Social Insurance*, Abraham Epstein, *Facing Old Age* (New York, 1922) and *Challenge of the Aged* (New York, 1928); Barbara Armstrong, *Insuring the Essentials* (New York, 1932).

45. Frances Perkins, *The Roosevelt I Knew* (New York, [1946] 1964), 245–85.

46. Orloff and Skocpol, "Why Not Equal Protection?" 726–50; Ann S. Orloff, "The

Political Origins of America's Belated Welfare State," in *The Politics of Social Policy in the United States*; Seager, *Social Insurance*; Richmond "Motherhood and Pensions," 774–80.

47. The main factors preventing the adoption of most social spending programs or social insurance in the United States during the Progressive Era were associated with the American social policy legacy and patterns of state formation—the extent of state capacities and bureaucratization, especially as this is manifested by successful civil-service reform, and the sequence of bureaucratization and democratization, and the impact this had on party politics; see Ellis Hawley, "Social Policy and the Liberal State in Twentieth-Century America," *Federal Social Policy: The Historical Dimension*, Donald T. Critchlow and Ellis W. Hawley, eds. (University Park, Pa., 1988), 126–27; Skocpol and Ikenberry, "The Political Formation of the American Welfare State in Historical and Comparative Perspective"; Orloff, "The Political Origins of America's Belated Welfare State"; Orloff and Skocpol, "Why Not Equal Protection?"; Orloff, *The Politics of Pensions*. In the United States, working-class and women's mobilization and the dilemmas of traditional social policies created pressures for reform, yet prior to the Progressive Era (of about 1900–1916), bureaucratization had made little headway and patronage practices remained strong in administration and in party politics. Although noncontributory programs were potentially quite popular with nonelite groups, they were politically problematic for important sectors of reformers, given the character of administrative organizations in the American state and federal governments and the ongoing struggle against patronage practices in U.S. politics. Indeed, reformers and patronage politicians were engaged in battles for control of administrative practices and positions. To reform elites, and the middle-class public, which followed their political lead, the U.S. state was not yet considered a suitable instrument for administering new social programs, especially if large financial resources were involved. Public spending represented an important political resource for gaining electoral support among critical segments of the electorate. Reformers battling the patronage system were loathe to initiate any program that might offer new resources to their political enemies; in addition, they worried about initiating programs whose benefits might be expanded in response to an electoral logic (see, e.g., Seager, *Social Insurance*; Richmond, "Motherhood and Pensions," 776–78), as had Civil War pensions, a program similar to proposed old-age pensions, which reached a million Americans around the turn of the century (William Glasson, *Federal Military Pensions in the United States* [New York, 1918]). Contributory social insurance might have provided an alternative programmatic form that could have reined in expansionary pressures somewhat (or so reformers then thought), but the U.S. state lacked the administrative capacities necessary to manage such programs (Orloff, *Politics of Pensions*, chap. 7; John Graham Brooks, "Report on German Workingmen's Insurance," *Proceedings of the National Conference of Charities and Corrections*, Portland, Oregon, 1905). Thus, for most reform-minded, middle-class Americans, the first step in social reform had to be political reform. In essence, the differing political preferences of elites and the mass electorate made a cross-class alliance around social spending a prerequisite to reform (Esping-Andersen, "The Three Political Economies of the Welfare State"; Orloff and Skocpol, "Why Not Equal Protection?"), an impossibility in the United States. Negative reactions to the existing U.S. military pension program, combined with negative evaluations of the character of American public administration, both of which were involved in the workings of mass patronage democracy, undercut support for new social insurance and pension policies among key reform elites (although not among working-class political leaders) during the Progressive Era, thus contributing to the failure of most such policies in this period.

48. Mark Leff, "Consensus for Reform: The Mothers' Pension Movement in the Progressive Era," *Social Service Review* 47 (September 1973): 397–417; Robert Asher, "Business and Workers' Welfare in the Progressive Era: Workmen's Compensation Reform in Massachusetts, 1880–1911," *Business History Review* 43 (Winter 1969): 452–75, and "Failure and Fulfillment: Agitation for Employers' Liability legislation and the Origins of Workmen's

Compensation in New York State, 1876–1910,” *Labor History* 24 (Spring 1983): 198–222; Edward Berkowitz and Monroe Berkowitz, “The Survival of Workers’ Compensation,” *Social Service Review* 58 (June 1984): 259–80.

49. Edith Abbott, “The Experimental Period of Widows’ Pension Legislation,” in *Proceedings of the National Conference of Social Work* (Chicago, 1917), 154–65.

50. Glasson, *Federal Military Pensions in the United States*; estimates are from Skocpol, *Protecting Soldiers and Mothers*, chap. 3.

51. Orloff and Skocpol, “Why Not Equal Protection?”

52. Gerhard Ritter, *Social Welfare in Germany and Britain* (New York, 1986); Rubinow, *Social Insurance*, 432–38.

53. U.S. Children’s Bureau, *Mothers’ Pensions, 1931* (Washington, D.C., 1919), 20–21.

54. The strength of these constraints is illustrated in the concerns of opponents of mothers’ pensions, which were acknowledged by all to be a far smaller undertaking than would be the pensioning of America’s elderly. Mary Richmond, in an article opposing mothers’ pensions, in which she goes on at length about the problems of the Civil War pension system, noted, “The point of this comparison between mothers’ and soldiers’ pensions—a comparison that did not originate with me—is that grants to voters, or to those who may, perhaps, soon become such [women were still demanding the franchise as this was being written], tend to mount up and up, without any assurance to the state of an adequate return (“Motherhood and Pensions,” 778).

55. Leff, “Consensus for Reform,” 398.

56. Most states had no specific mention of property, but a few limited the amount of property pensioned mothers could own. For example, Wisconsin’s law permitted the ownership of a homestead. A few did prohibit property ownership. See Emma Lundberg, *Public Aid to Mothers with Dependent Children: Extent and Fundamental Principles* (U.S. Children’s Bureau Publication No. 162) (Washington, D.C., 1928), 8. Edith Abbott noted that the Illinois mothers’ allowance law excluded women who owned property, but that judges routinely pensioned women who owned their own homes (“Experimental Period in Widows’ Pensions,” 159). See also Grace Abbott, *The Child and the State, Volume II: The Dependent and Delinquent Child, The Child of Unmarried Parents* (Chicago, 1941), 317.

57. In a recent paper, Barbara Nelson explores some of the links between mothers’ aid, poor relief, and suffrage (“Mothers’ Aid, Pauper Laws and Woman Suffrage: The Intersection of the Welfare State and Democratic Participation, 1913–1935,” unpublished manuscript, Humphrey Institute, University of Minnesota). She points out that in ten states paupers receiving outdoor relief (i.e., aid in their own homes) were disenfranchised; in five of these states mothers’ aid was specifically excluded from the pauper law, but in five states it was not. Thus, *de jure*, mothers’ pensioners could be disenfranchised in those states (after the passage of woman suffrage), although we do not know the *de facto* situation. She is convincing in arguing that these links need to be further investigated, yet I remain impressed that reformers worked so hard to distance modern social programs from poor relief. The incomplete success of that distancing was not unique to mothers’ pensions in the United States; old-age assistance suffered similar problems, as did means-tested noncontributory programs everywhere.

58. Abbott, “Experimental Period of Widows’ Pensions,” 163.

59. Leff, “Consensus for Reform,” 401.

60. U.S. Children’s Bureau, *Mothers’ Pensions, 1931*, 16–17; Lundberg, *Public Aid to Mothers*, 11–16.

61. Abbott, “Experimental Period in Mothers’ Pensions,” 154–55.

62. Leff, “Consensus for Reform,” 405.

63. Massachusetts Commission on the Support of Dependent Minor Children of Widowed Mothers, *Massachusetts House Report No. 2075* (Boston, 1913), 28–29.

64. Weiss, “Employers’ Liability and Workmen’s Compensation,” 587–88.

65. *Ibid.*, 577–79, 589–94.
66. *Ibid.*, 608–10.
67. Orloff, “The Political Origins of America’s Belated Welfare State.”
68. See Folbre, cited in Gordon, “What Does Welfare Regulate?” 613.
69. Coll, “Public Assistance,” 221–42; Samuel Preston, “Children and the Elderly: Divergent Paths for America’s Elderly,” *Demography* 21 (November 1984): 435–57.
70. U.S. Social Security Board, *Social Security in America*, 161.
71. *Ibid.*, 159.
72. *Ibid.*, 162–63.
73. Harry Millis and Royal Montgomery, *Labor’s Risks and Social Insurance* (New York, 1938), 379.
74. Preston, “Children and the Elderly,” 435–57.
75. Burkhauser and Holden, *A Challenge to Social Security*.
76. Mimi Abromovitz, *Regulating the Lives of Women* (Boston, 1988).
77. For examples of women reformers who supported the granting of pensions to all single mothers, regardless of marital status, see Skocpol, *Protecting Soldiers and Mothers*; for an example of reformers arguing for clear differentiation between the “worthy” and “unworthy” poor, see Massachusetts Commission on the Support of Dependent Minor Children of Widowed Mothers, *Massachusetts House Report No. 2075* (Boston, 1913), 23–24, 30–31.
78. U.S. Children’s Bureau, *Mothers’ Aid, 1931*, 3–4.
79. For example, Nelson, “The Origins of the Two-Channel Welfare State,” relies on a description of the workers’ compensation laws, rather than on descriptions of their implementation, while examining the actual administration of mothers’ pensions.
80. Edith Abbott, “Public Welfare and Politics,” *The Social Service Review* 10 (September 1936), 395–412 (quote, 396–97).
81. Edith Abbott, “The Experimental Period of Widows’ Pensions,” 154–64, and “Public Welfare and Politics.”
82. Blanche Coll, *Perspectives in Public Welfare* (Washington, D.C., 1969), 79.
83. John Ehrenreich, *The Altruistic Imagination: A History of Social Work and Social Policy in the United States* (Ithaca, N.Y., 1985), chaps. 2, 4.
84. Brian Gratton, “Social Workers and Old Age Pensions,” *Social Service Review* 57 (September 1988), 403–15 (quote, 405).
85. Joanne Goodwin, “The Differential Treatment of Motherhood: Mothers’ Pensions, Chicago 1900–1930,” paper presented at the Conference on Gender and Social Policy held in conjunction with the Social Science History Association, Minneapolis, October 1990.
86. Leff, “Consensus for Reform,” 414.
87. Michael B. Katz, “The History of an Impudent Poor Woman in New York City From 1918 to 1923,” *The Uses of Charity*, P. Mandler, ed. (Philadelphia, 1990), 227–46; Vandepol, “Dependent Children, Child Custody, and the Mothers’ Pensions,” 221–35.
88. U.S. Social Security Board, *Social Security in America*, 238.
89. Skocpol, *Protecting Soldiers and Mothers*, chap. 7, discusses this issue.
90. Weiss, “Employers’ Liability and Workmen’s Compensation,” 564–610; Lubove, *Struggle for Social Security*, 59–61.
91. Millis and Montgomery, *Labor’s Risks and Social Insurance*, chap. 4.
92. Berkowitz and Berkowitz, “The Survival of Workers’ Compensation,” 266.
93. Quoted in *ibid.*, 266.
94. *Ibid.*, 581, 586, 592.
95. *Ibid.*, 610.
96. U.S. Social Security Board, *Social Security in America*, table 36, 160–61; U.S. Children’s Bureau, *Mothers’ Pensions, 1931*, 9.
97. U.S. Bureau of Labor Statistics, *Handbook of Labor Statistics, 1929* (Washington, D.C., 1929), 530–31; U.S. Children’s Bureau, *Mothers’ Aid, 1931*, 8; U.S. Social Security Board, *Social Security in America*, 164, 238.

98. U.S. Social Security Board, *Social Security in America*, 164–65.
99. *Ibid.*, 246–47.
100. U.S. Children's Bureau, *Mothers' Aid, 1931*, 17.
101. Paul Douglas, *Social Security in the United States* (New York, 1936), 189.
102. U.S. Social Security Board, *Social Security in America*, 165, 242; U.S. Committee on Economic Security, *The Report of the Committee on Economic Security* (Washington, D.C., [1935] 1985), 27.
103. Coll, "Public Assistance."
104. *Ibid.*
105. Skocpol and Ikenberry, "The Political Formation of the American Welfare State, 87–147; Orloff, "The Political Origins of America's Belated Welfare State."
106. Cates, *Insuring Inequality*.
107. Edward Berkowitz, "The First Advisory Council and the 1939 Amendments," *Social Security After Fifty*, Edward Berkowitz, ed. (New York and Westport, Conn., 1987), 55–78; W. Andrew Achenbaum, *Old Age in the New Land* (Baltimore, 1978), 136–37.
108. Arthur J. Altmeyer, *The Formative Years of Social Security* (Madison, 1968), chap. 3.
109. Grace Abbott, *The Child and the State*, 2:317.
110. Cates, *Insuring Inequality*; Theda Skocpol, "The Limits of the New Deal System and the Roots of Contemporary Welfare Dilemmas," in *The Politics of Social Policy in the United States*, M. Weir, A. Orloff, and T. Skocpol, eds. (Princeton, NJ, 1988).
111. Cates, *Insuring Inequality*; Derthick, *Policymaking for Social Security*, 273.
112. Katz, *In the Shadow of the Poor House*, chap. 9.
113. Skocpol, "The Limits of the New Deal System and the Roots of Contemporary Welfare Dilemmas."