Introduction

This paper aims to explore the experiences of low-income women as they navigate the welfare system. This analysis is conducted within a framework of social exclusion that aims to explore the agency of low-income women within the discursive pressure of the welfare system. The women in this study found Centrelink’s policies and practices largely unresponsive to their needs and circumstances as they instead promoted paid employment as the only route off welfare. This paper will first outline some of the conceptual issues regarding welfare receipt and social exclusion before moving on to provide examples of both Centrelink’s discourse and the experiences of the women.

Welfare discourse

It has been asserted over the last decade that the discourse surrounding welfare receipt, dependency, and policy problems has been shifting. For example, Fairclough (2000) studied the discourse of welfare reform in Britain and asserted ‘there is a new political discourse which combines elements of Thatcherite Conservative discourse with elements of communitarian and social democratic discourses’ (p. 166). In the United States, de Goede (1996) compared 11 articles taken from the relatively liberal Newsweek magazine with conservative ideology, concluding that ‘conservative notions in the welfare debate have made their way into the mainstream: arguments that 15 years ago were at the fringe of the political spectrum are now firmly established in the mainstream and have become part of the ‘common sense” (pp: 350-351). In the Australian context, few studies have explored the extent to which conservative notions have made their way into the mainstream.

Social citizenship and social exclusion

Most conceptions of citizenship revolve around the theory proposed by T.H. Marshall (1950), through which citizens obtain three types of rights: civil, political and social. The crux of Marshall’s (1950) theory of social citizenship, in particular, is that it is designed to lessen the differentiating effects of the market and reduce inequality. According to Marshall (1950) social rights, include ‘the right to share to the full in the social heritage and to live the life of a civilized being according to the standards prevailing in society’ (p. 11). Additionally, social citizenship ‘exists when a nation’s laws and social provisions override de facto disadvantage based on ascriptive difference and personal misfortune’ (Higgins & Ramina, 2000, p.137), underpinned by principles of equality.

While the welfare state provides some social citizenship rights for those unable to work, these rights do not take into consideration the non-economic factors that contribute to social exclusion. While economic protection is important, access to resource, fair recognition, spatial and personal factors must also be considered. As the British Social Exclusion Unit (1997) suggests, social exclusion occurs when individuals or areas experience linked problems such as unemployment, poor skills, low incomes, poor housing, high crime, bad health and/or family breakdown. Social exclusion has also received much attention in the British political system since the election.
of the Labour Party in 1997, reflecting what some suggest is, at least rhetorically, ‘a return to the politics of social justice’ (Hague, Thomas, & Williams, 2001, p. 73). In Australia, however, the market approach to welfare provision, indicative of the Work-for-the-Dole policy (Considine, 2001), leaves the redistributive outcomes of social citizenship rights in a tenuous position. This approach is in direct contrast to the utilitarian notions of social citizenship posited by Marshall (1950) and is counter to the social justice of the British experience. As such, the following theoretical framework is employed to analyse both government discourse and low-income women’s experiences to explore how social citizenship is structured and experienced.

Theoretical framework

The theoretical framework of Levitas (1998) was used as a tool to organise the results. The conception of social exclusion employed throughout this paper comes from a distinct ideological position, aligned closely with Levitas’ (1998) ‘redistributionist discourse’ (RED). This position assumes notions of equality and egalitarianism, ‘alongside liberty and community’ (Levitas, 1998, p. 12). As Levitas (1998, p. 9) suggests, following Townsend (1979, p. 399, 249):

inequality might affect the style of which people participate in some social practices – the lavishness of holidays or the celebration of birthdays and religious festivals. Poverty and deprivation went further than this. There was a level of resources below which, rather than just a reduction in the scale of participation, there was a sudden withdrawal from the community’s style of living: ‘people drop out or are excluded’.

These conceptions of inequality and deprivation fit clearly with Marshall’s original definition of social citizenship, where such citizenship entails sharing in the social heritage of society, through participation in social and cultural practices. It is for this reason that the RED approach has been taken as the most appropriate to foster social inclusion and ultimately reduce poverty.

In addition to the RED approach, however, two other discourses of social exclusion are identified by Levitas, including the ‘moral underclass discourse’ (MUD) and the ‘social integrationist discourse’ (SID). To provide a brief introduction, the MUD discourse focuses on ‘the moral and cultural character of the poor themselves’ (Levitas, 1998, p. 15). Strategies are employed to enforce more appropriate behaviour and include tightened eligibility and reduced benefit levels to discourage those not in desperate need from claiming, and increased monitoring and surveillance of recipients. Alternatively, the SID approach equates social exclusion with exclusion from the paid employment, which prioritises economic efficiency and social cohesion and links the two by a consistent emphasis upon the integrative function of paid work. The associated political project valorized labour market participation ... thereby obscuring massive inequalities in terms of reward and conditions of work, inequalities not only of class but also of gender (Steward, 2000, p. 4).

As was found in Levitas’ (1998) analysis of New Labor discourses in Britain, social exclusion as a tool for the application of social justice ideals has been largely rhetorical as there has been a shift away from the redistributive discourses towards an ‘inconsistent combination of SID and MUD’ (Levitas, 1998, p. 28). Australian welfare discourse, therefore, was subjected to an analysis of the types of discourses present in order to determine not only ‘whether they deliver ‘social inclusion’, but what kind of inclusion they deliver, for whom, and on what terms’ (Levitas, 1998, p. 28).

Method

The 2003-2004 edition of the Centrelink Information Handbook (Centrelink, 2003) was selected as the text for analysis as it contains information on all of the benefits offered by Centrelink and the Family Assistance Office in addition to Centrelink’s rationale for changes to the welfare system. The critical discourse analysis followed Jäger’s (2001) process which provided a systematic procedure for processing the material structure of the document, included exploring the author of the material and the cause of the document, followed by a surface analysis whereby graphic layout, headings, and themes were ascertained. Rhetorical means were then examined including argumentation, logic, implications and insinuations, symbolism, idioms, sayings and clichés, vocabulary and style, persons and pronominal structure, as well as references to the sciences, and other particular sources of knowledge. These results were then compared to Levitas’ (1998) model of social exclusion and interviews data, which will now be discussed, to provide an account of how low-income women manoeuvre within the system identified through the discourse analysis.

Semi-structured interviews were conducted with 28 women on welfare whose demographic characteristics were as follows: seven were married or in de facto relationships, 15 were separated, widowed or divorced, and six were single. With regards to family type, 18 women had at least one child under the age of 16, three women had adult children, and seven women had no children. The results below are drawn from interviews with women both with and without children, however, in some instances Centrelink’s policies differentiate between these groups of women, and women with a disability. Specific reference will be made to results that pertain to women with particular demographic characteristics, such as single-parents.
With regards to living arrangements, only one woman lived in a share-house environment, whereas all of the others lived either alone or with their immediate family, including children and partners if applicable. While all of the women interviewed received some type of benefit, six worked in part-time or casual positions, three were students and 19 were neither employed nor undertaking further study. This group included 12 home-makers and stay-at-home mothers, two women classified as jobseekers receiving the Newstart allowance, two women with disabilities, one woman on an aged-pension, and two who were in receipt of sickness or injury benefits. Sixteen of the women were under the age of 40 while the other 12 were over 40 years of age.

Social exclusion as experienced by low-income women

Redistributive approach

As was discussed previously, the redistributive (RED) approach emphasises poverty as a prime cause of social exclusion (Levitas, 1998). Substantial benefit levels and, more importantly to low-income women, the valorisation of and compensation for unpaid work are encouraged. The RED approach appeared only occasionally in the Centrelink Information Handbook (2003), particularly in the chapter outlining the challenges of the social support system and the case for change. There was an acknowledgement of the economic and social factors that contribute to unemployment, for example, ‘job opportunities are not evenly spread across Australia’ (Centrelink, 2003, p. 7), and ‘economic and social disadvantage affects some groups and communities much more than others’ (Centrelink, 2003, p. 7). However, this being said, the emphasis of Centrelink’s programs and services was on individual or cultural characteristics, such as responsibility, truthfulness, capacity, and self-reliance, which were the major themes identified throughout the document.

The RED examples presented above were all taken from a section of the Centrelink document discussing ‘the case for change’ and the ‘extent of the challenge’, however, following this RED outline of the problem only SID and MUD strategies were outlined to combat these challenges. As such, while there was some acknowledgement of the structural causes to inequality, poverty and social exclusion by Centrelink, strategies were aligned more closely with behavioural and participation goals. In terms of women’s experiences, the RED system, upon which Australia’s ‘radical redistributive’ welfare regime was developed (Cass & Freeland, 1994), still seemed to hold some authenticity for low-income women. As Fiona states in regards to welfare receipt, ‘in one way it is good because the government helps when you most need it’ (248)². However, statements such as these from the women were few and far between. Most women, rather, did not find that the system adequately redistributed monies. They were frustrated that they were subject to poverty and did not see benefits as providing them with the means or resources to lift themselves out of their current financial situation. As Belinda states,

... a lot of the time they say they’re there to help you but half of the time they just make it so hard and difficult for you. And I mean the money that we get, like in my pay, it just doesn’t seem to go very far at all (122).

Women also experienced frustration due to the lack of recognition for unpaid work, especially with regards to caring for children. For example, ‘I believe sometimes I [would] prefer to be working, like a job, you know. Because you finish a job and then you go home, alright, you finish. But [at] home, you never finish. You never finish’ (Fiona, 23). This paid-work imperative is discussed in more detail with reference to the social integrationist discourse, where work is thought to be a means out of social exclusion, and thus poverty. In the RED discourse, however, the recognition of unpaid work is of prime importance, which includes the payment of child maintenance to separated and divorced parents, as is now discussed.

While the Department of Family and Community Service (2003, p. 69) claims to have an 88% collection rate, child support payments are an extremely problematic issue for low-income single-mothers. This rate, therefore, seems to hide crucial variations in payment amount and frequency. As Christine states ‘I get no financial help from him. He always said that he will not, even if he does work, he will not give me money’ (300). Similarly, others note, ‘My baby’s father doesn’t pay child support. I’ve got to try to organise it. He’ll probably give $20 a month … I asked for some money off him, but he wouldn’t even put any money in my bank account’ (195);

Well, because I’m not working and I’ve got no income I have to be on [benefits] and [Ex-partner] has to pay child support, but he doesn’t. He pays $4 a week even though he drives around in a nice new BMW and buys houses in [Expensive Suburb] … He could pay a lot more. He’s hidden all his money. He’s very clever. I mean he’s just bought a new BMW (Beth, 149: 336).

There was also a feeling of injustice as a percentage of the already low payment was deducted from the mother’s allowance. ‘But the extra money that you get, Social Security cut it out. I think they, I think they take it at like 10 cents or 20 cents to the dollar they take out’ (Belinda, 103). This left mothers in a precarious financial position as they tried to provide for their children on an inadequate and insecure income.

In most instances, low-income women with children tried to involve their children in social and recreational activities. This redistributed social participation from one generation to the
next. The examples below highlight how current benefit levels did not allow parents to provide ‘normal’ social activities without extreme sacrifice.

Because [my children] do some activities. You’ve got to keep them occupied. And that gets hard, paying. I haven’t even paid the gymnastics. They do gymnastics so I’m behind and the man’s saying ‘Don’t let it be ‘till the end of the term’ and I said ‘I just hope it will be’. You know, I’m just a bit stuck now (Eva, 47).

And at the moment I’m paying for my daughter to do ballet and I don’t know, I must be mad because it’s so expensive. Well I’m doing it because I want her to be normal and I want her to be able to be doing the things that everyone else is doing but I really can’t afford it. It’s cutting in to our living money, for [her] being able to do ballet. Which is quite ridiculous. In some ways I’m trying to make it all seem like we’re normal and we’re well to do (Vicky, 268).

Low-income mothers in particular found themselves financially over-extended as they tried to provide a decent life for their children. As a result social exclusion can be seen to be generational, as it affects not only low-income women, but also their children who grow up being marginalised from typical social activities and different from ‘normal’ children. Similarly, the lack of redistribution perpetuates inequalities based on class, age, and gender. Pressure is instead applied to marginalised groups to conform to more favourable social norms, such as financial independence. The pressure applied to welfare recipients is associated with the moral underclass discourse. In this approach, those breaking with traditional roles are often discursively, financially and/or socially sanctioned, as is explored below.

Moral underclass approach

The individual approach to welfare receipt presented in Centrelink’s reform strategies aligns closely with the MUD approach. In the Centrelink Information Handbook, responsibility is shifted to recipients for some of the causes of and all of the solutions to welfare receipt, however, power over the process remains within the realm the bureaucracy that is able to define such things as eligibility, need, payment types and programs. Centrelink’s approach is counter to the ideology of individual empowerment and capacity being promoted in their handbook, for example, they state:

Centrelink will play a more significant role in the critical assessment and referral function for job seekers and others needing help. No longer will their role be simply to assess eligibility for they will now play a critical role in encouraging and enabling people to take part in the community (Centrelink, 2003, p. 9, emphasis added)

After an analysis of the activities that Centrelink is responsible for, however, it became apparent that Centrelink’s role is still primarily to monitor and assess job seekers. As such, in order to track recipients, surveillance and monitoring feature prominently in Centrelink’s MUD approach. It is the responsibility of Centrelink customers to ‘truthfully advise Centrelink of the personal circumstance(s) they are experiencing’ (p. 2), ‘prov[er] who they are, their age, residence, income and assets’ (p. 28), and ‘show Centrelink that they are actively looking for work’ (p. 28).

In terms of low-income women’s experiences, the women often felt penalised for circumstances not entirely within their control, such as the longevity of a relationship, or the mental state of partners. As Beth says, ‘I mean, I gave birth to a child, ooohhh! ... And the man was psychotic, so we left him! Oh shoot me’ (425). In addition, low-income women were sensitive to the implications of their living arrangements. For example, women could not have a male partner stay semi-permanently at their house (or vice versa) without them being deemed as a de facto partner, which would then have serious financial implications.

They want to know every detail of your life and whose living in the house, how many people are in the house, are they staying in the house more than one night? Those sort of questions. Yeah, they’re sort of like, almost like communism! (Beth, 248).

At the start we had a few issues just because [ex-partner] was still living here and I tried to apply for a Single Parenting Pension while he was still living here, which is pretty much impossible to do. And they asked me if I did his washing, who did the laundry and I stupidly said ‘Oh, if it’s there I’ll chuck it in’. Stupid me was being honest ... They ask a lot of personal questions to determine whether or not we were really separate. Well, obviously if we share a bedroom, do we do all that sort of stuff and then I had to fill out this great big form about whether friends still consider us still a couple, do we go out to the same social events, all to do with whether we’re a couple or not. Do we buy things together, and we had bought things together so it was really hard to sort of say, ‘well, we have bought some things together because I don’t have any money. That’s why I’m trying to get this [Single Parenting Pension]’ (Vicky, 121).

I have to go through a lot of paperwork, yeah. Medical report, therapist’s reports, I can give it to them. Counsellor’s reports, yeah. But I’m genuine, I’m very genuine. But they want to know everything. Even when I went for the interview they asked me where my bed is,
what side of the bed I sleep, and then last night what you had for dinner (Tania, 266).

The above excerpts also indicate that there is a definite lack of trust on the behalf of Centrelink, which Stephanie believes is a routine practice:

Very demeaning, very pejorative. They need to have respect for people. I know that there’s quite a bit of stress with how we go in there and go, ‘Rah rah rah’, but it’s still, maybe they’re pissed off with the way they’re treated. But we’re all treated like we’re all mooching off the dole, like we’re all trying to rip off the system. And the more you’re treated like that, the more you want to rip off the system (Stephanie, 386).

This accusative approach fits clearly with the MUD discourse. While most low-income women were exempt from behavioural sanctions, such as work tests and activity agreements due to their care-giving responsibilities or disability status, many faced regulation of their social lives and, as such, the general experience associated with Centrelink’s implementation of the moral underclass approach was one of stigma, marginalisation, guilt, pressure, and scrutiny.

Social integrationist approach

The most important parallels that were drawn between the SID approach and the Centrelink Information Handbook (2003) were the promotion of paid work as the route off welfare and the negation of roles that did not conform with the objective of obtaining labour market participation. In Levitas’ (1998) study of New Labor the terms social exclusion and exclusion from the paid work were used virtually interchangeably, ‘while a similar elision occurs between ‘people’ and ‘workers’ (p. 23). This latter example is mirrored in the Centrelink Information Handbook.

The primary target of Centrelink’s policies is people of workforce age. As they state in the introductory paragraph, ‘over the next few years, the Australian welfare system will change for people of workforce age (aged 15 years to Age Pension age)’ (p. 7). Additionally, Centrelink acknowledges that the problem of greater dependence on welfare is being contributed to by fragmented services that are ‘not adequately focused on participation goals for all people of workforce age’ (Reference Group on Welfare Reform, 2000, as cited in Centrelink, 2003, p. 7). The conceptualisation of welfare recipients as ‘people of workforce age’ is, therefore, problematic from a feminist perspective. For those with caring responsibilities or disabilities, the options presented do not apply, constructing women with care-giving responsibilities as the ‘other’, with the need for special policy interventions. For example, a specific policy intervention includes ‘encouraging parents on income support to take advantage of the Working Credit if they take up substantial part-time or casual work’ (p. 10). This, however, relies on a very narrow definition of ‘work’ and does not recognize the value of unpaid and caring work. Additionally, promotion of these types of work options do little to decrease low-income women’s financial insecurity (Litt, Gaddis, Needles Fletcher, & Winter, 2000; Miranne, 1998; Mullan Harris, 1996; Oliker, 1995; Riemer, 1997).

Work is promoted as the best route off welfare by Centrelink. They state ‘a fair balance between improved services for people in need, requirements to take part in appropriate activities, and good financial rewards from work produce the best outcomes’ (Centrelink, 2003, p. 8). Evidence from the United States, however, suggests that for single-mothers at least, the work option is the ‘least likely to end the pattern of revolving-door welfare dependency’ (Mullan Harris, 1996, p. 424). We are not suggesting that low-income women forego aspirations of being independent, especially given the problematic nature of many of the relationships women in this study (both with and without children) have experienced. Rather, we are critically examining, as did Levitas (1998), the primacy of paid employment as the solution to poverty and social exclusion, in this case, specifically for low-income women.

Women interviewed for this study, however, seem to have bought into Centrelink’s assertion that work is the route most likely to lead them out of poverty: ‘I just want to be working and making my own money and supporting my son’ (Beth, 346); ‘I’d really like to be able to earn money again, to be able to put it towards doing recreational sort of things. But I can’t see that happening, because I’ll be living on the pension’ (Angela, 170). Interestingly, two of the women saw winning the lottery as a realistic strategy to lift them out of poverty: ‘I just want to sort of win enough to, as I said, have a roof over our head. A bit of security’ (Christine, 340);

We’ve got our long term plans. Now what we’d always liked to do, [Husband] and I, we don’t want to own a house we want to own a campervan and travel… Whether we pay for a caravan or win it or whatever. And get a decent car to go with it (Diane, 426).

Perhaps this suggests that for at least some low-skilled workers, getting out of poverty by winning the lottery is just as likely as it is through working, which may be an indictment of available opportunities.

While the financial benefits of work may not be as direct and substantial as is asserted by proponents of the SID approach, including Centrelink, other benefits are also espoused. The SID approach also posits that welfare recipients will be more included in society as they enter the paid workforce, build confidence, and form social networks with other workers (Levitas, 1998). Some of the women interviewed echoed such sentiments. They believed that as welfare recipients they were
isolated, worthless, and socially limited. Some looked forward to being off welfare and working, as this could enable them to further advance their social position, as Beth explains:

Well, everything will change [when I’m working] because I’ll have more money and I’ll be able to go out more and meet more people that I like and, you know, maybe meet somebody and get married. You know, I’m going to be more equal to somebody because I want to be sort of like everybody else. You know, working and have enough money and things (198).

Single-mothers who were outside the paid labour market described how they were isolated at home as they cared for their children:

Because its, you’re just at home and nothing to do. You get lonely. Because I have no friends, I just go to the shop. Look after [my children] and, you know, you get lonely in a way (Eva, 95).

On the same token, women felt there were barriers which prevented them from exploring paid work or training as a route out of poverty and out of social exclusion. The lack of supportive policies, such as those outlined in the RED approach including affordable and accessible child and respite care contributed to this.

I started to do courses very slowly ... I want to do something but I haven’t got enough money, you know. I paid seventy-three dollar for my course and I have to pay petrol and I have to pay childcare (Fiona, 125).

Like, when I quit my job, when I gave up my job, I mean the benefits were so great: I had sick days and cash money. There were just so many wonderful things about it that could have made me stay with the job. But, how were you paying? You know. When a child is sick and you gotta go to work (Prue, 193).

As such, the SID approach is a complicated one for low-income women, and one which reflects current and unanswered questions regarding the role of women both with and without care-giving responsibilities in society. On the one hand there is the push towards gender universalism as women strive to be independent workers, financially providing for their families. In addition to the financial benefits available to those who are able to completely leave the welfare system, this approach also purportedly provides other benefits such as increased confidence, social support, social networks, and integration (Levitas, 1998). This assertion, however, must be taken with a grain of salt. Low-income women often find themselves with little opportunity to ‘derive much of their self-worth through their accomplishments at work’ (Litt et al., 2000, p. 87). For at least two women in this study, working as a welfare recipient attracted harassment, stigma, and isolation, which perpetuated notions of welfare recipients being ‘lesser’ or ‘different’ members of society.

I have to say that some people, when you work in the couple of cash jobs that I have done, you feel that some people will give you that ‘Hmm, you’re cheating, you’re cheating’ But you try to say, ‘Look I’m surviving, I’m trying to survive. I’m not trying to cheat. I’m trying to survive’ (Lisa, 270).

On the other hand, women sometimes did get positive benefits out of work. These benefits, drawn from past and current work experiences included finances, social interaction, and self-confidence, mirroring the benefits purported under the SID regime. It must be noted, however, that many of the positive benefits experienced by the women were from past experiences of work, prior to them having children, being physically abused, getting divorced, or being in receipt of welfare. With these new characteristics, the women in the current study approached work from a different perspective to the one they held years ago. It is this cultural change in how work must be organised and arranged to make ends meet, fit around day-care, school and sick children, and the phenomenological change in the meaning of work for a low-income woman on welfare that is at stake.

Conclusion

This article has sought to provide an overview of how low-income women on welfare experienced social citizenship; the extent to which they participated in the social and cultural heritage of society, and how the welfare system mediated this. Low-income women did not feel great affinity with the RED approach, which is predictable considering its exclusion from mainstream policy discourse. The women, however, did feel the MUD system was unjust as they were discursively and financially punished in a welfare system that failed to acknowledge the social and structural factors impacting on their unemployment.

In terms of women’s day-to-day experiences, these were of scrutiny, marginalisation, surveillance, and stigma. These experiences map closely with the methods employed in the MUD approach, further confirming the findings from the discourse analysis which supported Levitas’ claim of a move towards a combination of MUD and SID in modern welfare regimes. As for the SID approach, women did seem to buy into this. Low-income women did not feel great affinity with the RED approach, which is predictable considering its exclusion from mainstream policy discourse. The women, however, did feel the MUD system was unjust as they were discursively and financially punished in a welfare system that failed to acknowledge the social and structural factors impacting on their unemployment.
especially those with responsibility for young children or sick or disabled relatives will not find it easier to enter the workforce in any meaningful way and will remain subject to poverty and scrutiny.

References


Notes

1 All names are pseudonyms

2 Numbers in parentheses refer to the paragraph number of the quote in the associated transcript