Annelou Ypeij

Single motherhood and poverty The case of the Netherlands

Foreword by Sylvia Chant

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Foreword

In the globalizing yet increasingly fragmented world that confronts us in the 21st century, it seems ever harder to discern ubiquitous trends, not to mention talk about them with any level of generality. This is perhaps particularly the case with gender, where notwithstanding current conceptual debates over essentialism, universalism, difference, diversity and so on, 'hard facts' often suggest variegated and often seemingly paradoxical tendencies.

In some respects, for instance, it appears that 'gender gaps' are narrowing – in literacy, education, employment and so on. On the other hand, a number of gaps are proving to be remarkably resilient, and even intensifying. One such gap seems to lie in the arena of familial responsibilities. This encompasses not only a persistent association of women with unpaid domestic and care work, but also an increasing burden on the shoulders of women to cater to all their children's needs. This is arguably especially evidenced in women's incarnation as lone parents, whether by design or default, and whether through bereavement, divorce, separation or non-marriage. Although lone-mother households are not a new phenomenon and, as the author of this timely volume indicates, have formed a substantial proportion of households in the Netherlands for at least three centuries, they are a growing presence here and elsewhere in the world. This begs important questions as to how they fare economically, legally, socially, psychologically and emotionally, and what assistance they might need from the state and other institutional providers not only to 'get by' but to exercise their human rights in contexts in which there remain dispiritingly pronounced tendencies for lone-mother households to be marked as 'deviant' or 'residualized' units, through the perpetuation of patriarchal and heterosexist norms of conjugality, parenting and family life.

One major and long-standing thread in debates on lone-mother households is their disproportionate risk of income poverty, and in Amsterdam (the case study locality of this book) there is little doubt that this is so. Focusing on nearly six dozen poor households headed by lone women (most of whom are caring for at least one child under 18) in the south-east corner of the city, Annelou Ypeij presents an astoundingly rich, historically and theoretically

grounded, and insightful analysis, woven around the eloquent testimonials of her women informants, on such matters as the daily battle to secure household livelihoods, on the fathers of their children and their relationships with other men, relatives, neighbours and friends, and on their encounters with the government officials who frequently gatekeep their access to essential resources such as housing and basic living expenses. This adds up to one of the most thorough and compassionate accounts of the place of poverty in the lives of lone mothers residing in one of Europe's wealthiest countries, and traditionally host to one of the most comprehensive state welfare systems.

Beyond this, the analysis is extremely informative of the heterogeneity of lone mothers in a 21st century cosmopolitan setting. Reflecting Amsterdam's diverse ethnic composition, Ypeij's interviewees are drawn from a number of backgrounds. She divides them into two main groups: predominantly white women native to the Netherlands (to whom she refers as 'autochthonous' women) and Afro-Caribbean women, all except one being first-generation migrants from the former Dutch colonies of Suriname and Curaçao ('migrant women'). Although there are some differences between the groups, particularly in respect of how they regard the relative 'normality' of raising children without the co-residence or even active participation and interest of male partners or spouses, and the composition of their 'alternative' support networks, there are also many shared experiences in terms of material hardship, lack of time, fraught dealings with bureaucracy, the burden of moralizing and sexualizing discourses that fail to take into account the personhood and histories of individual lone mothers, and the double stigmatization that arises where being a lone parent entails reliance on benefits – as it so often does. The latter is becoming an even greater source of concern (and paranoia) on the part of lone mothers, as the Dutch system moves steadily towards a 'workfare' model designed to steer women into employment and away from full-time care, and where 'benefit cheats' are increasingly reported, scapegoated and penalized. This is particularly worrying, and poignant, given that many lone mothers feel a need to give special care and attention to children whose fathers have abandoned them.

Ypeij's skills as a sensitive and accomplished anthropologist shine through in volume that gives generous space to women's own voices, and leaves us in little doubt as to the relentless and massively self-sacrificing daily struggles entered into by lone mothers to keep their families fed and sheltered, to maintain 'respectability' for themselves and their children in schools and in their neighbourhoods, and to conform with the almost impossibly high standards of parenting characteristic of wealthy societies that not only require financial

expenditure on sophisticated educational 'toys' for children, such as computers, but on extra-curricular activities and classes that demand other resources such as time, effort and availability.

While many poor lone mothers in Ypeij's study show tremendous reserves of creativity – whether in planning their budgets on meagre incomes, or in organizing their personal lives in such a way as to stay on benefits or avoid the risk of erratic or non-existent male contributions – there is little doubt that their far from publicly accepted status condemns them to social, political and economic marginalization. This only makes it harder for them to ensure that their children will grow up with all the tools necessary to equip them for adult life.

The latest in a long line of inspired publications, Ypeij's book represents a clarion call – and an eminently convincing one – to appreciate and address the complex challenges of familial and gender equality in the 21st century. Readers will not fail to be unsettled, moved and inspired by the pages that follow.

Sylvia Chant
Professor of Development Geography
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For Nicoline, Ruth and Yolanda

Contents

Foreword by Sylvia Chant 5

Acknowledgements 11

1 **Introduction** 13
Historical and cultural context of the family household 15 — Single motherhood, unmarried mothers 17 — Family and gender relations in a multicultural society 19 — Single motherhood and poverty 22 — Research methods 24 — The respondents 28 — Organization of the book 33

2 **Single motherhood and poverty in a theoretical perspective** 35
Single motherhood and social disorder 36 — Matrifocality 40 — Single mothers as the poorest of the poor 45 — Single mothers and their children 49 — Single mothers and the welfare state 52 — An alternative approach to single motherhood and poverty 54

3 **Making ends meet: constructing daily life** 59
Budget management 61 — Composing the household 66 — Generating multiple incomes 69 — Migration 73 — Access to state assistance 76 — Social support and social networks 78 — Voluntary work, study and churches 79 — Conclusions 81

4 **Fathers, boyfriends and ex-husbands** 83
Boyfriends and husbands who are no good 84 — Kicking him out, packing your bags 87 — Comparing Afro-Surinamese, Curaçaoan and autochthonous women 89 — Being single and independent 95 — Fathers and maintenance payments 100 — Conclusions 102

5 **Motherhood, neatness and poverty** 107
Active motherhood and poverty 108 — Between care and work 115 — Dutch neatness and decency 118 — Being neat and decent 120 — Poverty and the dangers of antisociality 123 — The stigma of antisociality 126 — Conclusions 129

6 **Being on benefits and dependent on the state** 133
Changing entitlement to benefits 134 — Social policy and single motherhood 136 — Moral respect for single mothers 138 — Bureaucratic web 143 — Big Brother is watching you 145 — Glory of work 147 — Compliance, resistance and turning your back on the state 150 — Hidden lives 153 — Conclusions 156

7 **Networks that support and stigmatize** 159
With Gerdien Steenbeek
Support networks 161 — Motherhood and social support 165 — Boundaries of domestic units 170 — Manipulating stigmatizing networks 177 — Conclusions 179

8 **Migrant women and the state** 183
Pre-migration stage 185 — Immigration policies 186 — Transnational networks in the country of origin 189 — Gender dynamics in the new country 191 — Constructing new support networks 194 — Comparing Curaçaoan and Afro-Surinamese women 196 — Conclusions 198

9 **Discussion and conclusions** 201
Between matrifocal and nuclear values 202 — Between care and work 205 — Everyday experiences with stigmatization 207 — Structural sexism and gender discrimination 209 — Constructing daily life 211

Bibliography 213

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That single motherhood is a stage in life that many women experience became clear from my circle of friends and colleagues. I know many women who are or were single mothers. Especially my dear friends Nicoline, Ruth and Yolanda supported me in the writing of this book – though I doubt whether they were aware of it. They were often there in the back of my mind, and many times I found myself wondering: 'How does the situation of the women we interviewed compare to that of my friends?' or 'What would my friends have done in this situation?' I improved my understanding of the role of class and education in the lives of single mothers by comparing their life stories to those of the interviewed women. My friends are highly educated and have jobs; they come from middle-class families; their networks of friends and family consist of highly educated people who have above-average incomes, and the same applies to the men they date. All this means that the quality of their social capital is better than that of the women we interviewed for this book. When my friends became single mothers, their financial situation worsened – but not to the point of poverty or welfare dependency. They continued with their jobs or were able to pick up their careers again after a period of full-time motherhood. Also, their ex-partners paid (some) alimony and maintained contact with their children. Thus, my friends are financially better off than the women we interviewed for this book. I dedicate this book to Nicoline, Ruth and Yolanda, because I admire them for the way they reorganized their lives after separating from the fathers of their children.

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1 *Introduction*

Globally, the number of single mothers is growing and single mothers vastly outnumber single fathers. European and other Western countries, as well as countries in the South, are experiencing growing proportions of female-headed households.[1] Rising numbers of single mothers are increasingly acknowledged to be among the most important transformations that have taken place in the sphere of domestic units and family structure (Ghai 1994: 2, Chant 1997). Demographic statistics show that the Netherlands is anything but an exception to this worldwide trend. Important changes in the notions related to the formation and composition of families and increasing divorce rates are the main reasons behind this phenomenon. Even though some children start living with their fathers after their parents' divorce, the vast majority form a household with their mothers. Notwithstanding the fact that the number of single-mother households in the Netherlands is still relatively low, the figure has increased, especially in the last decade.

Analysts and policy makers often associate single mothers and female household headship with poverty. The feminization of poverty has become a catchphrase, indicating that female household headship often leads to poverty (Pearce 1978; Fonseca 1991: 137-138; Chant 1997: 48; Davids & van Driel 2000). Again, the Netherlands is no exception to this trend. Income statistics show that women in general have a larger risk of becoming poor than men do, and that especially the situation of single mothers is worrisome. Four out of ten single-mother households have a low income (Bos & Merens 2006: 195, see also SCP/CPB 1999: 139-159). The study of poverty in the Netherlands is often conducted from a quantitative perspective. We thus know rather precisely how many people have a low income, how long they have been in this situation, their ages, the types of domestic unit in which they live, what their

1 While there is consensus about the fact that the number of female-headed households is growing throughout the world, it is difficult to empirically verify this because census data vary in quality and definitions from country to country (Chant 1997: 69-88; see also Folbre 1991; Chant 2007).

main income sources are, etc. Although this type of information is significant for our understanding of poverty, statistics have their limits: they do not tell us about the experiences, ideas, motivations or attitudes of the poor, or about how they perceive their activities or what their everyday lives are like. To increase our understanding of poverty, it is crucial to study what poverty means to poor people themselves – and the best way to obtain this kind of information is to listen to their stories.

This book – which is one of the fruits of the 'Landscapes of Poverty' research programme – sheds light on the everyday lives of poor single mothers in Amsterdam and the way in which they experience their daily realities. Although the Netherlands is a wealthy society and has a well-developed welfare system, during the last decade the proportion of poor households has remained at around 10 per cent. Amsterdam – the capital and largest city of the Netherlands – houses the largest number of the poor, many of whom are single mothers. The research for the book was predominantly based on in-depth interviews, during which the partial life histories of single mothers from various ethnic backgrounds were collected. The two largest groups of respondents comprised 1) autochthonous white women and 2) Afro-Surinamese and Curaçaoan black women.

As becomes clear from the women's stories, poverty is not only a materially deprived situation. The stories reveal not only the many problems they face in making ends meet, paying the rent, and properly feeding and clothing their children, but also many other experiences such as the often troublesome relationships with the fathers of their children, the ways they are appreciated by others, the pride they have in raising their children in a decent way, and their feelings regarding the support and the state benefits they receive. Although its basis is mainly material, poverty has the power to shape the everyday life in a way that goes beyond the material. The women's stories show that poverty also has many social, cultural and structural dimensions.

To distinguish between the groups of respondents, I chose to use the terminology 'Afro-Surinamese', 'Curaçaoan' and 'Moroccan' women versus 'autochthonous' women. In the Netherlands, the discourse on migrants often distinguishes between allochthonous and autochthonous people. I reject the use of the term 'allochthonous' because of its connotation of exclusion. However, I consider the term 'autochthonous' more suitable than 'indigenous' or 'native', because the latter terms often indicate minorities or excluded groups in certain geographical regions and are related to specific social-scientific debates. Another alternative would be to call the autochthonous women 'Dutch' women, but that would be incorrect because all but one of the women we interviewed

have Dutch nationality. Because the Surinamese population comprises many different ethnicities, I have added the prefix 'Afro' to indicate that the interviewed Surinamese women are Creole women.

To introduce the subject of single motherhood in the Netherlands, I first present a short historical sketch of family life in general and some statistical information about single motherhood and poverty. I then discuss the research methods on which this book is based. In the last two sections of this chapter, I give a short introduction to the respondents and present the organization of this book.

Historical and cultural context of the family household

Already at the end of the 16th century, Holland (part of the current Netherlands) recognized civil marriage.[2] The civil marriage was characterized by the marital power of the husband. Through her marriage, the wife lost her legal competence, which meant that she was unable to legally act independently. Only in 1956 was this principle removed from the civic code (Helmers 1993: 66-67; de Regt 1993a: 212). Over the centuries, Christian churches have exerted a lot of influence on the notions on family life and sexuality. Both Catholic and Calvinist churches propagated a restrictive sexual morality. Extramarital and premarital intercourse was strongly repudiated. Marriage was seen as a sacral, lifelong commitment between husband and wife. The man was considered head of the family and the other members were obliged to obey him and respect his authority. Women's main task was motherhood, and thus they should not perform paid labour. In the 19th century, these notions concerning the Christian family household were no longer the preserve of Catholics and Protestants, but were part of the more general bourgeois notions on family, sexuality and marriage (Kooy 1985: 168-172; de Regt 1993b: 235; Zwaan 1993b: 267-268).

The practice of the husband being the main breadwinner and the wife being responsible for the household chores and caring for the children was already accepted among the urban citizenry of the 16th century. In the centu-

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2 Its conditions were laid down in the Politieke Ordonnantie van de Staten van Holland (political regulation of the States of Holland). Divorce was allowed under specific conditions, such as in the case of adultery committed by one of the spouses or of 'abandonment with malicious intent', a regulation that was added in the 17th century. Other possibilities for ending a marriage under canon law were nullification of the marriage or the separation of property (de Smidt & Gall 1985: 41-45; Helmers 1993).

ries that followed, this division of labour spread among all strata of the population (Brinkgreve 1993: 300). This did not mean that women were completely excluded from generating an income or from performing other social activities, but their busy schedules restrained their engagement in the increasingly important government of cities and regions. At the end of the 16th century, the power balance between women and men was increasingly changing in favour of males (Verwey-Jonker 1985: 139-142). Hardly any information is available about the life of the lower economic strata in that era, but one might expect that at least until the early 20th century – when labour unions started their struggle for the male breadwinner income – large numbers of poor women worked out of economic necessity. In the course of the 18th century, class differences increased and women, especially those in the bourgeoisie and upper classes, were more and more confined to their houses. It was thought that they should limit their activities to needle work, social meetings and wearing beautiful dresses (de Regt 1993a: 211).

Until the end of the 18th century, the family household was an open unit and extended households were rather common. To a large extent, the open domestic unit can be considered as being integrated into the wider context of the local community of neighbours, church, kin or village. Social control and social support were both important for the functioning of those open households. From the 19th century onwards, the family household slowly became a closer unit. The relationships between spouses and their offspring increasingly developed into emotional ones that were based on mutual love. The household family became a fostering unit in which more and more attention was given to the care and education of the children. The members of such a family household no longer automatically accepted the interference of neighbours, church, kin and other community members and increasingly closed the doors of their domestic unit to their influences (Kooy 1985: 190; Zwaan 1993a: 240). Family households became isolated units that controlled their contacts with the outside world (van Setten 1987: 9). Because of the economic restructuring, industrialization and the rise of wage employment, the importance of the family business declined. Wage labour meant that for large parts of the day family members were separated from each other, each being busy with his or her own tasks. The gendered division of labour became stricter. The rising labour movement struggled successfully for the male breadwinner's income, for which reason the married women of labour class families were able to withdraw from the labour process and to focus on the caring chores within the home, just like the women of middle-class families (Verwey-Jonker 1985: 155). The divisions between women's work and men's work became sharper

as women's work was increasingly centred on the house and its immediate surroundings, while the men left to go to work (Brinkgreve 1993: 304). This coincided with a sharper demarcation of the private home and the division between public and private spheres. The contours of the modern, urban Netherlands family as a secluded nuclear unit consisting of the breadwinning husband, the caring wife and their offspring, became visible (Kooy 1985: 190-191; van Setten 1987: 8-9).

Single motherhood, unmarried mothers

There are no historical data available on the number of single mothers in the Netherlands. However, studies on various communities in other Western countries show that during the 17th and 18th centuries, single-parent families accounted for 16 per cent of the total (Niphuis-Nell 1995: 48). Widowhood was the main reason a woman became a single parent. During the 19th century, many marriages ended because of the passing away of one of the spouses. Around 70 per cent of the single-parent families were led by single mothers and 30 per cent by single fathers. Remarriages after widowhood were common, which certainly helped to reduce the number of single parents (Kooy 1985: 183; Niphuis-Nell 1995: 48-49).

Not much information is available about divorce as a reason for single parenthood. Divorces did happen and their numbers increased in the course of the 19th century. However, it is uncertain whether divorced women raised their children on their own or remarried. An important indication of single motherhood is the birth of 'illegitimate' children. Through the ages, the number of illegitimate births has been rather low (Kooy 1985: 181); however, as shown by the study by Damsma (1999), between the mid 18th and the early 19th century the number of illegitimate births was on the rise, namely from 1 per cent in 1750 to 5 per cent around 1820. After that, the number rapidly decreased. In large cities such as Amsterdam, the number of illegitimate births was far higher (ibid.: 91).[3] One of the explanations for the increase in the number of illegitimate children is the frequently occurring sexual rela-

3 It was common to make a division between different types of illegitimate children (de Schmidt & Gall 1985: 55). 'Play' children were children whose parents might have married but did not do so. The relatively high number of forced marriages in the 19th century (Kooy 1985: 183) indicates that sexual intercourse before marriage was common and that single motherhood was often prevented through marriage. The other type is 'adultery' children,

tions between bourgeois and upper-class men and poor women. Most unmarried mothers were domestic servants who had been seduced or raped by their patron or his son (de Regt 1984: 85; Niphuis-Nell 1995: 51). The social acceptance of single-mother families depended strongly on the way they came into existence. The acceptance of widowed single-mother families was not a problem, but for unmarried mothers and their children the situation was very different. They could hardly count on understanding, let alone material support. The mothers were blamed for their shameless violation of the moral codes. They and their children were often no longer welcome in the communities they belonged to, which frequently resulted in expulsion. For many, prostitution was the only way they could make a living (Zwaan 1993c: 350; Niphuis-Nell 1995: 51).

The beautiful study by Sevenhuijsen (1987) about the prohibition of paternity suits shows that politicians and policy makers of the 19th century – all males from the citizenry – defended the patriarchal family system and their own privilege of sexual liberties outside marriage through the legislation they made. Because the women with whom they were sexually engaged and the illegitimate children who were born to these relationships were perceived as threatening marriage and the male-oriented transmission of family property, they were denied civil rights. The prohibition of the paternity suits was laid down in Article 342 of the Civic Code of 1838, which stated that biological fathers could not be forced to legally recognize their children and thus be held financially or otherwise responsible for their upbringing. The law only allowed the voluntary acknowledgement by the father in cases where the child's parents could marry but did not do so. The legal acknowledgement of illegitimate children who were the result of adultery (i.e. one of the parents, usually the man, was married) was impossible (de Schmidt & Gall 1985: 56-57).[4] From Sevenhuijsen's analysis of the political debates about the prohibition of the paternity suits, it is clear that unmarried mothers were portrayed as sexual beings who were seducing men with greedy motives and were often associated with prostitution (Sevenhuijsen 1987: 40).

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namely children whose fathers were married to women other than their mothers. Especially these children became the subject of a societal debate.

4 Sevenhuijsen (1987) relates this prohibition to the patriarchal family relations, which were based on the principles of fatherhood, filiation and the handing down of family property from father to son. The 19th century family law was structured around the male individual, who was supposed to be an enlightened property owner and family head (ibid.: 351).

From the 1870s onwards, new political movements began to defend the position of unmarried mothers. The most remarkable of these movements was the first feminist wave (1870-1920). In the feminist discourse, unmarried mothers were perceived as victims of unequal gender relations. Unmarried motherhood, prostitution, the double sexual standard and the abolition of the prohibition of paternity suits received a place in a broader feminist agenda aimed at a transformation of gender relations (ibid.: 126). As regards prostitutes and unmarried mothers, the feminists still distinguished between the 'bad' woman and the 'good' married woman (a category that included many of the feminists themselves), but they simultaneously blamed men for the misery of the women in the former category and tried to save them by offering them shelter and a 'decent' job (Verwey-Jonker 1985: 153). The first feminist wave had important successes, such as the right to vote in 1917 and the access of girls to education that was slowly realized in the second half of the 19th century. Nevertheless, the prohibition of paternity suits proved to be persistent.[5] Women and children obtained the legal right to determine fatherhood only in 1998, following a far-reaching revision of family law (Palriwala 2005: 176).

Family and gender relations in a multicultural society

At the beginning of the 20th century, the male and the female world became increasingly separated as a result of the growing appreciation of women as homemakers and mothers, and of men as hard-working breadwinners (Brinkgreve 1993: 305-306). This ideal gendered division of labour contributed to women's low participation rate in the labour markets. Until the 1960s, women represented less than a quarter of the economically active population. In general, these women were young and unmarried. It was usual for women to stop working the day they got married, and this applied not only to well-to-do women, but also to those from lower economic strata. They were often fired by their employers after their marriage or when the children were born (Brinkgreve 1985: 305; Verwey-Jonker 1985: 155-165; de Haan 1992: 227; de Regt 1993b: 230; Zwaan 1993b: 282).[6]

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5 In 1908, the Senate accepted a bill that only arranged for an obligation on the part of the procreator to pay some form of alimony. In the text, the word 'father' was carefully avoided.

6 During the Second World War and the German occupation, women in the Netherlands did not enter the labour force in large numbers, unlike those in unoccupied countries

From the 1960s onwards this situation changed and women started entering the labour market in ever-increasing numbers. This was a result not only of labour shortages (which is why employers offered part-time jobs to women), but also of the second feminist wave, the new domestic technologies that reduced the burden of women's domestic chores and the new contraceptive methods that increased their control of their fertility (Verwey-Jonker 1985: 159-165; Zwaan 1993b: 282-283; Niphuis-Nell 1995: 52). All this has stirred up family relations in an unprecedented way. Concerning single motherhood, a new phenomenon appeared on the scene, namely the 'consciously unmarried mother'. In 1977, an organization – Consciously Unmarried Mothers – was established for women who gave birth to children without having a stable relationship with a male partner. Later the term 'consciously unmarried' also referred to women who had children and a male partner, but preferred cohabitation to marriage.

Since the last quarter of the 20th century, perceptions of family life have become increasingly diverse in the Netherlands. Marriage has slowly lost its meaning as the only socially desirable and lifetime form of coexistence between women and men and as the only morally appropriate context for having children. This resulted in a declined propensity to marry and sharply increased divorce rates. Nowadays, one third of all marriages end in divorce (Niphuis-Nell 1995: 53; Hooghiemstra 1997: 35).

Alternative forms of coexistence, such as 'living apart together' relationships and unmarried cohabitation (with or without a contract signed at the notary's office) are more or less socially accepted. Since 2001, homosexual couples can legally marry. Planning to have children or opting to remain childless is up to the couple, regardless of their sexual preferences. Especially highly educated women increasingly postpone their pregnancies. The average age for having a first child is now 29, the highest worldwide (Alders 2004: 31). Technologies such as in vitro fertilization help older women to conceive. Having children is no longer taken for granted but has increasingly become a personal decision (Knijn & Verheijen 1991: 33; Knijn & Nievers 1996).

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such as England and the USA. Every woman who started work in a factory replaced a man, who was subsequently sent to Germany to work there. It became an act of protest not to work outside the home. Besides, in wartime, household chores had become very difficult and time-consuming (Verwey-Jonker 1985: 159). The years after the war were characterized by very low numbers of working women, a baby-boom and a severe shortage of housing. Although women were focused on their households, the labour market faced shortages and employers started to experiment with part-time female labour – which is characteristic of the Dutch labour market at the beginning of the 21st century (ibid.: 160).

As a result of the increasing influx of migrants that started in the 1960s, the Netherlands rapidly became a multicultural society. This contributed to a further variation of family and gender relations. Surinamese and Antillean migrants arrived with notions of matrifocality in their cultural luggage, and other migrants – such as those from Morocco and Turkey – brought with them patriarchal family values that are based on honour and shame. At the turn of the 21st century, this blend of simultaneously opposing and strengthening values has led to an ever-growing spectrum of forms and expressions of family life. Discourses in the Netherlands on gender and family express ambiguity and contradictory messages. Beliefs and ideas that promote alternatives to the traditional family exist alongside strong patriarchal beliefs, as well as everything in between. These beliefs vary by age, gender, religion, ethnicity, education and income group. Nevertheless, the general trend is for family relations to revolve around the norms of the nuclear family household with gender-specific divisions of labour, both among migrant groups and among many autochthonous Dutch groups. Even though the daily activities of women and men are becoming more and more similar, women remain responsible for most of the childcare, while men perform the lion's share of paid employment. Women may take paid jobs but tend to consider this a matter of choice. Many of them opt for a part-time job. Especially autochthonous women consider themselves having the right to work but do not consider themselves obliged to do so. They want to have the option of quitting their jobs when their children are born (Hooghiemstra 2000: 121; Hooghiemstra & Keuzenkamp 2000: 130). This leads to the conclusion that although many mothers have jobs, they organize their jobs around their household and caring chores. Among the highly educated population, men are willing to take on caring tasks, but their paid jobs remain their main responsibility around which they tend to organize care and household tasks. Alternative family patterns are tolerated in a varying degree, but they are not necessarily considered the preferred environment for raising children. Despite the rapid transformation of family relations, the heterosexual, two-parent cohabiting family remains the all-time favourite: 85 per cent of all adults cohabit with a partner, 72 per cent of all partner relationships last a lifetime and 80 per cent of all couples have children (Hooghiemstra 1997: 46). As Hooghiemstra has asserted, 'the Netherlands wants emancipation but within a traditional family structure' (idem.: 2000: 121 translated from the Dutch; see also Risseeuw 2005: 108 on the resilience of gendered divisions within marriage and home-making).

Within these general trends, the differentials in the meaning attributed to family relations linked to socio-economic positions are noteworthy. Low-

skilled and unskilled women are more often full-time, non-working mothers than higher skilled women are. Highly educated couples share caring and breadwinning responsibilities on a more equal basis than do couples from the lower economic strata. For the latter, the ideals of the housewife, hominess and motherhood are more strongly present (Hooghiemstra 2000: 121-122; Hooghiemstra & Keuzenkamp 2000: 131-132). Afro-Surinamese and Antillean mothers are another case worth mentioning. Among them are considerably more single mothers than in other ethnic groups. In 2005, around one third of 40-year-old Surinamese women were single mothers, as were more than 40 per cent of their Antillean cohorts; the figure for their autochthonous cohorts was 8 per cent (Harmsen & Garssen 2005: 35, 37). The women we interviewed comprised autochthonous, Afro-Surinamese and Antillean women. All the Antillean women came from the island of Curaçao.

Single motherhood and poverty

The increase in the number of single-mother households in the Netherlands should be placed in the context of changing family relations and the increase in the number of migrants over the last three decades. Until the 1970s, being widowed was the most common cause of single motherhood; subsequently, however, the rise in divorce rates led to divorce becoming the primary cause (Niphuis-Nell 1995: 53; 1997: 88). Between 1995 and 2007, the number of single parent households increased by more than 27 per cent, namely from 361,000 to 459,000. Although during the last decade only around 6 per cent of the total number of domestic units is a single-parent household, in the group of households with children the share is substantial; it rose from less than 15 per cent in 1995 to more than 18 per cent in 2007.[7] In 2002, 14 per cent of all children who lived at home had a single parent. Around 85 per cent of single-parent households were headed by single mothers (CBS 2003). In particular, the number of single mothers who are migrants and have a non-Western cultural background is increasing rapidly. In 2005, one third of all single-parent households were headed by non-Western migrants, including the domestic units of Surinamese and Antillean women (Harmssen & Garssen 2005: 34).

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7 Centraal Bureau voor Statistiek, StatLine January 2008. In 2007, the Netherlands had a population of 16 million divided over 7 million households. Some 2.5 million households have children.

During the last three decades, the Netherlands has seen profound changes in women's daily lives, such as women's increased levels of education and participation in the labour market. The traditional gendered division of labour with the man as breadwinner and the woman as care-provider is also being challenged. Notwithstanding these developments, sufficient childcare facilities are still lacking, some men still father children without taking responsibility for them and care is still regarded as a women's job. The outcome of this unequal distribution of caring responsibilities between men and women is especially noticeable in the position of single mothers. Because they are simultaneously responsible for caring tasks and for the household's income, the financial situation of single mothers can be rather precarious. In the case of the Netherlands, poor single mothers are often low-skilled and lack the education required to meet the high demands of the labour market. The options open to them are securing their access to benefits (which means being dependent on the state) or having a low-skilled paid job, or a combination of both. Although a paid job for every person on benefits is an important goal for the Dutch government, in the case of low-skilled single mothers, a job does not automatically offer an easy way to guarantee their livelihood. They have to organize their work around their caring tasks, and if they do work, they are likely to hold part-time, low-paying or low-skilled jobs that have few career prospects. The income generated in this way does not often rise above the poverty line. This situation is worsened by the general scarcity of cheap, public childcare facilities and of proper jobs (cf. Hooghiemstra & Knijn 1997; Knijn & van Wel 1999). Besides generating income and providing care, the daily activities of single mothers cover such areas as maintaining contact with public institutions, household chores, budget planning, keeping up their social contacts and maintaining their social networks. It is not unusual for them, as community members, to be involved in voluntary work. With their many responsibilities and precarious financial situation, single mothers share the experience that money as well as time are scarce resources.

Income statistics confirm that in the Netherlands single mothers have a high risk of poverty. The percentage of female-headed households in the low-income group, mostly households of single mothers or single women, increased from 37 to 56 between 1985 and 1997 (SCP/CPB 1999: table 8.1). Moreover, the poverty risk of the households of single mothers grew considerably. The percentage of poor households among those of single mothers increased from 37 in 1977 to 62 in 1997 (ibid.: table 8.8). Fortunately, the situation of single mothers improved again in the following years. In 2004, 40 per cent of single-mother households had a low income (Bos & Merens

2006: 195). These fluctuations show that although the financial situation of single mothers is precarious, they are not always and automatically poor. This is also evidenced by the fact that not all single mothers share the same risk of poverty. In 1998, 'only' 37 per cent of single mothers with a Surinamese background had a low income, as opposed to 62 per cent of single mothers in general (SCP/CPB 1999: table 8.8 & 8.11). The reason for this is related to their labour market participation: Surinamese women participate in the labour market in larger numbers than do women of other ethnic backgrounds (Hooghiemstra & Merens 1999: 39, table 3.2). In 2003/2004, 58 per cent of Surinamese women worked at least 12 hours a week; the figure for Afro-Surinamese women was 61 per cent, for autochthonous women 54 per cent and for Antillean women 46 per cent. Breaking these numbers down by household structure, it becomes clear that Surinamese single mothers have a higher labour participation rate than do Antillean or autochthonous single mothers (namely 55, 41 and 47 per cent, respectively, in 2004/2005) (Merens 2006: 70, 72; Groeneveld et al. 2004: 84). In 2004, Surinamese single mothers outperformed all single mothers of other ethnic backgrounds as regards 'economic independence' (one of the goals for the Dutch government): more than half of them are economically independent, which means that they have a job that provides an income of at least 70 per cent of the minimum wage.[8] Although these numbers are not broken down by ethnicity one might suppose that the Afro-Surinamese perform even better. In 2004, 45 per cent of autochthonous women were economically independent; the figure for Antillean women was 34 per cent (Merens & van der Vliet 2006: 142). These facts are an important argument to reject the notion of single mothers as a homogeneous category, as is argued in the following chapter.

Research methods

As stated, this book is one of the many fruits of the 'Landscapes of Poverty' research programme, for which research was carried out from May 1997 to the end of 2000. The aim of the programme was to shed light on the ways that poor people experience their situation and the activities they engage in. The

8 Economic independence refers to labour market participation and earning an income. Because the level of a welfare allowance for single mothers is also 70 per cent of the minimum wage, economically independent single mothers may still be poor. The difference is that their job may in the future lead to an increase in income.

research team comprised a supervisor, myself and two other researchers, and a varying group of assistant researchers. We performed research in Amsterdam and Rotterdam – the Netherlands' two largest cities. This book is based on the extensive field research carried out in two Amsterdam districts, namely Amsterdam North and Amsterdam Southeast.

In 2007, Amsterdam had almost 750,000 inhabitants, of whom approximately one third were first- or second-generation, non-Western migrants; this group comprised many people from Suriname, Netherlands Antilles, Turkey and Morocco.[9] Both Amsterdam North and Amsterdam Southeast are known for their large numbers of poor people, benefit recipients and migrants. Amsterdam Southeast – and more specifically the Bijlmer neighbourhood, where many of the respondents lived – was built in the 1970s according to the philosophy of the modern city developed by the Swiss architect Le Corbusier. The Bijlmer is known for its ample, luxurious apartments in park-like surroundings. Although the municipality wanted to attract middle-class autochthonous people from Amsterdam, it was confronted with unexpected competition from newly constructed towns, such as Lelystad and Almere. People from Amsterdam preferred to move to these new towns than to Amsterdam Southeast. Because of the problem of unoccupied houses, the municipality settled more and more poor migrants in the Bijlmer. The neighbourhood became easily accessible to low-income people, who received rent subsidies to compensate for the high rents.[10]

Because of the more general character of the 'Landscapes of Poverty' programme, the research on which this book is based was not focused exclusively on single mothers. We interviewed poor women and men who have different cultural backgrounds and who were living in various household types. Nevertheless, we chose Amsterdam Southeast as a research location because of our interest in single mothers. One of the main characteristics of Amsterdam Southeast is its large Afro-Surinamese and Curaçaoan communities, in which single motherhood is a common household structure. In May 1997, I moved with my husband and two young sons into a small apartment in one of the poorest neighbourhoods in Amsterdam North. We lived there for well over two years and I supervised the research at both Amsterdam locations.

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9 Het Amsterdamse Bureau voor Onderzoek en Statistiek, http://www.os.amsterdam.nl/, visited April 2008.

10 Since the 1990s, the municipality has tried to diversify the district's population by implementing a large-scale urban renewal project.

The main research method was interviewing. Between August 1997 and July 1999, we held 150 interviews in both Amsterdam North and Amsterdam Southeast. Five assistant researchers – two of whom were Afro-Surinamese women – helped me with this tremendous task. We visited the respondents at home and recorded the interviews on tape. The questions were both structured and open-ended and left much room for the collection of partial life histories. The interviews offer an in-depth and insider's view of the respondents' lives. The interviews lasted an average of almost four hours and we often had to pay two visits to conclude an interview. We invited the respondents to participate based on the fact that their monthly income was at the level of the state-defined subsistence minimum. The people we interviewed form a very heterogeneous group. We interviewed men and women whose ages ranged from very young to very old. Among them were autochthonous Dutch people and many migrants who originate from Turkey, Suriname, Curaçao, Morocco and various other countries. Although many of the respondents received some form of benefits, we also met people who had a paid job or who combined benefits with paid work. Although many had little education, some held an academic degree.

'Landscape of Poverty' not only provided us with many insights but also generated new research questions, as do all good research projects. We were moved by the fierceness of poor people's discourses on the Sociale Dienst Amsterdam (SDA; Amsterdam social services – the agency that administers state benefits) and on the Dutch state in general. For a better understanding of these discourses, we needed to unfold the structural inequality that characterizes the relationships between the poor and the state. We wanted to get a grip on the daily practices of the SDA, such as the interaction between its employees and its clients. From February to October 2000, I did additional research by analysing the many social provisions that are available in Amsterdam. I interviewed more than 30 employees, most of whom worked at the SDA or other benefits offices. I also noted down various observations concerning the interactions between clients and employees.[11]

I selected 69 of our 150 respondents to play the leading part in the pages that follow. Fifty of these respondents were single mothers, as narrowly defined; that is, they are single mothers who share their domestic units with at least one child who is younger than 18. This definition is increasingly being used in studies on single-mother households (Bosman 1993: 2). These mothers may have partners, but they do not cohabit with them, and they may share their

11 See Ypeij & Engbersen 2002.

households with others, such as kin or friends. By using this narrow definition, I follow Dutch legislation on benefits and income assistance, specifically the Work and Assistance Act of 2004 and the Student Grant Act of 2000. The Work and Assistance Act is intended to be a safety net for persons who have no income and are not entitled to other benefits. When children turn 18, the law considers them financially independent and they are held responsible for their own income. As students, they may be entitled to a basic student grant. This means that when the youngest child of a single mother on benefits turns 18, her legal responsibility for her financially dependent children ends – which normally results in a reduction of her benefits. The child is obliged to find a job or apply for a student grant. In very rare cases (e.g. in the case of disability), children who are 18 or older may receive their own benefits.[12]

The narrow definition of single motherhood as forming a domestic unit with at least one child under 18 does not do justice to the experiences of many of the women we interviewed. Needless to say, when a single mother's youngest child turns 18, she does not suddenly stop feeling responsible for that child, even though the state no longer helps her fulfil her responsibilities. As a consequence, her financial situation may change drastically and her child must take on new responsibilities. Several mothers mentioned the emotional stress they experienced when they had to ask their children to contribute to the family's income. In at least one case, this situation was such that the respondent did not perceive the 18th birthday of her son as an occasion to celebrate. As he was a student, he was entitled to a grant. Nonetheless, the fact that he had to explain to the authorities that his Brazilian father had deserted him and his mother evoked so many emotions in him that he did not fill out the forms. He stopped studying and stayed at home for over six months before he took a job.

Single motherhood is a stage in life, and statistically it can be considered a relatively normal part in the course a mother's life (Niphuis-Nell 1995: 54). Sooner or later, their single motherhood will come to an end. Women remarry, start cohabiting with a boyfriend, and their children become adults and leave the house. Some women alternate remarriage and cohabiting with being single mothers at various times during the course of their lives. By focusing only on single mothers as narrowly defined, I feared losing the dynamics of the life circle and thus giving a too static description of the women's situation. In

12 See Department of Education, Culture and Sciences 'Dossier Schoolkosten en Studiefinanciering', http://www.minocw.nl/ and Municipality of Amsterdam, http://amsterdam.vragenboek.nl/ (visited April 2008).

addition, a woman's social position later in life may be determined by the fact that she was a single mother earlier in life. Thus, although single motherhood is a stage in life that will end sooner or later, it is a stage that may have far-reaching consequences. For example, we spoke with a woman who became a single mother in the 1950s. At the time of the interview, she was receiving an old age pension at the social subsistence level. She had been excluded from the labour market throughout her life, first because she was caring for her children, and then because she was too old and lacked proper job training and work experience. Consequently, she does not receive a more generous pension or other benefits. She has lived in poverty ever since she became a single mother. I therefore decided to include 19 interviews with women who had been single mothers earlier in their lives. Many of these women are older than the single mothers as narrowly defined or they had remarried or started cohabiting with a new boyfriend. Some of them form a household with their grown-up children.

The respondents

This book is based on the 69 fully or partly transcribed interviews. The reading and rereading of these transcriptions has turned them into texts, which can be seen as narratives that represent the way the women put their perspectives on reality into words and give meaning to their experiences. The meanings of a story do not exist without its context: they have to be interpreted through what has been called the inter-textuality of a text or a text-in-context (Willemse 2001: 29-31).[13] To interpret the meanings of a story, history needs to be inserted, as do other forms of knowledge, for example that about the situation of the interview and the respondent's motivation to participate. The fact that an analyst of a text subsequently integrates the text into another text – as I have done with the women's stories in the present book – can also be seen as a way of interpreting and giving meaning. The words the women spoke during the interviews have been edited. They were taped and lost the non-verbal expressions that normally support spoken words. Then, when they were transcribed they lost their moments of hesitation and silence. I read, coded, interpreted and reread all these texts. I then carefully chose bits and pieces from all the stories and integrated them into the present book in the form of citations and

13 Willemse bases herself on the work of Julia Kristeva. See for example *The Kristeva Reader* by Julia Kristeva (edited by Toril Moi, 1986, Columbia University Press).

partial life histories. They were then translated from Dutch into English; to make the citations stronger, I took some liberties by changing the order of the words. Despite these changes, I have done my utmost to do justice to the women's stories.

The main characteristics of the women we interviewed are summarized in the following table.

Table 1.1 *Characteristics of the respondents*

	Single mothers as narrowly defined	*Other women*	*Number*	*Percentage*
Marital status				
Married and/or cohabiting	2	3	5	7
Divorced or separated	32	10	42	61
Widowed	3	4	7	10
Never married or cohabited	13	2	15	22
Total	50	19	69	100
Cultural background				
Autochthonous	20	13	33	48
Migrant	50	19	36	52
Curaçaoan	8	1	9	13
Surinamese	17	5	22	32
Other	5	-	5	7
Total	50	19	69	100
Age				
< 21	1	-	1	2
21-40	32	4	36	52
41-60	17	8	25	36
> 60	-	7	7	10
Total	50	19	69	100
Number of children at home				
1	14	4	18	26
2	23	2	25	36
3	7	-	7	10
4 or more	6	2	8	12
None	-	11	11	16
Total	50	19	69	100

Table 1.1 *Continued*

	Single mothers as narrowly defined	*Other women*	*Number*	*Percentage*
Education (completed)				
Elementary or lower	15	6	21	30
Lower vocational or intermediate secondary	16	9	25	36
Intermediate vocational/higher secondary or pre-university	16	4	20	29
Higher vocational or university	2	-	2	3
Missing data	1	-	1	1
Total	50	19	69	100
Income sources				
Wages	7	2	9	13
Wages and maintenance	1	-	1	1
Wages and benefits	5	-	5	7
Benefits and maintenance	3	1	4	6
Benefits (including pensions)	33	15	48	71
Charity or none	1	-	2	1
Total	50	19	69	100
Income under poverty line				
Yes	41	15	56	81
No	6	2	8	12
No classification	3	2	5	7
Total	50	19	69	100

The life histories of many of the women reveal a continuously changing marital status. Their stories tell about being single, cohabiting, marrying, divorcing, separating, remarrying and being a widow. The marital status shown in table 1.1 is that of the women at the time of the interviews. Two of the single mothers as narrowly defined, both of whom are migrants, were married but did not live together with their husbands; 61 per cent of the women interviewed were separated or divorced and 22 per cent had never been married or had never lived together with a boyfriend.

Regarding their cultural backgrounds, the women can be divided into two groups: autochthonous Dutch women (48 per cent) and migrant women (52 per cent). Only one of the migrant women was born in the Netherlands and

can therefore be defined as a second-generation migrant. All the other migrant women were born outside the Netherlands; most had come from Suriname or Curaçao. Most of these Surinamese and Curaçaoan women are Creoles; of the Surinamese women, one is a Hindu and one is white. Five women are migrants from other countries, namely Hungary, Morocco, Poland and Ghana (two women). All but one of the migrant women have a permanent residence permit or Dutch nationality. The one with an illegal status is an Afro-Surinamese woman whose two little daughters have Dutch nationality. Concerning Afro-Surinamese women and Curaçaoan women, it is important to realize that Suriname and Curaçao (which is part of the Netherlands Antilles)[14] share a history of colonization by the Netherlands. Suriname became independent in 1975, but Curaçao is still part of the Kingdom of the Netherlands. This means while for Surinamese people travel to the Netherlands is restricted and they must apply for visas and residence permits, Curaçaoans can travel freely to the Netherlands and can take up residence, or return to Curaçao (Oostindie & Klinkers 2001: 255-256).

The majority of the respondents were aged between 20 and 40. One Afro-Surinamese woman (who is called 'Esther' in the pages that follow) can be regarded as a teenage mother.[15] She was the youngest of the women we interviewed. At the time of the interviews, she was 18 and two months earlier had given birth to a daughter. She mainly lived in the house of her mother, together with several of her grown-up brothers and sisters. Because of the cramped situation at home, she usually spent a few nights a week at the house of her boyfriend, who is the father of her daughter. We met her through a programme for teenage mothers and visited her at her mother's home on various occasions. Her mother was often present in the background during the interviews. On one such occasion, I invited her to join in the conversation. Other women were teenagers when they had their first child, but were adults at the time of the interviews. That the age range of the women we interviewed is wide is evidenced by the fact that seven of the women who had been single mothers at an earlier stage of their lives were older than 60 (the oldest was 85). The majority of the single mothers as narrowly defined shared their households with one

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14 The Netherlands Antilles are formed by the Leeward Antilles – which are located off the coast of Venezuela and consist of Aruba, Bonaire and Curaçao – and the Windward Antilles, which are located east of Puerto Rico and consist of Saba, Sint Eustatius and Sint Maarten.

15 For privacy reasons, 'Esther' and the names of the other women we interviewed are pseudonyms.

or two children, while six of the mothers have four or five children. Within the group of the other women, another eight shared their household with children; it should be noted, however, that in five cases the children were already older than 18. An autochthonous mother of 63, for example, shared her house with her 33-year-old twin son and daughter. The son is mentally retarded, and her daughter was a drug addict who had nowhere else to live.

Table 1.1 also shows the women's highest level of completed education. By Dutch standards, the majority of the women have little education. Two thirds had a lower vocational or an intermediate secondary education at the most. The number of school dropouts – namely 27 – is remarkable (note that the calculation is not presented here). On the other hand, six women were going to school at the time of the interviews.

The table shows a varied picture concerning the women's sources of income: 21 per cent had a formal job and thus earned an income. However, this income was not always above the subsistence level, and various women were also receiving benefits. Their monthly income thus consisted of a combination of wages and benefits. More than 80 per cent of the women were receiving benefits, and for the vast majority, this was their only source of income. This means that the women depended greatly on the SDA. As shown later, this agency has a large impact on their lives.

The poverty line that we used to recruit the respondents is a monthly household income of at most 10 per cent above the state-defined subsistence level (the state-defined subsistence level for single mothers was around € 780,- at the time of the interviews). Taking this level into account, 81 per cent of the respondents are heads or members of poor domestic units. The fact that we interviewed 'non-poor' households in 12 per cent of the cases is related to the difficulties we encountered by using the income level as a selection criterion. Before we could make an appointment with a potential respondent, we needed an insight into the income situation of her household. Because some of the women were embarrassed about the subject – and also because the income situation of especially extended households with adult children is not always clear – our discreet inquiries did not always lead to the desired result. We occasionally discovered during an interview that although the mother was on benefits, the domestic unit could not be considered poor. Four of the eight households with an income above the poverty line had adolescent or adult children who were financially independent. In some cases, the mother did not know how much income her children had; we could therefore not classify the income level even though most of the women we interviewed received benefits. In the other 'non-poor' households, the mother (or her new husband)

had a job. The fact that having a job does not automatically alleviate poverty if a woman has young children is shown by the case of a single mother of two who worked 32 hours a week: although her net income was 1130 euros – which is far above the poverty line we applied – childcare cost her 230 euros a month. Subtracting this amount reduces her income almost to the poverty line. Since in most cases of 'non-poor' households the income was only slightly above the poverty line, I decided to include them in the analysis.

Three respondents had an income that was far below the poverty line. One of them was 29-year-old Nadia, a Moroccan woman with three children. The SDA had ruled that her husband should pay maintenance, which in itself is justifiable. However, the SDA deducted the maintenance from her benefits, even though the husband did not pay her anything. Her benefits were almost 20 per cent below the poverty line. Another woman is the already mentioned Afro-Surinamese woman who was in the Netherlands without holding a residence permit. Because of her illegal status she had no access to benefits or a formal job and was forced to live on charity and gifts. At the time of the interview, her income was approximately 60 per cent below the poverty line.

Organization of the book

In Chapter 2, single motherhood and poverty are put into a theoretical context. Attention is paid to such concepts as matrifocality and the feminization of poverty, and to an approach to single motherhood and poverty that is based on the perspectives of the women themselves, their daily experiences and their livelihood strategies. The main research questions of the study are also presented.

Chapter 3 focuses on the livelihood strategies the women develop and the ways these strategies construct their daily lives. In Chapter 4, the focus switches to the women's relationships with their ex-husbands, boyfriends and the fathers of their children. I argue that these relationships are characterized by gender inequality. Many of the women stated that being single contributes to their independence and freedom.

Chapter 5 deals with the women's experiences with motherhood. For poor mothers in a rich country, making ends meet is difficult enough, but single mothers face additional challenges. Middle-class values related to the raising of children are dominant and the related material standards are high. 'Good' motherhood requires not only love and care but also material investments in computers, sports, clubs, holidays, etc. Mothers as homemakers are expected to spend money on, for example, birthdays, holidays, gifts and decorations. As

I argue in this chapter, the women give meaning to motherhood against the dominant discourse of the nuclear family and the related discourse on neatness and decency.

Chapter 6 presents an analysis of the women's relationships with the SDA, which is responsible for administering their benefits. In the context of their subordinate position towards the SDA, the women devise various strategies. The most common strategy is that they tend to hide part of their lives from both the SDA and their neighbours, not only because they break the rules, but also because they fear being betrayed by their neighbours for doing so.

The focus in Chapter 7 is on the women's social networks. Differences between Afro-Surinamese, Curaçaoan and autochthonous women regarding networks and social capital are especially relevant. For autochthonous single mothers, receiving gifts is less self-evident than it is for Afro-Surinamese and Curaçaoan women. Autochthonous single mothers encounter more stigmatization from their friends, family and neighbours. Among the Afro-Surinamese and Curaçaoan women, the birth of a child is reason to mobilize a support network. In addition, the boundaries between households are very fluent, which enables women to exchange and to share, for example their banking cards.

Chapter 8 focuses exclusively on the migrant women themselves. It deals with the migration history of the women and places the gender relations of the women from different cultural backgrounds in the context of the migration process and of Dutch migration policies. This analysis sheds light on the fact that depending on the background of the migrant women, Dutch migration policy can reinforce existing gender inequalities. The situation of single mothers from Morocco is more difficult and less stable than that of women from the former colonies, such as Suriname and Curaçao. Chapter 9 completes the book by presenting a summary and some conclusions.

2 *Single motherhood and poverty in a theoretical perspective*

Single mothers, sole mothers, lone mothers, solo mothers – various adjectives are used to label mothers who raise their children without cohabiting with a male partner. The fact that an adjective is needed to set them apart as a specific category indicates that mothers are expected to be married or at least to share their home with a male partner. Single motherhood is a gendered status. This means that the meanings linked to single motherhood are shaped by the notions related to marriage, the nuclear family, the male breadwinner and appropriate relationships between women and men, and wives and husbands (cf. Duncan & Edwards 1997a: 1). In many societies (including the Netherlands), single mothers represent a category of women who fall outside the general norms of what women should do and how they should live. Through a complex of meanings, characteristics, behaviours and circumstances that are ascribed to them, they are often considered a problematic case. This process of treating single mothers as a far more worrisome category than mothers in general can be regarded as a process of morally setting them apart and depreciating them. Single mothers are judged against the generally accepted and valued norms of the nuclear family and married motherhood.[1]

There is a tendency also in social theory for single motherhood to be considered negative or alarming. Examples are the work of Oscar Lewis in the 1960s and of Julius Wilson in the 1990s, in which single mothers are supposed to represent social decline. In its early years, the debate on the matrifocal family also showed a tendency to perceive female-headed households as a deviation from the nuclear family. Other scholars are convinced that the children of single mothers come to no good. Single mothers are also frequently equated with severe poverty and are considered among the poorest of the poor. What all these approaches have in common is that they treat single motherhood as

1 In the Netherlands, with its changing gender notions of the last decades, mothers who live together with their partner without being married are more or less equally appreciated as married mothers. Whatever the case, if a woman is a mother, the norm is that the partner should be around.

a societal problem. They tend to ignore the agency of single mothers and are implicitly or explicitly inspired by the nuclear family ideology that perceives mothers as being married. The assumption is that unmarried motherhood is wrong, problematic and a danger to social order and society at large. Thus, social theory contributes to the moral depreciation of single mothers.

This chapter focuses on theoretical debates and concepts that are important for the study of single motherhood and poverty, such as the culture of poverty, the underclass, matrifocality, the feminization of poverty, and the welfare state. I do not pretend to give a complete theoretical overview of single motherhood, but focus on those debates that I hold important for a better understanding of the lives of the respondents. I also describe the feminist criticisms of these theoretical approaches and formulate an alternative to the study of poverty and single motherhood. I consider single mothers' agency, diversity and perspectives important to come to a multidimensional approach of poverty that not only deals with its material aspects but also includes its social, cultural and structural dimensions. In the last section of this chapter, I present the research questions on which the study was based.

Single motherhood and social disorder

In the 1960s, the ethnographic work of anthropologist Oscar Lewis and his concept of 'culture of poverty' became popular among social scientists and policy makers working in the field of social welfare and poverty. There was supposed to be a virtually autonomous subculture among the poor. Lewis linked this subculture to low educational motivation and inadequate preparation for paid work, factors that perpetuate poverty and despair (Leacock 1971: 11). Lewis presented a long list of features that he attached to the 'culture of poverty'. Economic traits such as a constant struggle for survival, low wages and child labour, and social and psychological traits such as disorganization, fatalism, living in crowded quarters, a high incidence of alcoholism, a weak ego structure and physical violence in the upbringing of children were all considered ingredients of the culture of poverty (Leeds 1971: 239-241). He also included single-mother households, as becomes clear from the following fragment:

> On the family level the major traits of the culture of poverty are the absence of childhood as a specially prolonged and protected stage in the life cycle, early initiation into sex, free unions or consensual marriages, a relatively high incidence of the abandonment of wives and children, a trend towards

> female- or mother-centred families ... (Lewis, O. 1967: xliii, republished from 1965)

Lewis has written beautiful books in which he gives ample room to poor men and women who narrated extensively about their life paths. Nevertheless, his theoretical conceptualization of culture is problematic. He perceives culture as something static and self-perpetuating. He attributes traits to the poor without analysing either the structural causes of poverty or the structural context of inequality in which the poor give meaning to their lives on a daily basis.[2] He provides arguments supporting the view that the tenacious persistence of poverty from generation to generation is a result of the poor's adherence to unhealthy and dysfunctional values. In this view, single motherhood and mother-centred households contribute to or even aggravate the disorganized and dysfunctional situation of the poor. With his emphasis on the behaviour, characteristics and traits of the poor, it should not come as a surprise that his work is grist to the mill of the conservative right, and that it has been interpreted as offering a 'scientific' ground for blaming the poor for their poverty. For example, in the 1960s his writings – and subsequently those of many conservative commentators, politicians, policy makers and others who construed his work to their own understandings – had a great impact on the anti-poverty programmes of the USA. These programmes were focused on changing poor people's psychology and on inculcating middle-class values and virtues in the poor and especially in their children. Rather than focusing on the structures of society and on improving the poor's access to economic resources, these programmes aimed at changing the attitudes of individuals (Leacock 1971: 34; Valentine 1971: 211-223; Goode & Maskovsky 2001: 10). The culture of poverty received fierce criticism. Ethnographic research showed that poor people are not disorganized, that their supposedly irrational choices are in fact survival strategies, and that family households are not 'broken' or 'dysfunctional' but form part of larger, highly functional kin networks. Besides, many of the features that are supposedly a manifestation of the culture of poverty are in fact definitions of poverty itself, such as unemployment, low wages and overcrowded housing (Leacock 1971; Stack 1974a: 23; Goode & Maskovsky 2001: 11).

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2 Lewis was inconsistent about the causes of poverty. Concerning developing countries, he considered poverty the result of uneven capitalist development and state policy. Nevertheless, regarding the USA, where his work was especially influential, he saw poverty primarily as the result of the persistence of a culture of poverty (Goode & Maskovsky 2001: 10).

An example of social theory that explicitly condemns single motherhood as a social threat can be found in the work of neoconservative scholar Charles Murray. In 1984, Murray published his controversial and best-selling book *Losing Ground*, in which he argues that poverty is the result of the welfare system. He notes that during the 1970s, non-marital childbearing grew 'dramatically', especially among Afro-American families, and related this directly to the increased state support for poor single mothers and higher levels of benefits. Instead of forming a traditional family and finding a job, it was more advantageous for unskilled and semi-skilled people to stay single and apply for benefits. Benefits, in other words, should be abolished because they encourage unwed motherhood (Murray 1984; see for criticism Goode & Maskovsky 2001: 12; Reese 2005: 158; Engbersen 2006: 2). In his *The Truly Disadvantaged*, left-liberal sociologist William Julius Wilson (1987) corrects Murray's hypothesis in the sense that he offers a more structural approach and relates poverty to the industrial restructuring that has taken place in large cities and has led to urban unemployment (Engbersen 1996: 2). Wilson (1996: 87-110) analyses the effects this had on the family and on neighbourhood life. He relates rising numbers of single-mother households to the joblessness, and qualifies 'the disappearance of the traditional married-couple family' as becoming a characteristic feature of the inner-city ghetto.

> Neighbourhoods plagued by high levels of joblessness are more likely to experience low levels of social organization: the two go hand in hand. High rates of joblessness trigger other neighbourhood problems that undermine social organizations, ranging from crime, gang violence, and drug trafficking to family break-ups and problems in the organization of family life. (ibid.: 21)

In the urban ghettos of the American inner-cities, Wilson argues, marriage has lost its attraction because males are not able to provide for a family. This contributes to the increasing numbers of single-mother households. He echoes Murray by listing female household headship among the social problems that are characteristic of the rise of the underclass such as joblessness, crime, out-of-wedlock births and welfare dependency (1987: 16). He analyses the growing number of single mothers and female-headed households, especially among the poor black population, in terms of 'alarming trends' and 'social dislocations' that are approaching 'catastrophic proportions' (ibid: 3, 29). Feminist critics have argued that Wilson's focus on the inability of males to financially take care of their families has introduced gender into the analysis, but in an anti-feminist

way. In his analysis, women are dependent on men. Mothers who raise their children without being dependent on a man are stigmatized. Their need for education, childcare and access to work are being ignored (Morris 1996: 164-167; Di Leonardo 1998: 119; Goode & Maskovsky 2001: 13; see also Roseneil & Mann 1996). Single motherhood in Wilson's approach is presented as a form of social chaos and disorganization, a feature of ghettoization and the underclass, and a result of poverty and the failure of males to provide for their families.

The culture of poverty, the 'welfare produces single motherhood' thesis and Wilson's underclass are examples of social theory that represents single motherhood as a synonym for moral breakdown, social disorder and disorganization, and as a characteristic of poverty. These approaches have been influential throughout Europe. Although they have been criticized for being denigrating and stigmatizing (see e.g. Gans 1991: 328-343), they have influenced Dutch scholars, policy makers and everyday parlance. Sociologists, for example, have expressed their fear of a sharp division in Dutch society, the rise of the underclass and 'American situations' (Engbersen & van der Veen 1987; Engbersen 2006). In addition, the arguments that the poor are to blame for their poverty, that their poverty is related to their behavioural patterns and that single mothers are a sign of social problems can still be heard in the current public discourse. A recent example is an interview with Andreas Kinneging that appeared in the *Trouw* daily newspaper in 2006. Kinneging – a conservative philosopher – regards behaviour and the lack of virtues as important cultural causes of poverty. This is what he says about single mothers:

> They just start with children without taking the proper responsibility for their relationship. Fathers are often conspicuous by their absence. Getting a divorce has become too normal. If you want to combat poverty and you have established that divorce is an important factor, then we should talk about it, shouldn't we? Recently, Mayor Cohen [of Amsterdam] stated that it is difficult to live off benefits as a single parent household with two children. That may be so, but does that mean that we should talk about the level of benefits, or should we talk about the increase in the number of single-parent households? Poverty doesn't disappear when we raise allowances. Because it isn't only about money. It also has to do with morals and customs. One cause is the coming into existence of the underclass with a culture of poverty. (Translated from the Dutch.)[3]

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3 Article by Wilma Kieskamp, entitled 'Armoede. Soms is gedrag de oorzaak' (published 8 April 2006). An example of a recent influential book that treats single mothers as sign

This unidimensional focus on individual behaviour as an important cause of poverty obscures the fact that poverty is a highly complex phenomenon. Although an analysis of the causes of poverty is beyond the scope of this book, I am convinced that a historical perspective focusing on social-economic factors and structural inequalities, including gender inequalities, could do far more justice to the complexity of poverty. The fact that in the Netherlands (as elsewhere in the world) women have a higher risk of becoming poor than men do, cannot simply be explained by the behaviour of women. An analysis should focus on the historical roots of their gender position in society, the division of labour that ascribes the lion's share of caring tasks to women, the formation and functioning of the welfare system, the lack of public childcare provision, the gender-segregated labour market, gender discrimination, gender ideologies, etc.

Matrifocality

The second area of debate on single motherhood I wish to discuss is on matrifocality. This has specific importance for the present study because of the many Afro-Surinamese and Curaçaoan respondents. The matrifocal family system can be found especially in the Caribbean among the Creole populations and in the USA among Afro-American communities. As a result of migration from the Caribbean and of former colonial ties, this family system also exists in Europe. The matrifocal family – or the 'Negro' family, as it was first referred to – has received scholarly attention since the 1930s. Scholars in the Netherlands were also interested in the subject because of the country's history of colonialism in the Caribbean and the fact that the Netherlands Antilles still form part of the Kingdom of the Netherlands.

At first, the academic interest in matrifocality often arose from the perception that it was a deviation from the nuclear family. Especially the absence of husbands and fathers from or their marginalization within the organization of domestic units was perceived as leading to unstable, troublesome households. In this sense, the early theoretical concerns with the matrifocal family are comparable to those in the culture of poverty and underclass approaches.

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of social problems is *Life at the Bottom: The Worldview that Makes the Underclass* by Theodore Dalrymple (2001, Chicago: Dee). It received ample attention in Dutch media. See e.g. Buitenhof's public television broadcast dated 17 April 2005. Dalrymple's book was translated into Dutch and published by Spectrum (Utrecht) in 2004.

Since the 1970s, feminist and other critical scholars have questioned the perception of the matrifocal household as specifically problematic and have put more focus on, for example, sexuality, subjective meanings and the social support among female kin and their networks as some of the strengths of the matrifocal family system (for the Netherlands: van Dijke et al. 1990; Wekker 1994; van Hulst 1997; Distelbrink 2000; Terborg 2002; for the USA on domestic networks: Stack 1974a, 1974b).[4]

Raymond T. Smith introduced the term 'matrifocality' to indicate the pivotal role of women in low-class family households in the Caribbean:

> The household group tends to be matrifocal in the sense that a woman in the status of 'mother' is usually the *de facto* leader of the group, and conversely the husband-father, although *de jure* head of the household group (if present), is usually marginal to the complex of internal relationships of the group (Smith 1996a: 14, republished from 1956).

In the 1980s, Smith concluded that matrifocality is not only a family structure characteristic of low-class families, but that it is also related to the 'overall structure of class society itself' (Smith 1996b: 75, republished from 1987). Although Smith himself did not limit his analysis to domestic units without fathers/husbands, the concept of matrifocality is often specifically used in relation to the frequent occurrence of households without a husband or father figure in communities where matrifocality was prevalent.

Three positions can be distinguished in the scientific debate on the origin of the matrifocal system. The first is that of Herskovits and Herskovits, who perceived the matrifocal family (which they called the 'Negro' family) as a cultural remnant with African roots. They related the central role of the mother to the continuation of an African pattern. In the polygyny family system, which is common in West Africa, males occupy a marginal position in the household. Each wife has her own hut, in which she lives with her children. The aspects of social organization, which were the field of male activity, were the clan and the lineage. The basic roles of women and children persisted throughout the

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4 Especially Wekker's study on female sexuality is important because it shows the fluidity of the relationships between women, which can be very intimate and may obtain a sexual connotation. In a Western discourse, these relationships would be called homosexual. In the Afro-Suriname context, however, this seems to be an inappropriate term because of the open and varied repertoire of sexual behaviours and styles that are not stigmatized (Wekker 1994, see also van Lier 1986).

slavery period, while male roles were impossible to maintain (Herskovits & Herskovits 1947: 16; see also Smith 1996a: 19; Terborg 2002: 4). The second position is that of Frazier (1939), who considered the 'Negro' family a result of the destructive history of slavery with its severe exploitation and the prohibition on the marriage of slaves. According to Frazier, male marginality is a result of a lack of male functions and status in family relations and the broader socio-economic context (ibid.; see also Marks 1973: 16-17). The third position is a further development of Frazier's standpoint. An important example comes from the work of R.T. Smith, who considers the absence of the husband-father figure a result of his low status in society as a whole, not only during slavery but also in contemporary society. Social mobility is very limited within the rigid stratified societies that are so typical of the Caribbean region. The labour of the male gives his family only little status and his wage is very uncertain; thus, he cannot take on the breadwinner role. Smith not only considers matrifocality typical of Caribbean societies, but also suggests that it is a universal phenomenon that occurs in the lowest social-economic strata of those societies in which social mobility is lacking (Smith 1996a: 13). At present, scholars consider such 'cultural remains' or 'socio-economic deprivation' approaches to be unfruitful and assume that all factors may have played their part in the formation and continuation of the matrifocal family (van Lier 1986: 28; Terborg 2002: 8). Feminist scholar Wekker adds to this that specific structural conditions may be equally important, such as women's independent access to economic possibilities to maintain themselves, the opportunity to combine these possibilities with the care of children, and the existence of little divergence between women's economic possibilities and those of the men of their class. She states that Creole women have known these conditions throughout their history. She considers matrifocality a class phenomenon with a specific cultural colouring (Wekker 1994: 115, note 7; see also the political economy of the mother-child household in Blumberg 1993).

In the 17th and 18th centuries, migration from the Netherlands to the colony of Suriname was largely a male affair. The shortage of white women is frequently used to explain the fact that many white males took in black or coloured women as housekeepers cum providers of sexual services (Terborg 2002: 36-37; see also Smith 1996b: 62). Although at the turn of the 19th century white men were increasingly accompanied to the colonies by their European wives, many of them also maintained long-lasting relationships with black or coloured women (van Lier 1977: 192-194, republished from 1949). R.T. Smith refers to this common practice of concubinage as the dual marriage system and makes clear that it can still be found on a large scale throughout

the Caribbean (Smith 1996b; see also Wekker 2001: 181). As regards the slave system, the fact that slaves were not allowed to legally marry is important. The reason behind this prohibition was that slave owners wanted to keep the possibility open to sell men and women separately from each other (Smith 1996b: 61). Despite the marriage prohibition, however, slaves did form domestic units. Matrifocal households (i.e. female-headed households without a male partner), extended households and nuclear households all occurred within the slave community. Women could end relationships with one male and start a new one with another male. Some relationships between women and men were long-lasting, while other couples separated after just a short time. Nevertheless, the black women did not have the same sexual freedom as the black men did. The number of women with multiple partners was relatively low, and if a woman did have multiple partners, it was kept secret. Male slaves, on the other hand, had relationships with several women very openly and their social status was related to the number of their women (Terborg 2002: 43). As regards Suriname, Wekker argues that as a result of the cultural policy to keep the slaves geographically, linguistically and culturally separated from the whites, they were able to maintain and develop their own languages, religion and cultural practices. Based on this, Wekker assumes that African cultural heritages were important in the construction of gender and sexuality (Wekker 1994: 154; see also Terborg 2002: 39, note 7). The West African gender structure is characterized by the independent access of women and men to economic resources. A certain gendered division of labour existed, but the healthiest men and women worked alongside each other when doing hard labour in the fields (Smith 1996b: 67). Under slavery, women and men did not always do the same work and some gendered division of labour existed. Nevertheless, the slaves created a trade and exchange system in which women and men participated actively. In addition, slaves sometimes obtained permission from their owners to earn some money on the side or – in order to economize on food – to work their own plots of land. In the latter case, the slaves maintained the African division of labour in which women take on the majority of the food production and preparation. This leads Terborg to the conclusion that the organization of production within the slave community resulted in a gendered division of labour that simulated and reconfirmed the independence of women within gender relations (ibid.: 39-40).

During slavery, it was forbidden for slaves to become members of Christian churches. After 1863 – the year that slavery in the Dutch colonies was abolished – former slaves became members of Christian churches on a large scale. Even so, Christian marriage did not become dominant among them (Smith

1996b: 61; Terborg 2002: 50). Financial reasons may serve as one of the explanations for this. Marriage, for example, was an expensive undertaking and retained its meaning as an institution for the rich and powerful even after the emancipation of slaves. In the colonies, it was less associated with Christian religion and more with a high social status. It was an alliance reserved for the socially successful (Buschkens 1973: 176; see also Wekker 1994: 116).

Moreover, gender notions within Christianity did not correspond with the notions of femininity, masculinity and sexuality held by former slaves and coloured people. Both women and men objected to the permanent character of the Christian marriage: they opposed the expectations that the male would become the head of such a union and that the female would be subordinate to his authority. Marriage hindered the economic independence and freedom of women. People therefore preferred concubinage. Conditions under slavery had given Creole women a certain degree of economic independence and agency towards their men folk that they were unwilling to surrender. Despite the strong Christian convictions that exist among the Creole population, Creoles have always resisted the Western marriage ideology because of their own cultural and historical notions of sexuality and relationships. Although after emancipation the policy of the colonial authorities and the churches was to promote marriage among all ethnic groups, its effect was limited. As a result of racialized ideology, the limited influence of the Catholic and Protestant churches concerning sexuality and relationships, the continuing practices of concubinage and extramarital affairs, and the African cultural background, marriage is still not a dominant form of relationship among all ethnic groups. Family formation based on matrifocality is seen as an alternative to marriage and monogamy, especially among the Creole population (Terborg 2002: 51-53; 59-62).

This can also be found in the notions related to masculinity. Wekker (2001) states that the dual marriage is nowadays a 'truly Surinamese male script' that 'is part of the construction of the dominant variety of Surinamese masculinity that men should have sexual access to women, regardless of ethnic group' (ibid.: 176). Prosperous men of all ethnic groups have adopted the custom of the *buitenvrouw* (a woman with whom a man has an extra-marital affair). Although the origin of the matrifocal family should be sought in the mixture of African heritage, slavery and poverty, the construction of male identity through the sexual conquest of *buitenvrouwen* has certainly helped to preserve this family system. Its most important feature is that the most durable relationship is that between a grandmother, her sons and daughters and the children of the daughter. The conjugal relationship is subordinate to the mother-child and

siblings relationships. The relationships between women and man take many forms, such as visiting relationships, concubinage and marriage, although the last-mentioned occurs only rarely. A woman, her mother, her sister, her neighbours and her female friends mostly share domestic responsibilities (Wekker 2001: 187-188). Fathers are supposed to financially contribute to the upbringing of their offspring, but often fail to do so. One reason for this may be their financial responsibilities towards the domestic unit of their mothers.

To sum up: matrifocality is a family system in which single-mother and female-headed households are common phenomena. Motherhood comprises notions of emotional and material care. Support relations between female kin can be very important and men often tend to have a marginal role as husbands and fathers; this, however, does not exclude their importance as sons and brothers. In the debate on matrifocality, men often appear only as failing breadwinners and fathers, and are perceived as marginal to the family household of the mother and her children. However, if one looks at the extended family and conceptualizes it as a network that interconnects various family households (Stack 1974a), one may be able to question the marginality of men. Indeed, men as fathers and husbands may have a marginal position, but that does not exclude the possibility that men in other positions play an important role in a woman's life, for example as her mother's brother. For a better understanding of matrifocality, further study of the positions and roles of men is urgently needed.

Single mothers as the poorest of the poor

Another significant debate on single motherhood is that of the feminization of poverty. The concept of the feminization of poverty was first introduced by Diane Pearce in 1978. It has since become an important concept in social theory and policy that links single mothers and female-headed households to poverty (Pearce 1978; Fonseca 1991; Mencher & Okongwu 1993; Moore 1994a; Chant 1997 & 2007). The Millennium Development Goals formulated by the United Nations in 2000 gave the debate on the feminization of poverty a new impulse (Chant 2007: 7-17).

In the debate, there is an important difference in terminology. Studies about Western, developed countries frequently speak about 'single mothers' (or 'lone mothers') and 'single-mother families', while the concept of 'female-headed household' is frequently used to identify single-mother families in developing countries. This difference is of significance because of the under-

lining association of the single-mother with abandonment and loneliness, whereas the concept of female-headed household is much more about power and responsibility (Silva 1996: 3). Notwithstanding, in the feminization of poverty discourse, female-headed households are often perceived as belonging to the poorest of the poor. The equation between poverty and female-headed households is based on two assumptions, namely that female-headed households are the 'automatic outcome' of poverty and that female-household headship exacerbates being poor (Fonseca 1991: 38; Chant 1997: 48; Davids & van Driel 2000; Chant 2003).

As regards the first assumption (i.e. poverty leads to rising numbers of single mothers and female-headed households), the argument is comparable to Wilson's male unemployment thesis. Poverty may provoke declining propensities to marry and marital tensions. In societies and regions that have high levels of male unemployment, women may decide not to marry because men are not able to meet their expectations as breadwinners. Men, in turn, are less willing to marry because of stress or loss of self-esteem. Unemployment and poverty may also lead to greater emotional stress, female labour-market participation, and the labour migration of both women and men. All this may increase the propensity for marital instability and family separation (Bullock 1994: 17; Safa 1995: 179-180, 183).

The second assumption (i.e. female household headship and single motherhood lead to poverty) is expected to become most evident in comparison with male-headed households. Especially this way of linking female-headed households with poverty has been criticized from a feminist perspective for its underlying assumptions and moral values. The main argument is that female heads have to make ends meet without the material support of a male partner while their position in the labour market is less favourable. Women in general are to a greater or lesser degree excluded from employment by gender-segregated labour markets, a lack of proper jobs and a lack of childcare facilities. When women do have paid jobs, they often earn less then men do. The labour market opportunities for single mothers are reduced to an even larger extent because they have to rear their children single-handedly (Safa & Antrobus 1992: 53-54; McFate 1995: 11; Safa 1995; 84). In welfare societies, the position of single mothers may look better than that in poorer countries, but the globally implemented welfare reforms of the 1990s – which were intended to increase the uptake of paid work by single mothers – have added substantially to their livelihood insecurity (Duncan & Edwards 1997b; Kingfisher 2001). The association between single-mother households and poverty is supported by statistical data (Chant 1997: 48-50) and I certainly do not want to underplay

the economic hardship that many single mothers have to endure. However, macro data also show that female-headed households are not always and under all circumstances poorer than male-headed households (Chant 1997: 49).

The automatic acceptance of the idea that a domestic unit is always poorer without a man's income is misleading. This notion is a result of an economic approach to poverty against which many criticisms can be levelled. Such an approach reduces 'poverty' to income measurements of the heads of households; it overemphasizes the male head's wage and excludes notions of well-being and vulnerability (González de la Rocha 1994: 33; Moore 1994a: 10; Chant 1997: 53; Davids & van Driel 2000); it entails the risk of reducing women to passive victims, negating their social agency and denying intra-household power inequalities; it ignores the fact that various members of a household – whether headed by a male or a female – may generate an income. One can also wonder whether one person in a domestic unit can really be held responsible for all the others, whether people can be clearly allocated to one domestic unit and whether domestic units do not overlap much more with each other than is often assumed. The comparison between two-parent and single-mother households in favour of the former can obscure poverty among women in male-headed households and thereby overemphasize the particularities and difficulties of single mothers (Harris 1984, reprinted from 1981; Folbre 1991: 107-108; Chant 1997: 7, 49).

An important argument against the automatic equation between single motherhood and poverty is the fact that women who share their domestic units with husbands or boyfriends are not always better off than women in female-headed and single-mother households. It is important to realize that the members of the household need not necessarily live in harmony with one another. The idea that households are unifying entities functioning on altruistic and solidarity principles represents only part of the reality, if that (Harris 1984; González de la Rocha 1994: 13-14). Intra-household power inequalities are manifested through the gendered division of labour, male dominance over cash flows and the unequal allocation of resources. These power inequalities may temper the economic differences between women who live in male-headed and those who live in female-headed households. Because of their superior bargaining power, males may be in a position to claim a large part of the available household resources, and may even claim more than they actually bring in (Folbre 1991: 108). Male heads of households may also prohibit their wives and daughters from working, or they may avoid doing household chores and expect their wives to do them, which leaves the women with less of an opportunity to engage in paid work. Husbands are reported to 'borrow'

their wives' incomes or to use large parts of their own incomes on personal spending, such as drinking with friends or extra-marital affairs (Benería & Roldán 1987: 113-123; González de la Rocha 1994: 113). In her study on Mexico, González de la Rocha concludes that men contribute only 50 per cent of their wages to the household budget (González de la Rocha in Chant 1997: 54). The careful reader of Chant's thorough analysis of single motherhood worldwide (1997) cannot escape the feeling that, even though the author exhaustively differentiates the image of the 'bad' male, male dominance over wives and children and gender inequalities within domestic units are phenomena that occur throughout the world. In female-headed households, women may have greater access to resources because they are free from male domination, and becoming a female head may be their own choice (Chant 1997: 52-55; González de la Rocha & Grinspun 2001: 62; Kabeer 2004: 103-104, reprinted from 1994). In her latest book *Gender, Generation and Poverty*, Chant (2007) proposes to replace the concept of the feminization of poverty with that of the feminization of responsibility and/or obligation to be better able to depict trends in gender privation. She observes growing gender disparities in the range and amount of labour invested in household livelihood. While the obligation to deal with poverty is increasingly becoming feminized there is no improvement of women's position in the household or an increase in their rights. Men continue to withhold earnings or to evade household chores, despite the fact that they are often not the chief breadwinners anymore.

Another important argument against the automatic equation between single motherhood and poverty concerns women's access to inter-household relations. Women's access to extra-domestic resources should be analysed in the context of their social networks and social capital. Meanings attributed to motherhood may be important to explain levels of social stigmatization or of acceptance of single mothers. The Caribbean with its matrifocal family system is an important case in point. As argued, in the matrifocal family system, single motherhood is a common phenomenon, but this does not mean that single mothers are on their own. In fact, the adjective 'single' is rather ethnocentric in this context because of the existence of social reciprocal support relationships between female kin (van Dijke et. al 1990; Chant 1997; Distelbrink 2000). Single mothers and female heads of household often have access to extra-domestic resources. Ever since the publication of Stack's classic study among a poor black community in a mid-western city of the USA, obtaining access to those extra-domestic resources has been a widely acknowledged strategy to deal with economic hardship on a daily basis (Stack 1974a; see also Lomnitz 1991, republished from 1976). Poverty is more than a matter of income alone.

Inter-household and intra-household relationships, cultural meanings, control over one's labour and income, distribution patterns, personal power, access to extra-domestic support and independence are all important resources that that may contribute to the alleviation of poverty. Taking these resources into account, compared to married mothers, single mothers may have many reasons to feel that they are better off without a husband (cf. González de la Rocha 1994a: 210-212; Chant 1997: 55; 2000: 256-257, 320-322).

Although the feminization of poverty discourse is developed in studies that focus on developing countries, it has influenced the debate on poverty in welfare states, including the Netherlands. The public poverty debated in these countries often focuses on single mothers on benefits, and it is generally accepted that the economic situation of these 'welfare mothers' is very difficult.

Single mothers and their children

Concern about the transmission of inter-generational disadvantages from single mothers to their children has led to a large body of European and American literature dedicated to children's well-being and educational performance, matters that are often analysed in relation to the well-being of their mothers. The research usually focuses on the Western world and is mostly quantitative in character, using large databases or questionnaires. Unfortunately, hardly any researchers ask the opinion of the children themselves or analyse their perspectives.[5] The arguments that inter-generational disadvantages are transmitted are based on the following assumptions: 1) the psychological well-being of single mothers, especially during and after a divorce or separation, is low and negative feelings are translated into tensions in the educational practice; 2) single mothers have large workloads and therefore do not have the time to educate their children properly; 3) the lack of daily interaction with a father negatively influences the well-being of children (especially sons); and 4) a mother's poverty leads to poor living conditions for her children (Chant 1997: 56-61; Distelbrink 2000: 11-22). All this is supposed to be reason for the children of single mothers to perform below average at school, to be more likely to drop out of school, or to show such problematic behaviour as drug abuse or delinquency, and in the case of teenage girls, to become pregnant.

5 An exception is van der Hoek (2005).

Regarding 1), there are reports of differences in educational attainment between the children of divorced mothers and those of father-mother families. These differences are described as significant but small (Bosman 1993: 207-208; see also Dronkers, 1992; Amato 1993; Distelbrink 2000: 6). After correcting these differences for economic strata, however, the results become inconclusive. Some studies show that the differences become minor (Dekovic et al. 1997), although they are constant (Bosman 1993: 208).

Regarding 2), also married women may have an enormous workload especially in domestic units that have many young children. Although a mother's workload may have negative effects on her children, it is not a very strong argument for setting single mothers apart as being extra problematic. Besides, as Gelles states: 'in today's Western world with its declining fertility rates, a working mother of two may spend much more time in their company than the non-working mother of the past who had five or six children' (Gelles 1995: 492, see also Chant 1997: 59).

As for 3) – namely the absence of the father is often seen as an explanation for the delinquent behaviour of his sons[6] – one could question whether fathers who are away working for a large part of the day have the time to educate their sons. Although slight differences are found between the delinquency of the children of single-mothers and that of the children of mother-father households, single motherhood is not per se to blame. Their poverty or the origin of single motherhood may act as intervening variables. The children of divorced mothers seem to be worse off than the children of widowed mothers (Collins 1991: 160-161). Furthermore, to use the absent father as an explanation for children's problems is to ignore the fact that male domination within nuclear families may be severe. Male violence, alcoholism and abuse of children are all reported as the darker sides of the nuclear family, which may be very isolated and closed to outside interference (Collier 1995: 249-251; Chant 1997: 60). A single-mother household may have the advantage of being a household that is without violence; as a result, the well-being of single mothers may increase, which in turn may have positive effects on their children.

Regarding 4) – that is, the children of single mothers are poorer than children in two-parent households – again without underplaying the economic

6 In the Netherlands, the study by van San can be placed in this line of reasoning. She relates the inconsistencies in the way Antillean single mothers educate their sons to the delinquent behaviour of young men. A remarkable finding in her study is that the mothers and sons she interviewed themselves relate the sons' delinquencies to the absent fathers (van San 1998: 246).

hardship of single mothers, studies also show that single mothers spend a larger portion of the household budget on food and education, whereas in male-headed household money may be spent on alcohol and extra-marital affairs. Women's increased independence in a single-mother household may benefit the food intake of children without making a gender difference in favour of males and boys. At times, women put their children's well-being above their own; for example, they may eat less in order to give their children more (see Chant 1997: 57 for an overview of the discussion). I do not intend to overstress female altruism and certainly do not consider it innate or natural to women; nevertheless, in many societies self-denial is seen as a feminine trait and self-centredness as a masculine trait. These gendered values can result in children in single-mother households being better off than children in mother-father households.

When studying the literature on the effects of single motherhood on children, an important aspect catches the eye: a child's well-being may be harmed not so much by single motherhood or poverty per se, as by the social stigmatization that is attached to single motherhood and divorce (Bosman 1993: 87-89, 178-179, 193; Distelbrink 2000: 15). Studies in the Netherlands show that because of the negative stereotyping of single mothers, they may experience feelings of guilt and shame. Their consequently reduced well-being may in turn influence the well-being of their children. Because of the negative feelings, many women need additional time to emotionally get over the divorce. The divorce makes them feel guilty towards their children, because they feel they have wronged them. They may think that their family is not complete without a husband. They feel insecure about their competence as educators and about having to work outside the home (Distelbrink 2000: 15). Social stigmas may also result in a reduction of the social support the women receive from their families and friends: they may have fewer contacts because they are blamed for their decision to raise their children on their own (van Gelder 1987; Distelbrink 2000: 15).

The impact that the social stigmatization of single mothers has on children's well-being is confirmed by studies of communities in which single motherhood is not subject to such stigmatization. Distelbrink's work on Afro-Surinamese people living in the Netherlands (2000) is revealing. She concludes that growing up in a single-mother household does not automatically have to be negative. Afro-Surinamese mothers and their children experience few disadvantages from single motherhood. Distelbrink relates this to the cultural meanings that are attributed to matrifocality and motherhood with less stress on its incompleteness after the departure of the biological father, a wide

acceptance of single motherhood and a firm social embeddedness of single-mother households in the community. The last-mentioned compensates for a loss of resources.

It is not only studies in the Netherlands that refer to the social stigmatization of single mothers: according to Chant (1997: 62-64), social stigmatization is an important feature of single motherhood throughout the world. Although processes of stigmatization vary – for example, the status of single mothers in Pakistan is hardly comparable to that of single mothers in Sweden – single mothers seem to occupy an ambivalent position in many societies. Even though levels of social marginalization vary from country to country, it is rare for single mothers to completely escape forms of blame or social stigma (Winchester 1989: 82; Chant 1997: 62-63). In most parts of the world, single motherhood is considered to be distinct and different from married motherhood. The otherness of single mothers is often interpreted in a negative way, which is reason for special social concern, critical scrutiny, social rejection and stigmatization (Chant 1997: 62-64). Especially divorced women and never-married women are subject to stigmatization. In many societies, a distinction is made between the 'deserving' and the 'undeserving' poor. Widows are often considered to belong to the former category, while divorced and never-married women are considered to be part of the latter category because of their alleged loose morals (cf. de Katz 1990; Holtmaat 1992: 3, 81; Niphuis-Nell 1995: 50). For single mothers, social stigmatization may be such a powerful everyday experience that it shapes their lives to a large extent.

Single mothers and the welfare state

Studies on poverty and single motherhood in welfare states focus especially on social policy towards the poverty alleviation of single mothers, the different positions of single mothers in different welfare regimes, the employability of single mothers, the ways single mothers move between welfare and work, the survival strategies these women use and the ways social policy stigmatizes them (see e.g. for the USA: Polakow 1993; Schein 1995; Edin & Lein 1997; Edin & Kefalas 2005; Reese 2005; for the Netherlands: Knijn & van Wel 1999; Palriwala 2005; for cross-national comparisons: McFate et al. 1995 part II; Duncan & Edwards 1997b; Kingfisher 2002a).

The Danish sociologist Esping-Andersen (1990) has developed a typology of different welfare state regimes. His work is based on the relationship between the welfare state and the market. His main argument is that the degree of

social policy that secures people's livelihood independently from market forces is important in distinguishing between different types of welfare regimes. A critical reading of his work shows that his analysis was mainly based on paid workers, and especially on male paid workers. His main shortcoming is that he did not pay any attention to the role of the family or its caring responsibilities, and for this he received profound criticism from feminist scholars (see e.g. Plantenga & van Doorne-Huiskes 1993; Sainsbury 1996; see also den Dulk 2001: 28-35).[7] What is important is the degree to which people are able to live independently not only from the market, but also from the family and its many caring responsibilities. To analyse the position of women and children (and of the elderly and the underprivileged) in the welfare state, it is necessary to acknowledge that the welfare state is not construed in a gender-neutral way. To analyse the social rights of *all* citizens, the relation between the family, caring work and the welfare state needs to be conceptualized. There is growing awareness that all welfare regimes have historically been based to a certain degree on the notion of the male breadwinner (Lewis, J. 1997). In the last decades of the 20th century, reforms in welfare states contributed to the individualization of social policy.

Sainsbury (1996) made a distinction between the male breadwinner welfare regime and the individual welfare model. She used as criteria whether the family or the individual is entitled to social benefits and contributions and the degree to which care is perceived as a private or a societal (i.e. public) responsibility. She analysed four countries: the USA, the UK, the Netherlands and Sweden. The position of the Netherlands is remarkable (den Dulk 2001: 29). In Esping-Andersen's typology, the Netherlands and Sweden are positively classified as social democratic welfare regimes. Nevertheless, from a gender perspective there are substantial differences between the two countries. In Sweden, the move towards individualization and public facilities that enable people to combine work with care started much earlier. This has improved the position of women in general, including single mothers. It has led to more gender equality in general and less poverty among single mothers. In the Netherlands, however, there has historically been a strong emphasis on the role of the male breadwinner and the dependent caring housewife, and this emphasis is still found in contemporary social policy. Attempts to individualize welfare arrangements are of a much more recent date than in the Swedish

7 Esping-Andersen took the feminist criticism seriously and in later work he included in his typology the family and caring responsibilities as important criteria (Esping-Andersen 1999).

case and still have a fragmented character. As regards the position of single mothers, this means that in the Netherlands the economic hardships of single mothers is more severe than it is in Sweden (Gustafsson 1995).

The debate on the gendered character of welfare regimes makes clear that people's needs and rights are not just simply given and unproblematic (cf. Moore 1994b: 93), but always require definitions and interpretations. Because levels of social benefits and public childcare are results of political and ideological decisions, the welfare state plays an important role in determining the financial situation of single mothers. Social policy may condemn single mothers to poverty, as is more or less the case in the Netherlands. Although it is widely accepted that the economic situation of 'welfare mothers' is very difficult, and welfare mothers are widely acknowledged to be among the very poor, a rise of their benefits is politically hardly negotiable. The Dutch political debate on the poverty of single welfare mothers mainly focuses on their entry to the labour market, which is difficult because of the scarcity of affordable public childcare. Moreover, even if benefits make women independent of a male breadwinner, benefits always carry 'a whiff of moral weakness' (Palriwala 2005: 160). Thus, single mothers on benefits are not only poor but are also linked to a discourse of social failure and stigmatization.

An alternative approach to single motherhood and poverty

It is clear from the above discussion of the different theoretical approaches to single mothers that certain areas of social theorizing on single-motherhood have produced moralizing and at times anti-feminist discourses. What theoretical representations of single mothers as a sign of social disorder, as a deviation from married mothers, as belonging to the poorest of the poor or as failing educators have in common is that they are inspired by the ideology of the nuclear family with the caring wife and the breadwinning husband. They are based on an image of women as being dependent on men and they assume that single mothers are a homogeneous category. Because of these assumptions, they negate women's agency and are unable to perceive women as acting and thinking individuals who give meaning to their everyday lives. The debate on the matrifocal family evidences that notions of family and motherhood are not limited to the ideology of the nuclear household, but show variety and cultural diversion. Theories on welfare regimes indicate that the ideology of the nuclear family may have historically been an important basis for the development of social policy, but in recent decades various welfare states have

shown a tendency towards individualization and gender equality. This shows that in welfare states, the societal position of single mothers (and of women in general) is politically determined and thus changeable through social policy. On the other hand, the specific character of welfare regimes forms part of societal structures that have the power to reconfirm gender inequalities and the subordinate position of single mothers.

Feminist criticism has highlighted the importance of women's diversity, their agency, their activities, their own perceptions of their daily reality and the meaning they give to their lives. Edin and Kefalas remark that it is striking how little of the social science literature on single mothers and poverty includes the perspectives and life experiences of the women who are its subject (2005: 5). And as Chant argues, theorization on single motherhood requires the incorporation of insights from the grass-roots, that is, the opinions of women about the circumstances in which they find themselves (1997: 264). An approach to poverty that focuses only on levels of income overlooks the social, cultural and structural dimensions of poverty. Poverty is not just a matter of income, and resources to deal with it are not limited to material ones: social and cultural resources are also very much at stake. Cultural meanings attached to motherhood and family formation, social stigmatization that may cut off support, control over one's labour and income, personal power, social respect and support, feelings of well-being and independence, and structural limitations are all important and may enable or limit access to resources that can alleviate poverty. Three steps are important if one is to arrive at a multidimensional approach to poverty and single motherhood that is capable of including the agency of single mothers, their daily experiences and their perceptions on their own life.

First, the analysis should integrate a gender perspective, that is, the acknowledgement that gender relations and inequalities produce differences between men and women in such a way that they have different positions in society and different access to its resources. Gender is a layered phenomenon in the sense that every individual has a subjective experience of gender as part of his or her identity, that everyday notions, ideas and values legitimize, confirm and reconstruct gender inequalities, and that constructions of femininity and masculinity are embedded in the structures of society (Davids & van Driel 2000). An awareness of structural gender inequalities is especially important in the study of poverty, because it is a prerequisite for an approach to poverty that goes beyond the behaviour of the individual. Single mothers, like all social actors, construct their everyday lives and give meaning to it in the context of the structures of society. This structural context both enables and limits their daily activities (Long 1992, based on Giddens's structuration theory).

The second step is to acknowledge the heterogeneity and diversity of single mothers. Chant offers several criteria to distinguish between single mothers (1997: 11-21). The first is that the situation of single mothers may vary substantially according to their *de facto* or *de jure* status. Women with a *de facto* status are still married or still officially form a domestic unit with their partners, but their husbands/partners are absent for long periods as a result of their hospitalization, imprisonment or migration. Nevertheless, the contact between the couple may be ongoing and remittances may be sent to and fro (ibid.: 15). Single mothers with a *de jure* status are widowed, divorced, separated or never-married women. A second criterion to differentiate between single mothers is whether their status is somehow the result of their own doing and decision-making, or whether it was forced upon them by their partners. In addition, based on their cultural background, mothers may differ in the way they attach meaning to motherhood, single motherhood and family formation, a point that became clear from the discussion of matrifocality. Household composition is also important. Feelings of well-being and self-esteem and access to resources are partly related to the people with whom single mothers form a domestic unit and the relationships between those people. The extended household may offer more possibilities for making ends meet. It is important to realize that not all single mothers are automatically household heads: they may form part of extended households headed by other women, such as their mothers. In the literature this type of single mother-household is referred to as 'concealed', 'embedded' or 'disguised'. The single mother is in fact heading a sub-household (ibid.: 24-25). A last criterion used to differentiate between single mothers is whether or not they maintain contact with the fathers of their children, and if so what the quality of the contact is. Do the fathers support them with the education of the children? Do they pay child support? More often than not, child support is kept out of the statistics, making the determination of poverty levels of domestic units even more complicated (Chant 1997: 18).

A third step to arrive at a multidimensional approach to poverty and single mothers as active agents is through the concept of livelihood strategies. This concept stresses the agency of single mothers and is related to the theoretical approach to people as social actors who are knowledgeable, informed and capable of developing alternative routes of action or making decisions (Long 1992). Although single mothers share many gender-based experiences and encounter comparable structural constraints, because of their different situations, experiences, life paths, identities and cultural backgrounds they are a highly heterogeneous group. They perceive their situation in a variety of ways and they develop diverging theories of reality. They find different solutions and take different

decisions. Their self-images and the ways they are perceived by others are also diverse. The way they function in their social networks, and whether or not they receive respect from their significant others, matters for their success in making ends meet, in giving meaning to their lives in a valuable way and in preserving their self-esteem. Thus, their livelihood strategies are interlinked with their multiple experiences, their perceptions of reality and their everyday lives.

By shedding light on the livelihood strategies and daily lives of single mothers, this book deals with the small occurrences in life, everyday practices that often go without saying and trivialities that outsiders would judge as unimportant (Long 1992). Nevertheless, for the mothers they are significant, because they contain meaning and turn daily life into a 'serious game' in which the stakes are often very high (Ortner 1996: 12). People's activities and behaviour – and single mothers are no exception – are to some degree shaped by a desire to function in a certain family, network, community or society as a full member without feelings of shame. Feelings of shame are related to how one's activities and behaviour are judged by others. As is argued in the following pages, for single mothers, receiving respect from significant others – whether family, friends, neighbours, employees of welfare institutes or Dutch society at large – is not something that goes without saying. On the contrary, stigmatization plays an important role in the daily lives of single mothers (Chant 1997: 62-64). One could argue that the life of single mothers in the Netherlands is a 'serious game' because of the many daily practices of stigmatization they are confronted with. Stigmatization is about distinguishing human differences, labelling people as others and – based on dominant cultural beliefs – ascribing to them undesirable characteristics and stereotypes. The people labelled and stereotyped as others experience status loss, disapproval, rejection and discrimination. The end result of all this is that stigmatization may intensify social, economic and political exclusion (Link & Phelan 2001: 367, based on Goffman).

The research questions on which this study is based are broadly formulated, namely how do single mothers construct their daily lives? How do they make ends meet, experience their situation and deal with it? How do they give meaning to their lives and what cultural differences among them can be distinguished? What role do stigmatization and social support play in their daily lives? And, finally, how does all this help or hinder them in confronting their poverty?

3 *Making ends meet: constructing daily life*

The stories of the women we interviewed manifest that many experience their financial situation as very difficult and stressful: they are often short of money – or have none at all – and thus cannot do or buy the things they consider important. Only rarely did a woman say that she was completely fulfilling her responsibilities and giving her children all the things they need; because the lack of money was a constant factor in their lives, the women felt that they were failing as mothers, especially in cases where their children were still young. A lot of their daily activities are focused on dealing with these anxieties.

In this chapter, I analyse the ways the women construct their daily lives and pay special attention to their livelihood strategies.[1] Although the concept of 'survival strategy' is more commonly used in the literature, I feel that it may dramatize the women's situation too much. Especially their housing conditions can be called relatively good. Although the women belong to the lowest economic strata of Dutch society and encounter many problems in making ends meet, many qualify for social housing. This means that they live in well-kept houses and have electricity, heating and, often, a bathroom. The respondents in Amsterdam Southeast live in ample apartments, many of which had two or three bedrooms.

Based on the work of Roberts (1991), I define livelihood strategies as a set of activities consciously undertaken by one or more members of a domestic unit over a period of time and directed towards ensuring the immediate or long-term survival of the domestic unit. Livelihood strategies involve calculating between alternative courses of action (ibid.: 139, see also Ypeij 2000b). The concept of livelihood strategies has been developed as a reaction to structural approaches. It rejects the notion of poor people as passive victims who are at the mercy of existing political and economic constraints and whose actions

1 Parts of this chapter are already published with other authors (see Staring et al. 2002, Ypeij & Engbersen 2002, Ypeij & Snel 2002, Ypeij et al. 2002, republished from 1999). I wish to thank Godfried Engbersen, Richard Staring and Erik Snel for a fruitful cooperation concerning earlier publications.

are fully predetermined by structural forces. However small their space to manoeuvre, poor people make choices and develop strategies. As González de la Rocha (1994: 13) stated: 'denying the existence of strategies is equivalent to saying that poverty determines the lives of the poor in such a way that their courses of action are given.'

The concept of livelihood strategies is related to a specific theoretical view and an approach to people as actors. As pointed out, this assumes that people are knowledgeable, informed and capable of formulating decisions (Long 1992: 26). They learn from previous experiences and they are creative in inventing ways of dealing with everyday life, even in oppressive situations. Nevertheless, the degree of choice these actors have is not unlimited. Actors make choices and decisions, but they do not do so in a state of social isolation. Their social relations play a role in all stages of the decision-making process (Portes 1995: 3). They make choices and decisions in the context of meanings, goals, opinions, world views and behaviours shared with other actors (cf. Long 1992: 23-28). To a certain degree, they wish to function in a certain community or social group with self-respect and without feelings of embarrassment. The behaviour of actors is also embedded in social structures. These structures simultaneously have a limiting and an enabling effect on actions and affect the resources that shape the actor's strategies (cf. Giddens 1984: 25). In the context of the Dutch welfare state, this means that the actions of the poor should be viewed in the context of the possibilities and limitations of the welfare system. Although it is important to realize that actions, decisions and choices are shaped and limited by social, cultural and structural factors, these factors certainly do not completely eliminate the possibility of choice. An important feature of action is that the actor could have chosen to act in a different way: forbearance is also a form of action.[2]

This chapter explores how single mothers make ends meet and what livelihood strategies they develop. In doing so, I pay attention to budget management, composing the household unit, multiple income strategies, migration, access to state assistance, social capital, social clubs, study and voluntary work.

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2 As Giddens (1984: 175) notes, under very oppressive situations, even under the threat of death, people still have a choice: "To say that an individual 'had no choice but to act in such a way'(...) evidently means 'Given his/her desire not to die, the only alternative open was to act in the way he or she did'."

Budget management

The women we interviewed do their utmost to utilize their limited financial resources as well as possible and to get the most out of their budgets. Budget management has various dimensions. In the first place, it means planning expenditures. Almost all the women receive a regular income or monthly benefits. Immediately after they receive their money, they pay their rent, electricity, telephone and other fixed expenses. Outstanding bills can result in ever increasing problems, such as having the electricity cut off, and extra costs due to fines and legal procedures or eviction. This is why many women we interviewed are more concerned with paying their fixed expenses than with their daily grocery list.

Some of the women are a wizard with planning their budgets. They keep housekeeping books and plan all their expenditures and incomes skilfully. Yolanda – an autochthonous single mother of 38, with two daughters of nine and seven – makes financial plans on a yearly basis. She calculates all her monthly costs and incomes, taking into account the varying number of days of the month. For example, she planned to spend 40 euros a week on food one month, and 50 euros a week the next month. She strictly kept to this planning. During an interview, she told me that she was financially preparing herself for her daughter's birthday, which was in two months' time. She had already bought some soft drinks that had been on sale. However, she was worried about having enough money for the birthday, because she urgently needed to buy an extra pair of special shoes:

> I know I don't have to worry too much because in early January the child benefits[3] will come and the children don't need new clothing. I buy clothing twice a year. They already have their winter wardrobe. I receive 410 euros in child benefits every three months. My daughter's piano lessons have to be paid, and the clubs; even that I'm calculating beforehand – which costs are eligible for this trimester's child benefits.

Although Yolanda plans so carefully and so far ahead, she knows that she will encounter financial difficulties at some time in the future:

3 The Dutch state pays a quarterly child's benefit to all parents, whatever their income. The amount of the benefit depends on the number of children the parents have.

> I really bury my head in the sand about some things. If my washing machine breaks down, or my television set, I really wouldn't know what to do. I know these things are going to happen, but I don't want to know it. So I don't think about it.

Thriftiness is another important way to manage the budget. The interviews show that many women economize on energy, food and clothing; in other words, they reduce their consumption (González de la Rocha 1994). Some mothers are very concerned about using energy. They turn down the heating the moment the children go to bed, and if it is cold at night, they watch television while sitting under a blanket. Many others buy from the cheapest markets and shop around to get the best bargains and special offers, sometimes having to go all the way across town. They carefully read advertising brochures. They cut out discount coupons from the free weekly papers. They go to the supermarket just before closing time, when fresh foods are on sale. Other mothers profit from temporarily reduced prices during sales by buying in bulk to have food in storage, or they cook in large quantities and freeze the extra meals. This cost-conscious way of purchasing is at times called 'price buying' (Engbersen & van der Veen 1987: 14). An autochthonous mother (56) with a grown-up child who had been on benefits for more than a decade:

> I've learnt to use tricks. I go to the supermarket around closing time and I look for the products that are reduced. You can find delicious food that is perfectly good to eat. I look in the newspapers for advertisements, and based on that I make shopping lists of all the things that I need and that are on special offer. And never buy things that you don't need! I also make many things myself. Clothes, I'm building a closet... I made a couch, curtains, I laid the carpet, whitewashed the walls, wallpapered – you name it, I did it. I repair flat tyres... I also find many things on the street, a little table, second-hand clothing. You become very creative.

Many mothers try to make ends meet by being thrifty, but the success of this strategy is limited. Price buying is very time-consuming and seriously intensifies the domestic labour of the women. Some mothers described their day as constantly going by bike from one shop to another. Price buying, then, competes with other daily activities such as other housekeeping tasks or doing voluntary work at school. Since many single mothers have a tight time schedule, price buying is an activity that has to be consciously planned. Furthermore, it is depressing to be constantly tight-fisted. It means an emotional burden and

for that reason is hard to carry on year after year. Always having to think twice before spending a cent can have a subduing effect on daily life. In addition, thriftiness as a strategy is possible only if consumption can still be reduced and the household has not yet reached its absolute minimum of spending. When household spending is already reduced to a few euros per person per day, more budget cuts are almost impossible. For households with large debts, the few cents that can be saved on the daily shopping are in no way a solution to the financial difficulties.

Although most of the women do their utmost to be thrifty, they often find it difficult to make ends meet and by no means all women manage to do so. The longer the situation of poverty exists, the harder it is to get by:

> The longer you're on benefits, the more you fall behind. You start borrowing some money, your savings are finished and then your washing machine breaks down. Especially if you've been on benefits for a few years, you start feeling it. The longer you're on benefits the worse it gets. In the beginning, you still have some reserves. (Autochthonous woman (32) with one child)

> Sometimes I just don't know were my money has gone. There are more and more things you have to pay for. You've emptied your savings account. At the beginning, I still had my savings account. Then you could still do some extra things, but your washing machine breaks down, you move to another house, you get debts and then you can no longer handle it. And the bills keep piling up. (Autochthonous woman (26) with one child)

Because the daily shopping list is used to balance the budget, the last week of the month is often particularly problematic. Some of the respondents have to economize on their food bills by skipping or reducing the size of meals or by replacing them with cheaper but less nutritious ones. One mother, for example, stated that at the end of the month, she often eats only bread with peanut butter. She keeps an emergency ration locked away: a can of corned beef, a bottle of oil and some eggs. Another mother said she was forced to serve her young children pancakes at the end of the month (although her children did not mind!).

Saving money can also be seen as an important dimension of budget management, but the majority of the women said that they were not able to save. They regretted this very much, because savings would enable them to give their children something extra, to organize something to look forward to (such

as a holiday), to buy durable consumer goods without having to 'beg' the SDA for them, and in general to be less dependent on the welfare state. In other words, some small savings would mean more livelihood security and less stress. However, most respondents stated that they are not able to save any money to put aside. As table 2.1 shows, 72 per cent of the women either did not have any savings at all or had only a negligible amount. Just 9 per cent had more than 1000 euros in their savings accounts. Two women who were no longer single mothers as narrowly defined had saved 1800 euros, and another had saved 2700 euros. These cases, however, are exceptions to the general rule that it is very hard for single mothers to save money. Many of the women stated that they had used up their savings because they had needed the money for their daily expenses or had been confronted with a crisis situation. Instead of being able to save, many women were in debt.

Table 2.1 *Savings*

	Single mothers as narrowly defined	*Other women*	*Total*	*Percentage*
None	33	10	43	62
< €100	5	2	7	10
€101 – €500	2	1	3	4
€501 – €1000	6	2	8	12
> €1000	2	4	6	9
Missing data	2	-	2	3
Total	50	19	69	100

Table 2.2 gives an indication of the women's precarious financial situation, namely the size of their debts. Of the women, 63 per cent were in debt; 28 per cent had debts of 2500 euros or more. Especially the single mothers as narrowly defined had debts: compared to the other women, their financial situation was far more worrisome. We interviewed single mothers who had debts ranging from 7250 euros to 13,600 euros; one even owed 38,000 euros.

There were multiple reasons why the women were in debt. For a better understanding of the debt situation, it is useful to distinguish different types of debts. First, it is possible to make a distinction between formal and informal debts. The debts listed in table 2.2 are formal debts in the sense that they were registered and could be legally claimed. Informal debts are debts to friends and family. They can be seen as the result of social support based on social networks. Second, some debts can be seen as a way of managing the budget.

Some mothers were able to incur debts in a conscious and controlled way. They paid them off before incurring new ones. The SDA enables the women to do so by offering loans on strict conditions. The women may use those loans to buy layettes or to decorate their new homes. Although the notion of debts as a way of budget management shows that debts are not automatically an indication of a financial crisis, by no means all the women's debts were the result of careful planning and can be considered controlled debts. Especially the very large debts indicated situations that were out of control.

Table 2.2 *Outstanding debts*

	Single mothers as narrowly defined	*Other women*	*Total*	*Percentage*
No debts	10	10	20	28
< €500	6	2	8	12
€501 – 2500	14	2	16	23
€2501 – 5000	8	-	8	12
> €5000	8	3	11	16
Missing data	4	2	6	9
Total	50	19	69	100

Another type of debt is the 'survival debt'. The majority of the women had incurred debts because their incomes were too low to cover the costs of living. The women were behind with paying their monthly utility bills. Their bank accounts were in the red or they were forced to buy durable consumption goods or clothes on credit from mail-order companies – which charge such high interest rates that even when their clients make their monthly payments, their debts may increase rather than decrease. Three women were in debt because they had bought luxury items, such as a wide-screen television set. Such a move can be seen as a desperate but unwise way to relieve the daily stress of always having too little money to make ends meet. This type of debt is called a 'compensation debt', because the motivation to incur debts is to compensate for feelings of nervousness, dissatisfaction, deprivation, injustice and social exclusion (Martens et al. 2000: 20-21). Three other women on benefits committed social security fraud by having a formal paid job without informing the SDA about it. If such a fraud is discovered by the SDA, the normal procedure is that the client has to repay the improperly received benefits (and possibly also a fine), which may result in a 'fraud debt'.

The last type of debt I want to mention are debts caused by the wrongdoing of others. Especially this type of debt is a clear manifestation of the subordination the women may experience in certain situations and relationships. As a result of bureaucratic errors at the SDA, five women had received benefits that were too high and had to repay them. Three women stated that their debts were the result of swindling on the part of others. Women may also be saddled with debts resulting from the actions of their former partners or their children's fathers. Eight women were held responsible for the financial consequences of their ex-partners' irresponsible behaviour; two other women had managed to pay off these debts by the time of the interviews. Being in debt often had a severe impact on the psychological well-being of the women:

> You have stress, but you try to forget it. So when you receive mail, you're frightened, but you should make sure that you get that out of your mind immediately. You feel like you're being pushed around. You really want to get rid of your debts. On the other hand, it is your own fault... (Autochthonous woman (39) with two children)

> Worries, worries, worries! How am I going to solve them? I sleep badly. It makes me depressed. The doctor has prescribed me antidepressants. (Curaçaoan woman (26) with one child)

Composing the household

Although the composition of domestic units is often regarded as a stable, unchanging factor, the family histories of the women we interviewed reveal the opposite. The composition of their households had changed constantly during the course of their lives. It is also tempting for many scholars to consider household composition a natural process (Harris 1984). They perceive the birth of children and their growing to maturity as part of biological reproduction and beyond the control of the individual women and men involved. In fact, the household composition is often a result of cultural notions and conscious choices. In today's Netherlands, the birth of children is often desired, well planned and controlled. The same applies to changes in the marital status of people. In addition, domestic units can be composed solely with the aim of making ends meet. The following description of the concept of 'households' provides a better understanding of the so-called strategic composition of households as a livelihood strategy.

Following Benería & Roldán (1987: 20), I define a household as one or more persons who share living accommodation and have a budget at their disposal. If a household comprises a group of persons, the group is usually but not necessarily based on kinship relations. The living accommodation and the budget are shared to a greater or lesser extent (cf. Baud 1994). It is important to realize that in the strongly individualized Dutch society, the uni-person household is on the rise. Based on the interviews, three types of households can be distinguished in addition to the uni-person household, namely the single-mother household with dependent children, the nuclear household composed of two parents and their dependent children, and the extended family household comprising combinations of the other types (cf. Benería & Roldán 1987: 23). In the extended household category, there is a specific one: when the oldest child turns eighteen, the law considers him/her responsible for his/her own income. Therefore, a single-mother household may turn into an extended household when the children become of age; I call this an 'extended household by age'.

Table 2.3 *Household composition*

Household	*Single mothers as narrowly defined*	*Other women*	*Total*	*Percentage*
One-person	-	11	11	16
One-parent	43	-	43	61
Two-parent	-	3	3	6
Extended	7	5	12	17
(Extended by age)	(5)	(4)	(9)	(13)
Total	50	19	69	100

As table 2.3 shows, the group of single mothers as narrowly defined mainly consists of 43 one-parent households and seven extended households. The five extended households by age are composed of a single mother, one or more children under 18 and one or more older than 18. Two households in this group are extended because their composition is a combination of different household types. In one case, for example, besides her four children, an Afro-Surinamese single mother shared her house with her niece, who herself was a single mother with one child. In the group of women who had been single mothers earlier in their lives, the one-person household is the most frequent. Three of the formerly single mothers had remarried or started cohabiting again. Together with their partners and children, they formed two-parent

households. The four extended households by age in this group comprised single mothers whose children were all older than 18. The other extended household was a three-generation household, composed of a woman who had been a single mother, her adult daughter (who was a single mother) and her daughter's 3-month-old baby.

It is important to realize that the members of the household unit need not necessarily live in harmony with one another or strive in common for the common good of the household. Household members may have different access to resources, and different or mutually opposed interest and aims (Harris 1984; González de la Rocha 1994: 13-14; Chant 2003: 24)). They may even develop contradictory livelihood strategies. The family histories of the women demonstrate that marital conflicts, male domination and tensions have often resulted in divorce or separation, and consequently in single motherhood. Conflicts and opposed interests between generations may also stimulate children to leave home at an early age. The interviews also show that household composition may be manipulated and strategically used for the benefit of an individual member or for the common good of the group.

When a domestic unit is consciously composed with the aim of pooling income, reducing costs or sharing household and caring tasks, its composition can be considered the outcome of a livelihood strategy (cf. Safa 1995: 178-182; Chant 2003: 20). A rather sad case in point is a mother of five children: because of her very large debts, her financial situation was abominable and at one point she had felt forced to ask her mother (with whom she had rather bad contact) to take in three of her children. But then again, other women stated that they had taken in children from friends or family who could not care for them themselves. For financial reasons, adult children may prefer to remain in their mother's house instead of setting up their own household unit. The already mentioned case of the Afro-Surinamese mother who shared her house with her niece is another example of a strategically composed household. For both women, sharing a house not only meant paying less rent, but also offered the possibility to share household and caring chores. Because her niece watched her children, the mother could take a paid job; she even left her children with her niece so that she could travel to Suriname when a family member became severely ill. In this specific case, however, the situation of cohabitation between the nieces did not last long: while the mother was abroad, her 12-year-old daughter had a car accident and needed to be hospitalized for two weeks. Shortly after the mother returned home, she and her niece broke up their living arrangements and the niece moved out. This case also shows how rapidly household composition can

change. In the course of about 18 months, not only did the niece and her child move in and then out again, but so did the niece's boyfriend and a boyfriend of the mother.

Generating multiple incomes

There is a relation between the composition of a domestic unit and the income sources that create that household's financial basis (González de la Rocha 1994; Chant 2003: 20). Women with young children may have limited opportunities to take a job because of their caring responsibilities and the lack of public childcare. Claiming benefits may be their only option. Adolescent children, however, may take over the domestic and caring tasks and thus enable the mother to work outside the home, or they may have their own jobs. The concept of multi-income strategies – a concept that is normally analysed in a developing world context – is useful to disentangle the complex of income sources and income generating activities.

A multi-income strategy means that a household does not depend upon a single income. This situation arises if one member has multiple income sources or there are multiple income earners. Dutch law allows benefit recipients to generate a certain income in addition to their state benefits. At the time of the interviews, single mothers were allowed to accept a paid job and earn an income. Instead of deducting all their earnings from their benefits, as is generally the case, they were allowed to keep 145 euros (since the interviews, however, the income that welfare mothers are allowed to keep has been subject to more restrictions). The adolescent children of benefit recipients are also allowed to earn a certain amount without consequences for their parent's benefits. At the time of the research, the amount was 325 euros.

The multi-income activities of the single mothers and other members of their households varied considerably. Table 2.4 gives a summary of the women's formal income sources. All but two had their own formal income: a single mother who had started cohabiting with her new boyfriend who had a job (until then, she had been a single mother living on unemployment benefits), and the Afro-Surinamese single mother without a residence permit, who lived off charity and some informal maintenance from the father of one of her children.

Table 2.4. shows that of the 67 mothers with a formal income, 15 had a paid job. Five of those did not earn enough to be independent of benefits. They supplemented their wages with welfare, unemployment or disability benefits.

It also is apparent that benefit dependence is high: 86 per cent of the women depended partly or fully on benefits. Some of the women who had been single mothers in a previous period of their lives received an old age pension.

Table 2.4 *The women's sources of formal income*

	Single mothers as narrowly defined	*Other women*	*Total*	*Percentage*
Income	49	18	67	97
No income	1	1	2	3
Total	50	19	69	100
Source of income				
Wages	7	2	9	13
Wages and maintenance	1	-	1	1
Wages and benefits	5	-	5	7
Benefits and maintenance	3	1	4	6
Benefits (including pensions)	33	15	48	73
Total	49	18	67	100

There were multiple income earners in nine of the domestic units (table 2.6). This means that, besides the mother, other family members had their own formal income. In most cases, these were adolescent or adult children who had full-time jobs or study grants, or who worked part-time while studying. Two adult children received disability benefits. Most households with multiple earners were extended households. However, not all extended households had multiple earners. A case in point is the single mother who lived together with her adult daughter and her daughter's baby. For some reason, the daughter's benefits had been stopped and the household of three had an income that was 30 per cent below the subsistence level. I consider this situation to have been temporary, however, since I believe that the daughter was entitled to benefits.

The mothers and their family members also generated informal incomes, that is, incomes that are not declared to the authorities. Generating informal incomes is a theme that is frequently studied in the developing world. The 'urban informal economy' in developing countries has been the subject of ongoing scientific and societal debate since the 1960s.[4] Since the 1980s,

4 See for an overview, Ypeij 2000a: 1-16

various studies have shown that informal activities also take place in Western economies and that their importance may be growing (e.g. Sassen 1991). It is increasingly acknowledged that informal and illegal activities have the potential to be an important survival strategy, both in the developing world and in Western countries (Mingione 1987; González de la Rocha 1994; Ypeij 2000a). One of the reasons for the increase in informal activities in the Netherlands may be that welfare clients are obliged to declare their earnings to the SDA so that they can be deducted from their benefits. This practice could encourage evasion. Besides, the 'poverty trap' – that is, the fact that being on welfare benefits and profiting from all the supplementary benefits and subsidies may yield more profit than accepting a formal job – could encourage informal activities (Engbersen & Staring 2000). Informal incomes are often derived from an informal job or criminal activities, but may also be the result of 'profitable arrangements', namely the informal letting of a room, informal maintenance payments or the creation of a profitable form of cohabitation (e.g. forming a household without informing the authorities, with the aim of receiving extra benefits or evading the deduction of earnings).

Table 2.5 *Households with informal incomes*

	Single mothers as narrowly defined	*Other women*	*Total*	*Percentage*
Informal income				
None	26	13	39	56
Yes, at the time of the interview	17	5	22	32
Yes, in the recent past	7	1	8	12
Total	50	19	69	100
Type of informal income				
None	26	13	39	56
Informal labour	10	3	13	19
Profitable arrangements	5	1	6	9
Criminal activities	2	-	2	3
Various combinations	6	2	8	12
Missing data	1	-	1	1
Total	50	19	69	100

Table 2.5 shows that 56 per cent of the women or their family members had never earned an informal income; 44 per cent of the domestic units were

receiving informal income at the time of the interviews or had received such in the previous five years. In 12 per cent of the cases, the informal earnings were derived from a combination of informal jobs, profitable arrangements and/or criminal activities.

I have mostly listed under 'informal labour' those jobs for which the payment of income tax had been evaded. Two women, however, had had a job in the recent past for which income tax had been paid, but they had not told the SDA about their earnings. Both women were in debt because they had to pay back benefits they had improperly received. In most households, the mother herself was the informal earner. In four cases, their adolescent or adult children or the newly-wed husband held informal jobs. The jobs of the mothers varied considerably. They worked as waitresses, cleaning ladies, babysitters, market sellers, Tupperware sellers, or during the lunch-break at school or as market research respondents. The children worked as babysitters or construction workers. Letting a room or receiving maintenance payments without informing the authorities were the most common profitable arrangements. Some mothers formed a household with female kin without informing the SDA, which allowed them to improperly claim benefits. One woman had made money by entering into a marriage of convenience with an illegal immigrant (they had divorced after six months). In three cases, the informal income strategies of the women were criminal, because they had bought stolen groceries at reduced prices or had worked as drugs runners.

In estimating the level of informal earnings, I focused only on actual earnings. The level of past incomes is almost impossible to estimate. Nevertheless, because many respondents were reluctant to talk freely about the subject, actual incomes are also difficult to determine. Firm conclusions, therefore, cannot be drawn, if only because of small numbers. The informal earnings of 8 respondents amounted to no more than 100 euros a month. I consider this a small amount that falls within the boundaries of survival. Of the respondents, 13 earned more than 100 euros a month; of this group, 6 earned more than 200 euros a month. The highest income was in the household of the woman who lived with her retarded son and drug-addicted daughter. The daughter improperly received benefits and her son worked as an informal construction worker. Their estimated monthly informal income was 475 euros. Although a fifth of all the women we interviewed had substantial informal incomes, there were no cases in which the total amount of informal income was higher than the formal income of the mother. Informal incomes can still be considered supplementary to formal ones. Table 2.6 presents an overview of the multiple income strategies.

Of the households, 43 per cent depended on a single formal income, while 57 per cent had developed a multi-income strategy or had done so in the recent past. Among the women, multi-income strategies were a common way to make ends meet. Informal incomes are an important component of multi-income strategies: one fifth of the women we interviewed generated a substantial income in an informal way, and almost half of them shaped their multi-income strategies with the aid of informal incomes.

Table 2.6 *Households with multiple income strategies*

	Single mothers as narrowly defined	*Other women*	*Total*	*Percentage*
Households with one formal income	21	9	30	43
Households with multiple formal incomes	5	4	9	13
Households with formal and informal incomes	24	6	30	44
Total	50	19	69	100

Migration

As table 1.1 (Chapter 1) shows, 33 of the women we interviewed were autochthonous women and 36 were first- or second-generation migrants. Their experiences as migrants dominate their experiences of daily life in the Netherlands (see also Chapter 8). Most of the migrant women originate from poor countries that have many economic problems. Although in the Netherlands they belong to the lowest economic strata, many perceive the Netherlands as offering more opportunities than their home countries.

The majority of the women migrated as adults or adolescents, although some migrated as children together with their mothers. Whether they migrated as dependent children or took the decision to migrate themselves, the main reason to migrate to the Netherlands was to escape the poverty that they and their families were experiencing. They hoped to better their living conditions by improving their access to health care, education, housing and jobs. Eight women were already single mothers before their migration, and they stated that being a single mother had made their migration even more urgent because in Suriname and the Antilles (their countries of origin), they

lacked the economic means to raise their children on their own. Some women migrated immediately after they had separated from their husbands.

Besides the economic motivation, women may have additional reasons to leave their birth countries. A Surinamese respondent had been left behind in the care of her uncle and his family as a 10-year-old when her mother migrated to the Netherlands. When she turned 16, she decided to migrate because the male members of her foster family were increasingly sexually harassing her and had tried to rape her. Several women used their migration as a divorce strategy because their migration meant breaking up with their partners. One Surinamese woman left her children with her husband; she later sent for them (the husband stayed behind). One Curaçaoan woman broke up with her partner while she was pregnant with her first child; she and her sister then migrated to the Netherlands where her mother already lived.

In the literature on migration, migrant women are often perceived as dependent wives who willingly accompanied the migrant male (Boyd & Grieco 2003). However, this image does not represent the migration histories of the respondents. Only three of the Surinamese women had migrated together with their husbands and two women (the Moroccan and the Polish woman) migrated to the Netherlands to get married; thus, only five cases can be identified in which the nuclear family played a role in the woman's migration. None of the other women migrated together with a husband, as a marital strategy or as children with both parents. They migrated as children with their single mothers, as individuals, as single mothers with their children or (in one case) together with a sister.

The Netherlands should not always be considered the final destination of the migrant women. After fleeing from Hungary, the Hungarian woman had lived in Germany, in a small city in the east the Netherlands and in the USA, where she had lived with her husband. When the marriage did not work out, she left her husband and returned to the Netherlands with her five children. At the time of the interview, she and her children lived in a shelter for homeless women in Amsterdam. Although she did not have any specific plans, I could easily imagine her migrating again. Several Surinamese and Curaçaoan women openly talked about their wish to return to their countries of origin:

> *Interviewer: Do you see possibilities to change your economic situation?* To change my living situation? Yes indeed, because I will go back to Suriname. *Have you already made specific plans?* Not yet, but I want to go back to Suri-

> name. If all is well, I will go back to Suriname. I don't want to spend my old age here. Look how cold it sometimes is here. In Suriname, in the mornings, you can walk nicely outside. Here, you're always shut up in your house. I always say: 'Suriname is my country of birth and I will always go there.' To make a living is easier there. If you want to work, you can always find work. You just start selling. You can make ice lollies. I can also make ice lollies and I sell them. Or you go to the market, buy pieces of fruit, put them in vinegar and then sell pickled fruit. Or you bake cookies and sell them. Suriname is a tough country, but if you do your best, you can manage. (Afro-Surinamese woman (39) with two children)

The respondent referred to the fact that in Suriname it is much easier to start informal economic activities than it is in the Netherlands. Suriname, like many other countries in the South, is characterized by an informal economy that plays an important role in daily street life. A large part of the population tries to make a living by undertaking a wide variety of income-generating activities. Especially ambulant vending and market activities are easily accessible because they require only low levels of investment (cf. Kromhout 2000: 118-119).

One of the autochthonous mothers also seriously considered migrating. During the interview, she talked extensively about her plans to go to Indonesia, the birth country of the father of her baby. Although the relationship with the father had been broken off, she thought that her child would be better off in Indonesia because there he could be raised by a family together with other children. She herself would be alternately living in the Netherlands to work and in Indonesia to be with her child. During her last holiday, she had found a family willing to take in her child.

> *Interviewer: Wouldn't you miss your child terribly?* Yes, but if you know that your child is in good hands and receives all the attention he needs... I mean, they are so kind to him. *Have you already talked about this with the family?* Yes, and it was fine. I would stay in Indonesia for four months and in the Netherlands for eight months. Then I'd be free, you know. Now I'm not free. I prefer to have my kid with a family instead of in a daycare centre. There's nothing wrong with a daycare centre, but when you can chose between a family or a daycare centre, I'd chose a family. (Autochthonous woman (41) with a baby son)

Access to state assistance

In a welfare state such as the Netherlands, it might be expected that access to state support is one of the most important livelihood strategies that poor people develop – and this was indeed the case with regard to the women we interviewed: 84 per cent received benefits or benefits and wages (table 1.1). Nevertheless, the importance of access to state support should not be exaggerated even in a welfare state. First, as demonstrated by the case of the illegal single mother whose income was based on charity, only people who are legal citizens have access to state support. Second, even if a person receives benefits, she or he does not automatically profit optimally from state assistance. In this section, I describe the utilization of state provisions other than benefits.

Since 1995, the Dutch government has developed a poverty policy and supplemented already existing income assistance provisions with new entitlements. In this policy, priority is given to social integration through jobs, training and voluntary work, a responsible development of the lowest incomes, the control of fixed expenses, a decrease in the non-utilization of social entitlements, tackling situations of problematic debts, and the extension of income assistance provisions (SZW 1995). In Chapter 6, I analyse these social policies in further detail. Here, I limit myself to four income assistance provisions.

Persons who earn a low income but pay a high rent can apply for a rent subsidy. In Amsterdam Southeast, where apartments are large and the rents are thus high, these subsidies often amount to several hundred euros a month. Furthermore, poor people can apply for relief from local taxes, some of which are charged monthly and others yearly; by making use of this entitlement, people can save up to 35 euros a month. Poor people may also be entitled to supplementary benefits intended for the replacement of durable consumer goods (e.g. a refrigerator or washing machine), medical costs that health insurance does not cover (e.g. spectacles and diet food) and transport costs (e.g. in the case of disability). Another provision is debt restructuring. This type of aid includes a renegotiation of debts with creditors and a very strict financial regime for the debtor. In some cases, the debtor may be able to declare bankruptcy. This comes down to a three-year period of debt repayments and a strict financial regime, followed by cancellation of the remaining debts. Table 2.7 summarizes how many of the respondents made use of these four provisions.

Of the women, 71 per cent received a rent subsidy, 52 per cent benefited from local tax relief and 45 per cent received supplementary benefits. The non-utilization of social provisions was strongest in the case of debt restructuring:

70 per cent of those who were in debt did not make use of this provision. As for their cumulative use, 36 per cent of the women used none or only one of the provisions, while 33 per cent used three or four of the provisions.

Table 2.7 *Benefiting from state support*

	Single mothers as narrowly defined	*Other women*	*Total*	*Percentage*
Rent subsidy				
Yes	37	12	49	71
No	12	6	18	26
Missing data	1	1	2	3
Total	50	19	69	100
Local tax relief				
Yes	25	11	36	52
No	18	8	26	38
Missing data	7	-	7	10
Total	50	19	69	100
Supplementary benefits				
Yes	24	7	31	45
No	24	12	36	52
Missing data	2	-	2	3
Total	50	19	69	100
Debt restructuring				
Number of households with debts	(38)	(8)	(46)	
Yes	11	3	14	30
No	27	5	32	70
Missing data	-	-	-	-
Total	38	8	46	100
Cumulative use				
None/one entitlement	17	7	24	36
Two entitlements	14	7	21	30
Three/four entitlements	18	5	23	33
Missing data	1	-	1	1
Total	50	19	69	100

Based on the numbers presented in this section, the conclusion is justified that the respondents had rather good access to state support in the form of monthly benefits. As for rent subsidies, local tax relief, supplementary benefits and debt restructuring, the women's access was far more limited. Although the welfare state offers many possibilities, the women were certainly not profiting optimally.

Social support and social networks

Ever since Bourdieu (1985) reclaimed the concept of social capital for the social sciences, the study of social networks, social support and social exclusion has received renewed attention and has expanded enormously.[5] In the literature on migration, entrepreneurship and livelihood strategies, the concept has been accepted as an important analytical tool that provides a broader insight into human behaviour (see e.g. Portes 1995).

The study of urban livelihood strategies has shown the importance of social networks for the survival of the poor (Lomnitz 1991, republished from 1976; González de la Rocha 1994; Ypeij 2000a). Even in very deprived situations, social support can make daily survival more bearable and can function as a social buffer or safety net. The social networks of poor women allow access to cash contributions, moral support, the exchange of good and services, assistance with household chores, the exchange of children and short-term fosterage (Stack 1974a; Schein 1996; Edin & Lein 1997). Our interviews confirm this picture. For the women we interviewed, social support can also be important for the daily livelihood and constitutes an important ingredient of their daily experiences. In one way or another, all the mothers received social support from family, friends, neighbours and other acquaintances.

In our analysis of social support, we distinguished three subtypes, namely material, practical and moral support. Material support is support in the form of money, commodities, loans, food, meals, etc. Several women received or borrowed money from their family and kin. Some of them received a financial contribution from their former partners and the fathers of their children as a kind of informal maintenance. Friends visited and brought with them a full shopping bag. The father of one single mother paid off her debts by making a monthly contribution of 140 euros. The uncle of another single mother

5 The concept is rooted in classic texts by Durkheim, Marx, Weber and Simmel (Fernández-Kelly 1995).

gave her children large presents. The friend of one woman paid the monthly childcare costs, while a sister passed on her children's used clothes. One of the single mothers said that when she ran out of money, she would invite herself to eat at her aunt's. Another mother shared her meals with her sister, who lived nearby, in order to economize on their shopping.

Two examples of practical aid – that is, help with caring and household tasks – are a grandmother who minded her daughter's children while she was out with a girlfriend, and a neighbour who took a child to school or helped with the shopping. There were countless examples of moral support, such as visits and invitations to come round for a chat or to keep each other company. Many women stated that they had a girlfriend, niece or sister with whom they had a very confidential and intimate relationship: they telephoned or visited each other regularly, if not on a daily basis, and often went out together. They had fun together, discussed each other's daily worries and gave each other advice or counsel. It is important to realize that having access to support is seldom a one-way situation: the women acquired access to social support by maintaining mutual exchange relations. Most of the support the women receive has to be reciprocated sooner or later, if not with the same amount of money and kind of commodities or services, then at least with an action or a behaviour that was highly valued by the involved parties. These reciprocal practices are loaded with cultural meaning, and because of the different cultural backgrounds of the women their experiences with reciprocity were divergent. I analyse this in more detail in Chapter 7.

Voluntary work, study and churches

The women we interviewed undertook various additional activities that also structured their daily life in an important way. They did voluntary work or they were members of clubs, and they followed courses and training programmes with the aim of developing themselves and achieving social mobility. One woman was studying theology at university, while many others were active in churches. Table 2.8 presents the data on these organized activities combined with the number of women who were doing formal and informal work. The figures are remarkable: only 15 per cent of the women were not active in the field of work, study, religious activities or social activities through clubs or associations. In the Netherlands, the government is worried that people on benefits are excluded because they are socially inactive. To 'sit behind the geraniums' is a rather derogatory expression generally used to indicate that ben-

efit recipients do nothing all day except sit and look out the window. In 1995, the government introduced its poverty policy, which is intended to encourage benefit recipients to become socially active and to reintegrate into society. Indeed, among the women we interviewed there were ten cases in which the organized activities undertaken by the women were related to the poverty policy. Most notably, seven women had managed to find a subsidized job. Based on our interviews, however, I can conclude that the image of benefit recipients as sitting at home and being socially excluded is wrong, at least in the case of single mothers.

Table 2.8 *Work, education and other activities*

	Single mothers as narrowly defined	*Other women*	*Total (N=69)*	*Percentage*
Not active	6	4	10	15
Paid formal work*	14	1	15	22
Paid informal work*	10	2	12	17
Voluntary work*	19	7	26	38
Education*	9	1	10	15
Clubs*	10	4	14	20
Church*	11	5	16	23

* multiple responses possible

Table 2.8 also shows that 38 per cent of the women worked as volunteers. They worked as child-minders during the lunch break at school, school library assistants or reading assistants. They also performed community tasks; for example, they worked in playgrounds or community centres; they participated in tenant associations; they assisted with the neighbourhood management or organized activities for the young and the old; they visited sick people and the elderly; and they held social consulting hours to provide other residents with information about the welfare services. The women often put many hours into these activities: four to eight hours a week was no exception. This is remarkable, because these activities do not seem to contribute directly to the household's finances. This, however, is not completely true. Voluntary work is such a socially accepted activity in the Netherlands that some policy has been developed on the subject and voluntary workers are sometimes eligible for a small allowance to cover their expenses. But even without such an allowance, voluntary work may provide the women with some financial benefit, as becomes clear from the following citations.

> One of the reasons I do voluntary work is very selfish: the days that I'm away from home, I don't have to brew my own coffee [she will get it at her voluntary job]. And when I was younger I sometimes worked at a children's summer camp, as a kitchen aid. You do have to work, but it's also a paid holiday. (Autochthonous woman (62) with adult children)

> I work as a football referee. Because I'm a referee I don't have to pay [for food and drinks at the canteen]. That is my advantage. I always look for those advantages. I also work in the canteen at the football club. Last Saturday I worked in the canteen. You are allowed to eat. So I thought: 'I don't have to cook. French fries!' So my son ate french fries. I didn't eat them myself. I gave them to my son. (Afro-Surinamese woman (46) with one son)

Besides these direct financial benefits, voluntary work is considered an important way to meet new people, maintain social contacts, improve social capital and gain much needed working experience in case the respondent wants to search for a job in the future.

Almost a quarter of the women were engaged in religious activities. Most of these women attended church services or masses, and participated in religious groups. One woman was very active in evangelization work. The Netherlands has become increasingly secular in recent decades, and churches have lost large numbers of their autochthonous followers. Most of the religiously active women had a Surinamese or a Curaçaoan background; only two were autochthonous Dutch. Besides their search for spirituality, the religious activities of the women are important in their daily lives because they allow them to maintain social contacts and accumulate social capital.

Conclusions

Many of the women lived in more or less well-kept houses. Although they reported various problems related to their living conditions – such as nuisance caused by neighbours, rubbish in the streets, damp walls, leaks and draughts – their houses were relatively comfortable and had central heating and bathrooms. This relative luxury eased their domestic chores somewhat, as did various domestic appliances (the washing machine was considered the most important).

Despite this, the daily lives of most of the women were filled with activities and their working schedules were rather busy. This holds especially true

for the women who were single mothers as narrowly defined and who lived together with their young children. Women with small children spent a lot of time taking their children to school and collecting them again – usually twice a day, because in the Netherlands primary school children are supposed to eat lunch at home (schools do provide facilities for those who stay at school during lunchtime, but these often cost money). Many other caring tasks, household chores and activities undertaken to make ends meet also occupied the women and filled their days. Budget planning, price buying, informal work, profiting from state support and maintaining social contacts are all rather time-consuming and complex. They needed time investments on a daily basis and required a lot of attention and energy. Other livelihood strategies had a drastic impact on the rhythm of daily life, such as the composing of the domestic unit in a strategic way and living in an extended household. Because of the possibilities for cost reduction, income pooling and sharing chores, the women might experience it as positive, but living in an extended household can also mean overcrowded conditions, a lack of privacy, internal differences and conflicts. Some livelihood strategies involve a high level of risk-taking, such as running up debts or accepting informal jobs. Others may have offered only limited solutions. If there is only just enough to eat, further cutbacks on groceries are impossible or would even create a health hazard. Despite their already rather busy schedules, the women also undertook a variety of additional activities: they invested in education (which can be seen as a social mobility strategy), they sought distraction through their clubs or spiritual satisfaction through their rather active participation in churches, and – last but not least – they did a lot of voluntary work.

Although the household chores, childcare responsibilities, livelihood strategies and additional activities described in this chapter provide us with an insight into the daily lives of the women, the story of their life-worlds is by no means complete. Based on their cultural background, gender and class positions, the women gave meaning to their daily activities. As members of communities and social groups and as citizens of the Netherlands, they experience specific feelings, sentiments and emotions that are engendered by the ways their daily lives are structured. To gain more in-depth knowledge about the daily lives of the respondents, their images of themselves and of others are important, as are the stereotypes and images ascribed to them, and their feelings of belonging and inclusion and of stigmatization and exclusion. In the following chapters, I analyse the women's experiences and perceptions; by doing so I further disentangle their everyday lives.

4 *Fathers, boyfriends and ex-husbands*

The history of family life was an important theme in the conversations with the respondents. Many talked openly about being single, 'living apart together', separations, marriage and cohabiting. Their relationships with boyfriends, the fathers of their children, their ex-husbands and their new loves were also important topics of conversation. Nonetheless, not all interviews revealed the same quality of information about these subjects. For some women, their love life was something they did not waste words on to the interviewer. They considered their being single as something self-explanatory that did not need any attention during the interview. Other women were reluctant to talk about these themes because they were such intimate and at times painful subjects – which is understandable in the light of the male violence that several women had to endure.

Although constructions of family formation are culturally specific and historically developed, individual mothers have their own particular experiences. It became clear from the women's family histories that their family lives have a dynamic character, especially as regards the lovers who entered their lives and the many separations they had experienced. Table 1.1 (Chapter 1) shows that 61 per cent of the women had gone through a divorce or separation; 22 per cent had never married or cohabited. The remaining women were widowed, married or remarried. Because the marital statuses of the women may be subject to various changes during the course of their lives, these numbers only offer a picture at a certain moment in time.

This chapter focuses on the women's boyfriends, ex-husbands and the fathers of their children. In it, I analyse the gender inequalities and male domination that they had experienced in the relationships they maintained with these men. It starts by paying attention to the large group of women who became single through divorce or separation. Based on three possible routes to separation, I distinguish three groups of women, namely those who had endured male violence, those whose boyfriends or husbands had abandoned them, and those who had got out of the relationship on their own initiative. I then make a comparison based on cultural backgrounds and shed light on the

women's striving for independence. In the final section, I discuss the role of the fathers of the children as regards child maintenance and separate maintenance.

Boyfriends and husbands who are no good

An important difference in the life histories of the women we interviewed lies in whether they were divorced or separated, or had never lived together with a husband or boyfriend. Many of those who were divorced or separated had undergone a rupture that had had a large impact on them, especially if a sequence of painful events had led to the break-up. There are three specific circumstances that may lead to a woman's divorce or separation: the extreme misbehaviour of the husband/boyfriend, her desertion by the husband/boyfriend, or her own decision to separate.

Extreme misbehaviour on the part of the husband/boyfriend may force a woman to stand up for herself and her children, and to separate (cf. Schein 1995: 30-33). Thirteen of the women reported about husbands or boyfriends who were violent. The women were repeatedly raped, beaten, threatened and otherwise abused. Some had feared for their lives and had had to go into hiding. When they finally managed to separate from their boyfriends or husbands, some women still had to endure their anger and violent behaviour. The case of Moroccan Nadia – who was 28 and had three sons at the time of the interview – is an extreme example of this.

Immediately after Nadia's marriage in Morocco, her husband took her to Amsterdam. After the birth of their first child, her husband left her and the baby. She did not have any means to maintain herself and could only do so by incurring debts. Meanwhile, her husband moved in with another woman. Three years later he came back to her and said that he was sorry. They started living together again, but he abused and raped her on several occasions and she became pregnant with her second son. During the pregnancy, her husband disappeared again. History repeated itself: he stayed away for a long time, leaving her with nothing to live on, then returned and forced himself on her (her third child resulted from his violent behaviour and rape).

Nadia has an appealing, outgoing personality and she had made many conscious efforts to make contacts and to extend her social network. She managed to find very good friends in her autochthonous neighbours, whom she called her 'new family'. They helped her to get acquainted with daily life in the Netherlands and to deal with her violent husband. When her husband threatened

her again, she became more active. At a certain point, she started fighting back:[1] 'I hit him between the legs and shouted: "Next time you try to touch me... you try to rape me ... you try to touch me ... I'm going to kill you!"' Her neighbours helped her with her divorce under Dutch law. Nonetheless, the problems with her husband were by no means over:

> I was always scared. He always came by the house and he threatened me. 'I'll kill you. I'll send people.' He threatened to take the house [which was still in his name]. The police often came. I felt so sad because of the children. I didn't want them to suffer. My ex-husband still had the keys. After two years, he entered the house. The children were asleep. He wanted to rape me: 'I'm your husband; you're my wife.' He hit me with a chair. He threw the chair out the window. The neighbours heard and called the police. Another time, he came in and threw me out. I was outside the house, and he was inside with the children. The children were screaming 'Mammy!' Oh ... the police came so many times. He shouted at me: 'I'll kill you'. We've changed the locks. I needed my neighbours to protect me.

A few weeks before I met her, Nadia had moved into the new house she had rented in her own name. She said that although she was sad to leave her neighbours, she was delighted to be able to make a new start in life:

> I feel free in this house, because I and my children are happy. They like it. And this is my decision. This is my house in my name; it is my house. The other house was my ex's. Every time I went into the street, I saw the ghost of my ex; every time I was scared. And now I am free. Nobody can boss me around now.

Other women told about violent boyfriends who had forced them into prostitution or drug trafficking. One woman had been traded as a sex slave from Amsterdam to Germany and back. Male violence towards girlfriends and wives often coincides with alcoholism, drug addiction, gambling, debts, criminal activities and violent behaviour in general. One woman said that her ex-husband had murdered a man. All the women who had experienced male violence felt that they had been forced to leave their husbands or boyfriends in order to

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1 The interview with Nadia was held in English, a language that she speaks in a rudimentary way.

protect themselves and their children. In these cases, the divorce or separation had the character of an escape.

The second pattern of separation concerns women who were deserted by their husbands or boyfriends (cf. Schein 1995: 35-36). This often came as a big shock to them. Three women were abandoned while they were pregnant. One of them, a 25-year-old Afro-Surinamese woman with one child, said:

> Life can be a bitch – and for me, life *was* just a bitch. Of course, it's a shame. I definitely would have preferred to still be with him. But who knows: perhaps we'll get together again in three years.

Another woman's boyfriend migrated to Australia after the birth of their second child. Before the arrival of the children, the couple had led a 'hippie' lifestyle in the Amsterdam squatters' movement of the 1980s. The boyfriend could not bear the responsibility of a family and had moved to the other side of the world. At the time of the interview, there was virtually no contact between them.

A third case concerns an autochthonous woman who had a boyfriend from a Moroccan background. They were very young when they first met, and they had their first baby when she was only 15. There were many problems about the constant lack of money and the fact that his parents did not accept her. They had separated and got back together again on several occasions. They had moved several times, which had resulted in large debts. The boyfriend's parents wanted him to marry a Moroccan girl. Despite all this, the couple had four more children. When we met the woman, she was 24 and a single mother with five children and debts of around 38,000 euros. She narrated:

> His parents were very negative about me – a Dutch girl, without a headscarf, who had children outside marriage. All those things were constantly discussed at his home. He had to choose between me and his parents, and every time things got out of hand between us he chose his parents. Last year he tried again with me, and I thought: 'Okay, we'll see what happens.' And I was really a bit hesitant to start the relationship again. Well, he asked me to marry him – and then a week later, he ran off to Morocco and married a girl there. When such a thing happens, you get the blow of your life. Because you have waited ten years for him and the children ... you have had children because of this relationship. Because you thought that one day you'd marry the father of your children. And then he came back from Morocco and he wasn't honest. But the moment he went to Morocco, my feelings told me that he was going to get married. And when he came back I asked him over

> and over again. He said: 'No, no, no, no, I'm not married.' But I've found out indirectly that he did get married. Of course, it was the pressure from his parents; they told him to get married and you can to talk him into something very easily. He's not a person who will say no. But he has forgotten what he has brought about with his children, because they are of course the ones that go to pieces.

The last case I want to mention concerns an autochthonous woman who was 34 and had three children when we interviewed her. She told us that her second husband, with whom she had a daughter, had been an illegal immigrant from Egypt at the time of the marriage. By marrying her, he had got a residence permit.

> The moment his papers were arranged, he went out for a few hours and then came back and showed me his passport. Then he went upstairs announcing that he didn't need me any more as a 'permit cow'. That's what he called me: a permit cow. Then he filled many rubbish bags with his stuff and left the house.

All the deserted women we interviewed had wished for a different outcome. They had placed their hopes on their husbands or boyfriends and had wanted to share their future with them. They had imagined a family life in which the fathers of their children would be present on a daily basis. They had not foreseen that their husbands would leave or that they would end up as single mothers. The separation or divorce left many of them with feelings of despair, regret and abandonment and a damaged self-image.

Kicking him out, packing your bags

In the literature on single mothers, women are often presented as being abused and deserted by men who are no good. Schein, for example, distinguishes only one way for women to become single, namely through betrayal by men (Schein 1995: 30). The narratives on husbands and boyfriends presented so far may confirm this standpoint. They give the impression that the respondents became single mothers only because of the behaviour and wrongdoings of their husbands or boyfriends and through the choices made by them – in other words, for reasons beyond the women's control. However, this is only half the story.

The last pattern of separation and divorce that can be found in the interviews is that the women themselves decided that they wished to end the relationship with their husbands or boyfriends and that the time had come to start a new life as single mothers. In doing so, they sought to regain their self-esteem and independence and the control over their lives that many had lost during their marriage or cohabitation. Several women stated that increasing debt and financial mismanagement and disagreements about money were important reasons for ending their marriage/relationship. One said that her husband did not contribute any money to the domestic unit. He kept all his money for himself (and his girlfriends) and the household was maintained with the income of the respondent. Two women mentioned that their husbands did not allow them to study. An Afro-Surinamese woman (35) reported that:

> I have two girls and I lived together with the father of my oldest daughter for a long time. But somehow the relationship didn't go well. He didn't allow me to study. I had to stay a housewife. And at a certain moment, you don't want that any more. So I left. I wanted an education. Because I didn't have any education when I got pregnant with my oldest girl.

Another woman said that she had separated because her husband did not want children. Several women reported about their unfaithful husbands. An autochthonous woman with two children (9 and 12) said that she had suspected her Afro-Surinamese husband of having another woman and how, after receiving a phone call, she gave him the push in front of his family:

> I can remember very well. My son was two and it was my birthday. The phone rang and a woman said: 'Tell your husband that he has a new baby daughter.' That was it. I said: 'Okay, thanks, I'll tell him.' And then he came home and all the guests were there, his entire family. With Surinamese parties you easily have 50 people in your house. I said: 'Can I make an announcement? Nelly Russel has given birth to a baby daughter. Three cheers for the baby girl!' He looked as though he could strangle me. And then I said: 'This is going to be the last birthday party with him in our midst. Next year, if you feel like coming, you're welcome. But he isn't.' And the next day I started looking for a house for him; six weeks later he was gone. Because if you don't do it that way, he will never leave.

Comparing Afro-Surinamese, Curaçaoan and autochthonous women

Although it was difficult to keep track of all the relationships the women had had in the course of their lives, the number of their children combined with the number of the different fathers gave an indication of the dynamics in their love life. Of the group of 50 single mothers with children under 18 years of age, 32 had given birth to more than one child. In 26 cases, we managed to obtain detailed information about the fathers; in 13 cases there were multiple fathers. Especially the Afro-Surinamese and Curaçaoan women had children from different men. Another fact that distinguished the Surinamese and Curaçaoan women from the autochthonous women was that of the 15 women who had never lived together with one of the fathers of their children, 10 were from an Afro-Surinamese or Curaçaoan background. Of the five autochthonous women who had never been married or lived together with a man, one had become pregnant as a teenager, one had been raised by a Curaçaoan foster mother (and thus had a lifestyle that was more Curaçaoan than autochthonous), one had a Brazilian boyfriend and one had gotten pregnant while on holiday.[2] Because this last woman had already turned 40, she saw her pregnancy as a chance of a lifetime and had decided to raise her child on her own.

The multiple fathers and the relatively large number of women who had never lived together with a father of their children among the Afro-Surinamese and Curaçaoan women suggest that matrifocal notions and practices were a vivid and lived reality. These women's narratives evidence matrifocal notions and practices even more clearly. It seems that Afro-Surinamese and Curaçaoan women are better prepared for a life as single mothers than autochthonous mothers are. This does not come as a surprise if one takes into account that many of the women's own mothers were single mothers, as were their sisters, aunts and nieces. Although many of them may decide to live together or to marry at one point in their lives, they seemed to be more ready to end the relationship when things did not go the way they wanted them to. Many Afro-Surinamese and Curaçaoan women spoke about this as something self-evident:

> Most women [in the Afro-Surinamese community] are single women. My own experience is that the father of my children cheated on me. And I didn't accept that. I moved. I left. I myself chose to be a single woman, to continue alone with my children. And most Surinamese women I know have made the same decision. (Afro-Surinamese woman (33) with two children)

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2 One woman did not reveal any information on the subject

Solange is a Curaçaoan mother; she was 25 when we met her. She migrated to the Netherlands with her mother when she was a teenager. At the time of the interview, she had two young children from different fathers. This is what she said about her relationship with the father of her first child, a boy of five:

> He cheated on me and then I didn't want to hear anything any more. Just go away. All men have affairs. But I really thought, just go away, because I don't trust you any more. I have many girlfriends and acquaintances that have had such a life. Their men cheat on them almost every year, and they keep on taking them back. But then you'll spoil many years of your life. I was young. I didn't have time for that. It is just a matter of culture, because if you look at Dutch people, they simply marry. With us, it's different. You don't have to be married to have children, and if your man leaves, then you raise your kids yourself. There are many single mothers in the Curaçaoan community; it's very normal. It happens a lot with us and if the man isn't there, well, bad luck. They just care for their children themselves.

Afro-Surinamese and Curaçaoan women were clear about the reason for the high incidence of single motherhood in their communities. According to them, it has to do with how men and how women are, and the expectations that women have of men. Women attach much importance to financial independence. Several women referred to the fact that women are independent. Solange again:

> Women take care of the children and men take off. Women are responsible for the children. They can't just take off. They have to be independent and seek work to take care of the children. That is important. We have a saying: *mam ti uno, papa ti mil.* That means you have one mother but many stepfathers ... Antillean and Surinamese women are independent. They do everything on their own.

The above makes it clear that being responsible for the children has a material connotation: motherhood comprises financial as well as emotional care. Two Afro-Surinamese women referred to the independence of women in the sense that they do not need men:

> We don't need men. If the relationship doesn't work any more, you just continue by yourself. (Afro-Surinamese woman (38) with four children)

> Most women want to do all things themselves. They want to be very independent. Actually, they don't need a man. (Afro-Surinamese woman (47))

The citations shed light on the fact that these women do not expect men to take care of them or their children. They do not perceive men as providers on whom they will depend. They see themselves as independent, which means that they are emotionally and financially responsible for their children. To put this independence into practice, education is regarded as very important. There is a Surinamese saying that goes: 'Your diploma is your husband' (Distelbrink 2000: 44). One of the respondents told us that:

> You have to get your papers [diploma]. Your papers are your future husband. You can fall back on them. With me, it didn't go that way [she had hardly any formal education], but for my daughters it definitely should work that way. (Afro-Surinamese woman (38) with four daughters)

When they live together with men, women are very careful to protect their financial independence. For example, if they foresee future problems, they carefully separate their own financial means from that of their husbands or boyfriends in order to have money at hand when they break up the relationship.

> My husband and I wanted to share [our finances], but my income stayed with me. I started to notice certain things and then I decided to keep my income to myself, because I thought that one day we will split up and then I will have something in my bank account. (Afro-Surinamese woman (33) with two children)

Afro-Surinamese and Curaçaoan women put so much emphasis on women's independence because of their disappointment in men as husbands and fathers. If they could find a good man to marry (such as a 'Dutch' man, as some women said) they would do so, but good men are few and far between. In their narratives about Afro-Surinamese and Curaçaoan men, the women often expressed themselves in a negative way. As a legitimation for the high incidence of single motherhood in their communities and as the reason for their own experiences with unfaithful, unreliable and violent men, they constructed negative male images:

> That there are so many single mothers in the Curaçaoan community is because of the men, because they always have to have two, three, four women.' (Autochthonous woman (34) with two children. She was raised by a Curaçaoan foster mother.)

> Look, all men have affairs. All men! I just think logically, I am not going to say that my husband doesn't do it. All men do it.' (Curaçaoan woman (33) with two children; married, but husband lives in Curacao.)

Solange – the 25-year-old Curaçaoan mother who has two children by different men – stated:

> That's the way Curaçaoan men are. Guys come on to you and promise you the world. The relationship is wonderful at the beginning. But after a while they cheat on you, or beat you up. Men often want children, but they're not interested in the responsibility. They'll say 'My children this, my children that', but they won't even fetch a bottle of milk. But they do brag about them, like: 'My children are dressed so fine.'

Even at a very young age, Afro-Surinamese women may distrust men. Esther, the 18-year-old Afro-Surinamese mother:

> You can't trust men. They can say what they want, but they don't remain faithful. Really. They always have somebody else. They lie far too much. Really.

It should not come as a surprise that Esther's mother (47) expressed comparable opinions:

> Women think that men are egoistic and seducers and that you can't really count on them when it comes to the crunch. Yes, most men are like that.

These perceptions about the independent woman and the faithless man do not stand in isolation. They are interrelated and should be understood in two ways. First, in the matrifocal system the prime unit to form a household is that of a mother and her children. This unit may be extended with female kin, and a male partner may form part of the union. Second, when a man and a woman do live together, their relationship may show inequalities. Several women we interviewed referred to the fact that the misbehaviour and irresponsibility of

men is related to the dominance of men and that the many daily struggles between men and women are in fact struggles for power. Solange again:

> I don't want to depend on a man. If you show a man that you depend on him, that will make him feel powerful. Then they will want you to do what they want. Such a power play it is. Then you have to give account to them. They go to a party every week and they never allow you to go. ... Men always want to be superior. You have to do what they say. And they don't help you in the house. I don't agree with that: they make the house dirty and *you* have to clean it. But I'm not a man's slave!

Even very young Afro-Surinamese and Curaçaoan women may express the wish to form a domestic unit without a male partner being present. Esther did have a relationship with her baby daughter's father. She was living with her mother at the time of the interview, but she also stayed at the home of her boyfriend's parents a few days a week. She stated that she wanted to form her own household, but not with her boyfriend: 'I don't want to live with him. I don't feel like it.'

> *Interviewer: Do you mean right now or never?* I really think I will never want it. I don't want to live together with a man. I prefer to live with a room-mate or a girlfriend or my sister, but I don't want to live with a man. I want my own house. And if I don't want to see you, then you just have to go, then I just throw you out. Really. It has to be my house.

Esther said she wants to have her own house. Although she probably wants to be a house owner, what she means here is that she wants to rent a house in her name. This is an important issue for many of the respondents. In the Dutch welfare state, people with a low income have access to social housing and rent subsidies. For single mothers, this access can increase their independence towards their men folk in the same way as benefits may do. If a woman cohabits with a boyfriend and has rented the house solely in her name, her negotiation position towards her boyfriend is stronger. This can be very meaningful if problems rise with the boyfriend.

When the discourses of the Afro-Surinamese and Curaçaoan women on family formation, marriage and divorce are compared with those of the autochthonous women, it is notable that on various occasions the latter expressed the expectation of marriage, often in combination with full-time motherhood:

> I've always wanted to have children. Unfortunately, it happened with the wrong man. But I always had the wish to stay at home and take care of the children as long as my man managed to earn an income and went out to work. (Autochthonous woman (38) who has six children and has remarried)

The autochthonous women spoke in a more individualized way about their ex-husbands and boyfriends than did the Afro-Surinamese and Curaçaoan women. As Risseeuw and other authors conclude in their recent study on the Dutch welfare state (2005), this highly individualized society tends to produce 'individuals who are made through their own efforts and achievements' (ibid.: 24). It became clear from our interviews that the autochthonous women explained the events in their personal biography through a discourse of individuality, choice, misfortune and their own wrongdoings. Gender inequalities hardly have a place in such a discourse. In their stories about their ex-husbands and boyfriends, the autochthonous women spoke about their personal experiences with one specific man and not about how men in general are. For them, in the context of the norm of the nuclear family, forming a household with a male partner was the obvious, expected and normal thing to do, especially when children were involved. They expected to live happily with their husband, who would take care of them financially and otherwise. When their marriage or cohabitation did not work out, they felt betrayed. They blamed this individual man, stated that they had bad luck or blamed themselves for marrying the wrong man, and for being stupid or naive. Because marriage and cohabitation are perceived as the norm, breaking up their relationship may have been difficult for them. A long period of doubt, consideration and of weighing up the pros and cons might have preceded this decision. Yolanda, the autochthonous mother with two daughters, was married to a man who turned out to be an alcoholic. When we met her, she had been divorced for seven years:

> In those days, I really did think very hard before I took the step [of divorce] ... all the pros and cons ... it's a jump in the dark. But I did it with the conviction that it was going to work. It will work, I know that for sure. I shouldn't have married, at least not with him.

An autochthonous woman (26) with one child stated:

> When I was still in that relationship that I had to leave, I often thought: 'I'll never manage on my own. I can't live on benefits, and with a child. How

am I going to do that?' But the money isn't so bad that the child is harmed. A bad relationship is so damaging. I mean especially those first years of his life. Yes, I'm willing to do anything for my child. If that means less money, then that is how it is.

Being single and independent

Autochthonous women are more likely than Curaçaoan and Afro-Surinamese women to have had the ideal of marriage at an earlier stage of their lives and to blame the failure of their marriage on their own wrongdoings. Nonetheless, through their experience as single mothers they have adapted their notions about marriage and cohabitation. Most of them stated that they do not wish to form a household with a male in the future. It is remarkable that with regard to this subject the autochthonous women used the same arguments as the Surinamese and Curaçaoan women. The shared experiences of single motherhood, divorce, separation, violence and other negative male behaviour seem to have narrowed the cultural differences between the two groups of women. They have created a shared discourse on the rejection of the idea of remarriage or starting to live together again. In this discourse many reasons are mentioned why the women no longer want to live with a man. Although the women who had had to endure male violence had every reason to distrust men in general, they were not the only women who were outspoken about no longer wanting to share their house with a male. An autochthonous woman (49) with two children:

I'm a bit fed up with men after two marriages and a relationship. I think I'm just a bit too emancipated. Men want to be pampered, to put it in an exaggerated manner, they want you to have their slippers ready and to bring them a beer.'
Interviewer: Would you like a new boyfriend? No, no, no. If I start a new relationship, then it will be 'living apart together'. But that was what I did with my last boyfriend. He wanted to live together. But I didn't, not at all. No, that's something I can do without. Ironing shirts and so on. That's something I can really do without. I already have my hands full with ironing for the children. I don't hate men, but I don't want them in my house any more. I have my own house, just for myself and my children.

Esther, the Afro-Surinamese 18-year-old:

> Men expect women to do everything in the house. It doesn't work that way. My boyfriend is really dependent on his mother. She has to do everything for him. So I'm not going to live together with him, because then I would have to do everything, wash his clothes and so on. I don't feel like doing that. He can't even fry an egg. He can't cook.

It was not only the burden of doing all the households chores that made women want to live on their own, but also the time, attention and energy that men demand. The autochthonous woman (49) with two children again:

> I have my own life with my work and my colleagues; then you are happy when you're finally able to be at home and relax. And I don't want a boyfriend who comes over and demands my attention.
> *Interviewer: But don't you get something in return?* But that's the whole reason I'm disillusioned. You get so little in return. You put more into it than you get back.

An autochthonous woman (41) with a baby son:

> I'm sometimes jealous of the people around me. Their husbands come home at five o'clock, and then they [the women] can leave. The funny thing is that they don't do that. And then I think: Lord, I'd like to be in your shoes! I'd say 'Okay, now it's your turn to take care of our child' – and then I'd leave the house. But I'm just talking, because reality is different. Those women moan to me about their husbands, because they don't do things right. And they're amazed that I can find time for my painting. Because that's what I manage to do. I have time for that, because I don't have to quarrel with my husband. When I have a difficult time, I think 'Oh, I wish I had a husband', but then I hear them complaining about their husbands and I think 'Piss off, forget it.' I think, I don't want any of those guys. I can do without. What I really need is a good babysitter. A man demands energy. You have to do something with him. Although you're already very tired, you have to put energy into your relationship. So that means yet another problem. So I'm not looking forward to that. What I really need is somebody who will babysit and give me a break.

The women said that living with a husband or boyfriend meant a reduction of personal freedom. Yolanda, the autochthonous mother with two daughters:

> No, no, I don't want to live together. The longer I live alone, the more I like it. I do exactly what I want. When I was still married and I was out shopping or something, each time I thought: 'Oh, he'll be home soon; I should go home.'

An Afro-Surinamese woman (33) with two children:

> I have lived together, but when I started living alone, I thought: 'If I'd only known about this before, I would've done it sooner.' You're free. I don't have to think every day: 'My husband is coming home. I have to eat and cook or iron, wash clothes, etc.' Now I can do whatever I want. I can leave when I want and I can come back when I want. That's freedom.

Some women said that they are reluctant to live together again with a man because they have children. In general, they do not want to get into a situation in which their children will have problems with the new man. Terborg's research on Paramaribo, Suriname, states that the prevention of sexual abuse of their daughters is an important reason for some women not to want to live together again (ibid.: 90). The women we interviewed mentioned only their worry about disagreeing over their children's upbringing:

> I prefer to just stay with my children. I don't want to live together with a man any more. Especially because I already have my children. I have certain ideas about educating them, and somebody else may think differently and then it may go wrong. My children are everything to me. So I don't intend to start a stable relationship again. That's nothing for me. I live for my children. (Afro-Surinamese woman (32) with two children)

The last set of reasons are financial ones. Several women reported that their financial situation was better now that they lived on their own than it had been when they lived with their husbands or boyfriends. The reason was that living with a man sometimes meant that the women were not able to control the inter-household finances because of male domination (cf. Benería & Roldán 1987: 113-123). Living alone meant that they were in full control of the little money they had. The interviews revealed many examples of husbands and boyfriends who mismanaged money. One woman reported that her boyfriend had stolen money from her bank account and left her in debt. Other women reported that the boyfriends they had lived with hardly contributed to the domestic unit; they had only cost money. Solange, the Curaçaoan mother of two:

> My last boyfriend almost never gave me money. On the contrary, he asked me for money. But I told him that he was not going to get any, because he already cost me money. I don't want a man who asks for money all the time.

Some of the women said that their husbands and boyfriends had incurred many debts. If a couple had married under a community of property regime, both were financially liable. After their divorce or separation, several women were left with large debts incurred by their husbands. Other women were held responsible for their husband's financial mismanagement, even after the divorce. The ex-partner of one respondent remained living in their apartment after their separation. The apartment was still in both names when a fire broke out. Moreover, the man did not pay the rent or other monthly bills. In the end, the housing cooperation held the woman responsible for 6500 euros in damages and unpaid rent.

According to two of the women, men are consciously searching for women who receive benefits and have a house or an apartment. It is not so much love and attraction that leads these men to make passes at women, as the fact that they do not have a roof over their heads. The women regard this behaviour as the betrayal and misuse of women.

> The men who live in this neighbourhood [Amsterdam Southeast] look for a woman with a house. If a woman has a house, then they move in. They move in for the house [not because they are in love with the woman]. And they don't want to contribute any money. That's why I want to live alone with my two kids. (Curaçaoan woman (33) with two children)

> That's why men look for women. Because they need a roof over their heads. (Autochthonous woman (34) with two children)

These citations should be seen in the light of the position of the men with whom the women socialize. They are often unskilled or semi-skilled and have an unstable position in the labour market. Because of racial discrimination, this holds especially true in the case of Surinamese and Curaçaoan men. Some men lived off criminal activities, and some therefore ended up in jail – which reduced to zero their formal labour market opportunities. The women's position may be better than that of these men, because they receive benefits and live in an apartment. Both the home and the benefits increase women's independence, and the women have to be wary of men who want to take advantage of them. Therefore, many women did not show any mercy. If their men did

not contribute to the household in a substantial way, they had to leave. Or in the words of the respondents of Edin and Lein's study (1997: 155): 'Men who don't pay, can't stay.'

One woman said that she was less poor now that she lived alone with her children and received benefits. During her marriage, her husband had controlled her spending; since the divorce, she had been in full control:

> Now I'm better-off than when I was married. My husband earned very little, and then you start borrowing and we ended up with many debts. With my allowance I'm better off, because I can spend it myself. I used to have to account for every penny I spent. (Autochthonous woman (43) with two sons)

When a woman starts living with a man, she may lose her right to benefits – which will make her dependent on a man. Such dependence is seen as a more serious problem than dependence on the SDA:

> I don't like a man having to pay for me. And I've never lived off men. That's why I say, I really don't need a man. And I won't take a man in the house, because then I'll lose my allowance. Then I will be dependent on him. I don't want that. I don't want to be like my mother. Fifty years of quarrels but you can't leave because you don't have a house, you've never worked and have no money. I've always stood on my own two feet, and if that means that I have to live on benefits, so be it. (White Surinamese woman (42) with one son)

Cohabitation with a man may in theory mean that a woman has more economic means at her disposal, but among the respondents it often did not. Gender inequalities can make living together with a man a miserable experience. The respondents had undergone many forms of male domination. Husbands and boyfriends had tried to control their daily lives and had used violence to underline their dominant position. Living alone may mean less economic means, but it increases women's independence, freedom and control over their consumption and their life in general. Contrary to what the feminization of poverty discourse makes us believe, these women felt they were much better off without a man in the house. Living without a man in the house allowed the respondents to deal with their limited finances in their own ways and to concentrate on their children. Being able to give their children all the attention and care they need was often perceived as a fulfilment by the women, as is argued in the following chapter. This does not mean that the women inter-

viewed did not like the company of men; on the contrary, nine of the women had boyfriends, while others had had boyfriends in the recent past. They went out, chatted, ate and slept with these men, but they did so on their own terms and they decided when it was time for the boyfriends to go home. Sometimes, these relationships led to new pregnancies:

> I've just broken off a relationship again. It was a brief fling. I just wanted another child. But that's all. I don't intend to enter a permanent relationship. I live for my children and I just stay with them. (Afro-Surinamese woman (32) with two daughters)

Fathers and maintenance payments

Most mothers considered the presence of a father in their children's life as important. They wanted their ex-husbands and ex-boyfriends to support their children financially and to offer fatherly love to them. Despite the problems they themselves may have had with these fathers, for their children's sake some of the women tried to maintain contact with them on a regular basis. Nevertheless, only 16 of the 50 mothers with dependent children managed to involve the father in their children's upbringing – and even then they reported many troubles, especially concerning maintenance payments.

Four of the mothers received formal child maintenance from the fathers. This is a remarkably low figure considering the legal obligation of parents to pay for their children's maintenance until they are at least 18. The question arises how it is possible that so many fathers manage to evade this obligation. Knijn and Selten (2002) relate this to the specific character of the Dutch welfare system, which is heavily based on the 'male-breadwinner / full-time motherhood' model. During marriage, the father's role as a provider and breadwinner is strongly supported, while it is virtually ignored when the couple splits up (ibid.: 174). After separation or divorce, the state takes over the financial role of the father to a large degree and secures a minimum income for single mothers through benefits and widow's pensions. Simultaneously, the father's financial responsibilities towards his children are ignored. As is argued in a later chapter, the welfare state has undergone drastic transformations during the last 15 years. Nevertheless, the implementation of the legislation on maintenance payments and child allowances is still weak. In other words, the financial obligations of biological fathers are not sufficiently enforced, even when the mothers of their children are receiving benefits (ibid.: 186).

Men apply various strategies to evade their responsibilities. They may make irregular payments, threaten their former wives or understate their formal incomes (ibid: 179). Our research confirms these insights. An autochthonous mother (35) with two children told us that:

> Carlos is the father of my children. We see each other only because of the children. This is about once every two months. He is Brazilian.
> *Interviewer: Does he have a job?* Well, normally he works informally, but the other day he was applying [for a formal job]. And he was scared stiff... He was so shocked when I told him that when you start working white, you have to take into account that you have to pay maintenance for the children. He immediately said: 'Oh, then I won't take a white job.' So that shows you how he is.

Even when a maintenance order is imposed on a father by the municipal agency that administers the mother's benefits, he may be unwilling to pay. Nadia's story has already been mentioned. The SDA paid her an allowance according to the legal norms minus the maintenance that her ex-husband was supposed to pay (around 135 euros a month). Because he never fulfilled his obligations, Nadia's monthly income dropped far below the poverty line. Although in the Netherlands it is possible to receive support from a legal institution[3] that may force the father to pay through an attachment of income, such a legal battle is emotionally very stressful (cf. Palriwala 2005: 173).

Instead of paying formal maintenance, fathers often pay informal maintenance. At least twelve of the women we interviewed received a form of informal maintenance, that is, without any interference from the court or other legal institutions. As Palriwala (2005) argues, receiving informal rather than formal maintenance is to the benefit of the mother, because the latter form of maintenance will not alleviate her poverty, as it will be deducted from her benefits. Nevertheless, such informally paid maintenance may also obtain the meaning of a power struggle between the mother and her ex-husband (ibid.: 173-175). The father may pay the money if he wants something – for example to see his child more often – and he may stop paying if he does not approve of something, for example the mother's new boyfriend (cf. Terborg 2002: 90). For the sake of the children, mothers may accept such manipulative male

3 LBIO (Landelijk Bureau Inning Onderhoudsbijdragen; national bureau for the collection of maintenance payments), www.LBIO.NL, visited May 2008.

behaviour up to a certain point, but it is not without reason that many of the mothers had hardly any contact with the fathers of their children.

Many women reject maintenance precisely because of their former husband's or boyfriend's manipulations and displays of power. This behaviour becomes even more grim because the exchange of money can obtain a special connotation against the dominant discourse of the nuclear household and its traditional roles of the woman as caretaker and the man as sole provider. If a man gives money to his former wife or partner, even if this is meant for child maintenance, he might expect sexual favours in return.

> When a woman receives financial support from her ex, he will reason that she has certain obligations towards him – and the women don't want that. So they don't ask for money. The reason is that they don't want obligations: Surinamese men who pay maintenance think they have the right to enter the house whenever they wish – and that creates problems. And so the women say: 'Then I prefer to receive nothing'. (Afro-Surinamese woman (47) with grown-up children living at home)

Several women explained that they did not want money from their ex-husbands or ex-boyfriends, because they did not want any 'obligations' towards them. They prefer having less money and maintaining their dignity and independence, to having to deal with a dominant, manipulative former husband or boyfriend (cf. Chant 1997: 165, 176).

Conclusions

The majority of the women felt that they were better off without a man in the house. In cases where the women had lived together with a man in the past, often gender inequalities and power relations between them were at play. These gender inequalities and male domination are manifest in various ways, the most obvious being male violence against women. Another manifestation is the gendered division of labour in which the woman is held more responsible for caring and household tasks than the man. This implies a lot of work for women and a limitation of their personal freedom. Precisely because women do the lion's share of household chores, men have more freedom to do whatever they like. A man in the house often means additional work on top of an already exhausting work schedule. Males may also control intra-household money flows – which is a third manifestation of gender inequalities. This

means that men exercise much more control over the finances than women do. The men decide how much they will give to their wives and girlfriends for the maintenance of the domestic unit. They may spend money in an irresponsible way, try to control or claim the money of their wives and girlfriends, and demand that the latter account for their expenses. A man in the house may mean loss of control over finances that are often already stretched to the limit. After the divorce or separation, in many cases the women are still not freed from male domination. Through maintenance payments, ex-husbands and ex-boyfriends may try to exercise power over their former wives and girlfriends. Therefore, many women reject maintenance in order to preserve their independence.

It should therefore not come as a surprise that the large majority of the women we interviewed, irrespective of their cultural background, said that they did not want to cohabitate with a man or no longer wanted to do so. Being a single mother had narrowed some of the cultural differences between autochthonous, Afro-Surinamese and Curaçaoan mothers. Although their cultural notions on family formation may diverge, all the women shared a comparable discourse on the advantages of living without a husband or boyfriend. It is important to realize that the men in their lives were often men with little education, who were either unemployed, had unstable, low paying jobs or, as migrants, were discriminated against. The marriage market in which these women were active did not give them access to men from the middle class who could offer them financial stability. Instead they were often dating and marrying lower-class men who had a marginalized position in the labour market, and thus were poor, or who made a living in an illegal way. Compared to that of those men, the position of the women themselves, as single mothers in a welfare state, was more stable.[4] Although they had little education, had limited access to the job market and were poor, their income and housing were relatively secure because of their benefits and the government's social housing policies.

4 Interesting in this respect is the 'political economy model of mother-child households' developed by Blumberg (1993). She states that the formation of single-mother households should be understood in the structural context of the income-generating possibilities that are open to women. As an important condition for their formation she distinguishes women's independent access to livelihood opportunities (that can somehow be reconciled with child-care responsibilities). Besides, woman's livelihood opportunities must not be drastically less than those of the men in her class (ibid.). Although this model is rather instrumental and economic in its explanation of single motherhood (Chant 1997: 32-34), it links the social economic position of single mothers with that of the men in their class.

There are indications that gender notions are class bound. Middle-class families may show more gender equality than lower-class families. For example, as Hooghiemstra & Keuzenkamp (2000) show, there is a relation between the domestic division of labour and the level of education of women. In couples in which the man is the sole breadwinner and the woman is a full-time housewife, the woman often has relatively little education (Hooghiemstra 2000: 120; Keuzenkamp & Hooghiemstra 2000: 146) The women's statements about preferring to live alone should therefore be seen in the light of their class position and that of their potential boyfriends and husbands. If a man cannot bring in money, his dominant behaviour is felt as even more unacceptable. It was not without reason that some women yearned for a rich man because that would really make a difference. On the other hand, women's feelings that they are better off without a man in the house are supported by the general trend towards cultural changes concerning sexuality, cohabitation and marriage that are breaking the norm of the nuclear family.

The fact that the majority of the respondents, wished to live on their own, at least in the short run, and to achieve financial independence is confirmed by the work of Edin and Kefalas on poor single mothers in the USA (2005). These findings partly contradict current explanations for the increase in single-mother households. Oscar Lewis's culture of poverty thesis, Charles Murray's welfare thesis and Wilson's male unemployment thesis all underestimate women's agency. Especially in advanced economies, the radically changed notions around family, sexuality and household formation that started in the 1960s and coincided with women's emancipation may also encourage women to form single-mother households (ibid.: 197-202). Just like middle-class women, poor women with little education may aim at achieving gender equality and independence. Becoming a single mother may be a woman's own choice (cf. Chant 1997: 19-21). Perhaps middle-class, highly educated women are better able to negotiate gender equality *within* marriage and cohabitation because they more often work and are financially independent.

In the context of the Dutch welfare system, poor women with a low level of education are able to renegotiate their relationships with their men, though in a different way. Because of their independent access to welfare provisions, they are able to divorce, end their cohabitation with their boyfriends or form a domestic unit independent of a man. This does not mean that I intend to echo Murray's concerns that benefits lead to single motherhood, that they undermine family values and that they are wrong: my perspective is that benefits offer women alternatives, options and tools to escape from male domination. They enables them to stand up for themselves and to become independent

of men, which I consider a good development. I am convinced that many of the respondents wish to stay single because they are able to reject the meagre advantages that marriage has in store for them. They strive for independence and gender equality in order to promote their self-esteem and self-confidence. The agency of these women and their single motherhood are expressions of their emancipation. Even if their benefit dependence may condemn them to poverty, several of them prefer poverty to marriage and male domination.

It is remarkable that the Netherlands is not the only country where single mothers prefer not to form households with a male partner or husband anymore. Chant reaches similar conclusions in her study on Costa Rica and the Philippines (2007). She relates this to women's perceptions of themselves as 'more equal with men, or at least less subordinate', for which reason they are better able to do without men than in the past (ibid.: 322, see also Chant 1997: 194-225).

5 *Motherhood, neatness and poverty*

For the women who participated in this research, having limited financial means gave specific meaning to their motherhood. Residing in a rich country where middle-class values are dominant constantly confronted the women with feelings of failure, because they could not meet the high material standards that are related to raising children. In this chapter, I argue that the women gave meaning to their motherhood against different scripts or discourses that are socially accepted in Dutch society, such as the dominant middle-class discourse on motherhood and the nuclear family, the related discourse on neatness, decency and poverty, and its anti-script of antisociality. Stereotyping a poor mother as antisocial is a way of blaming her for not being a good and decent mother. Often, this kind of labelling and stereotyping is a form of class-bound discrimination that has many gender connotations.

Parenthood is perceived as a very serious and time-consuming task especially among the middle classes. A child's personal development into a person who stands up for his or her own rights is held important, as are child-parent relationships that are based on democracy and parity. Parents are supposed to actively do things with their children, especially when they are young and at primary school. It is considered desirable that parents play with their children, read them bedtime stories and take them to playgrounds, children's farms, theatres, museums, zoos, etc. Many institutions offer special programmes for children. When children grow older it is considered important that, besides their school work, they are stimulated to develop their personal talents by, for example, joining sports clubs or going to music, ballet, art or theatre classes. Because women are held more responsible for the care for the children than men are, it is mainly mothers who are engaged in the time-consuming tasks of planning the children's activities, taking them to their clubs and classes, maintaining contact with school on a frequent basis and ensuring that their children meet their friends after school.

A good mother is an active and committed mother, who is the manager of the household (cf. Knijn & Nievers 1996). Being such a mother is supposed to bring fulfilment to the woman. Primary schools count on women who are

such active and committed mothers that they work for them on a voluntary basis and thus ease the busy schedules of school personnel. Women work as, for example, 'reading mothers' to give extra attention to children with problems, 'library mothers' to manage the school's library and 'lunch break' mothers to take care of the children who do not go home during lunch break. In the Netherlands, the school rhythm of most primary schools is interrupted by the lunch break, during which children are supposed to go home. For mothers with small children, this means either that they have to bring and pick up their children four times a day or that they have to make sure that their children can stay at school during lunch break. This generally costs money, but sometimes lunch-break fees are waived in return for voluntary work. Mothers also make arrangements with each other about who picks up the children for the lunch break. Children are free on Wednesday afternoons. It is a custom, especially among autochthonous mothers, to invite their children's friends home.

This chapter explores the notions of motherhood and how the respondents try to live up to these standards of good motherhood. Although the women belong to the lowest economic strata, middle-class motherhood may be their ideal. This type of motherhood is based on a very active and involved mother. At the same time, this motherhood is constructed in one of the richest countries of the world. That means that motherhood places on women not only high emotional but also high material demands. Needless to say, it is poor women who have difficulty living up to these standards.

Active motherhood and poverty

The interviews revealed many manifestations of active motherhood. Several mothers were busy as voluntary workers at school, which structured their daily lives in an important way. Yolanda, the autochthonous women with two daughters, worked at school every Monday as a 'louse mother':

> Every week I check all children. It really goes well at our school. Children do not have lice for more than a week. On Tuesdays, I'm a reading mother – but that's only for an hour. On Wednesday afternoons, I do voluntary work at the playground association, and then on Thursdays I work at school again and help the children for an hour with reading or whatever has to be done. It makes me feel useful. I do a lot. I find it so boring being only a housewife. That's why I'm never at home.

Active motherhood also means dedication. A 35-year-old autochthonous mother with two sons, aged three and six:

> For me dedication is important. I have to know how the children are. I go to school every day, enter the classroom and see the teacher. I keep myself informed about my children. Are they happy? When we cycle home I talk with them about that: 'What did you do at school today?' 'Did you like it?' 'What games did you play?' They need clean clothes and healthy food. It is important that they don't eat junk food and sweets. I never have that stuff in the house. And with the oldest one I talk a lot, about social matters, such as dumping rubbish in nature areas, the windows of the metro that are painted with graffiti, or sitting with your feet on a chair. So this is about norms and values. That is important.

Although it is difficult to systematically abstract cultural differences on motherhood from our interviews, based on the literature it is possible to compare Afro-Surinamese and autochthonous women. According to the study by Distelbrink (1998), the educational notions of Surinamese women are characterized by a transformation process that is induced by their migration to and integration in the Netherlands. In their perceptions, experiences and practices related to educating their children, Afro-Surinamese women have grown closer to autochthonous women (ibid.: 169). Nevertheless, many of them think that Dutch parents exaggerate their 'child friendliness', which is manifested in the free interaction between parents and children, in which the children do as they please and show little respect for their parents. However, a certain amount of respect, obedience and politeness is important to Afro-Surinamese mothers. Nevertheless, compared to the upbringing they themselves received, the way they educated their children was more open, less detached and less authoritarian (ibid.: 171). From our research, it appears that Afro-Surinamese and Curaçaoan women might be a little stricter with their children and, if the women go out to work, give them more responsibilities than autochthonous women did. Nevertheless, it is not the cultural differences that stand out from the interviews, but the comparability of experiencing poor motherhood among all women.

What almost all the respondents had in common were the worries about their financial situation and the limitations put on the ways they could express themselves as 'good' mothers according to their own perceptions. It became clear from almost all interviews that the women encountered problems in satisfying their children's material needs. I indicated in Chapter 3 that the

majority of the women were very thrifty, but that for many of them their financial situation was rather hopeless because of their high level of debt. Some women even found it difficult to feed their children properly towards the end of the month. It should then not come as a surprise that the women reported other things that they could not do or provide because of their lack of money.

The women we interviewed are members of a society in which high material and emotional standards prevail concerning the upbringing of children. Although the vast majority of Dutch schools are public and almost free of charge, there are many other costs involved in raising children 'properly'. For example, when the interviews were held, it was becoming increasingly important to have a computer at home.

> Money is important. I can't buy a computer. I have a computer, but it's a very old one. When people have money, their children are advanced. That hurts. (Afro-Surinamese woman (35) with two daughters)

> I try to make ends meet by not doing anything luxurious. But what is luxurious? For example, I'd never buy a computer. I can't afford one. Even though it is something that is good for the children. As a matter of fact, a computer isn't something luxurious. The children can learn from it. These are the things that I refrain from, while it is something that you should do. (Afro-Surinamese woman (32) with two daughters)

Children's clothing (especially shoes) and all the activities that parents are supposed to undertake with their children are expensive. The same applies to sport clubs and music, theatre and art classes. Equipment, outfits and materials cost a lot, as do the food and drink that children consume during these activities and the transport that is required to take them to classes, clubs and especially the away-matches in which children have to participate. Yolanda's daughter played basketball and she mentioned that she had to find a solution for the away-matches because she could no longer afford the transportation costs. A white Surinamese woman (42) with a son aged 11:

> My son goes to the swimming pool regularly. But I can't let him go every week. Because he always wants french fries, and they're too expensive. And I absolutely don't want my child to start whining and for another person to feel he or she has to buy my son french fries. My heart bleeds when he asks for an ice cream... Sometimes we search the whole house for a 10- or 20-

> cent coin. I think that's terrible. I can't live like that my whole life. I really hope that better times will come.

Sinterklaas[1] and Christmas are increasingly being celebrated extensively in the Netherlands, but the respondents were not always able to do so. An autochthonous woman (24) with five children and large debts:

> I wasn't able to really celebrate Sinterklaas this year. And the next day my child went to school and came home crying, because one classmate had received three Barbie dolls and another had received an expensive computer. My daughter told me this crying – and not just crying a bit, but really crying. That hurt so much. She received a cuddly toy and she was very pleased with it. But you notice that in this society children are really being spoiled. And now Christmas is coming. I will not have a Christmas tree this year. And the school teacher has told me: 'Your daughter really doesn't like it without a Christmas tree'. But I just don't have the money to buy one.

Note that the mother's pain is a result not only of not being able to buy a Christmas tree, but also of the school teacher's remarks. Mothers are supposed to be homemakers. Therefore, they should make it cosy, warm and secure at home, for example by buying and decorating a Christmas tree. This incident shows that what is at stake here is not only the mother's own feeling of failure but also the behaviour of an outsider who insinuates that she is not a 'good' mother according to the generally accepted norms. The Christmas tree was turned into a metaphor for the warm home that 'good' mothers make for their children, and the failing mother was stigmatized.

Another example of a money-consuming practice related to good parenthood concerns excursions and holidays. During the summer holidays, many Dutch parents go on holiday with their children, preferably abroad. The children are supposed to learn from these journeys abroad, and being together as a family – something that is not always possible during the year considering the many activities children have outside the home – is held as an important

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1 Sinterklaas is a Dutch feast celebrated on 5 December – which is supposed to be the birthday of St Nicolas. Two weeks before his birthday, Sinterklaas and his many helpers come to the Netherlands from Spain on his steamboat. Children who still believe in Sinterklaas put their shoes near the chimney at night. If they sing well, during the night the helpers of Sinterklaas sneak in and put sweets in their shoes. Because Sinterklaas delivers presents to all children's houses, the feast is comparable to Santa Claus.

value that is related to these outings and holidays. Although the women were aware of the values attached to the annual holiday and other excursions, none of them had the money to go on holiday. Besides the general feeling of regret among the women, some experienced problems with their children over this. An Afro-Surinamese woman (46) with one son:

> I can't go anywhere with him. But he keeps asking me. When he goes to school again after the summer holidays, he pretends that he has gone to Spain. Look, I think that's the most terrible thing. He makes it up. He makes it up! Or we didn't go anywhere and he says: 'Yeah, I went to Center Parcs.'[2] Or he says he has a Super Nintendo. He invents it. Perhaps he's ashamed or he wants a sense of belonging. I have the feeling I am wronging him. What is common [in the Netherlands], I can't do. Look, I teach him that he shouldn't make things up. That he has to be content with what we have. That he doesn't have to be ashamed, because I just don't have the money.

Being poor in a rich country means that the mothers were constantly confronted with a luxurious lifestyle that was seen as the norm and the good thing to do. Nevertheless, because of their meagre incomes, they were not able to take part in this lifestyle. An autochthonous woman (43) with two children:

> My son Arthur attracts people who have money. I don't know why; perhaps because he is beautiful or because of his name. But I think it is sad, because he sees how those people live, in beautiful houses. Look, I am weighed down by it. He goes from a messy house into a beautiful house. Then there are many things he can't do. He started horse riding, because one mother asked: 'Why can't he ride horseback?' One day I passed by and she had just put him on a horse. So that meant that I had to pay seven euros for a riding lesson.

As in the case with the Christmas tree, this citation shows that outsiders interfere in the mothers lives and 'correct' their behaviour. In this case, the mother of her son's friend just put her son on a horse, indicating that a 'good' mother should let her child ride. This mother and many other respondents felt that they were failing to give their children a 'proper' upbringing according to Dutch standards. The result of not being able to live according to these standards was that the women felt ashamed, stigmatized and socially excluded, and as though they were outsiders. To deal with these feelings, the women

2 A bungalow park serving as a holiday destination.

developed a wide range of strategies. In fact, it is no exaggeration to state that these feelings of pain and failure formed the basis of many of the decisions they made and the things they did. An obvious behaviour pattern concerned their self-sacrifice. They spent the little money they had on their children; several women said that they hardly spend any money on themselves. They wear their clothes for years and repair them as much as they can. They spend money only if there is no alternative. Yolanda, the autochthonous mother of 38 with two daughters:

> I economize on myself. But a few weeks back, I had to buy a new pair of shoes. I really had to: for the first time in my life, I spent 80 euros on myself. A few years ago, I broke my toe. Normally I always have shoes that cost 10 euros. My daughters wear shoes that cost 80 euros. But my foot would no longer fit any shoe. It hurt so much that I had to walk on old boots. But I can't walk like that all day. Imagine what people would think? I'd saved some money but it was meant for the birthday of one of my daughters. So it feels like I'm wearing her birthday cake and her present on my feet.

Yolanda finally bought a pair of high-quality shoes for herself only because she was ashamed of what people would think about her and her improper way of dressing. This resulted in feelings of guilt towards her daughters. Several women were very careful about what they ate. They adjusted their daily food intake so that they could give more to their children. Yolanda again:

> I know it is a stupid example, but I also need my vitamin C intake. Every morning I prepare my children fresh orange juice. But I don't make it for myself, so I eat the pulp that's left over in the fruit juicer. Otherwise it's too expensive, because I want to manage on one bag of oranges a week.

Four other women went a step further. They explained that they scarcely ate at all. All the available food went to their children. These women fasted during the day; they ate only at dinner time, and then only a little.

> I can hardly make ends meet. I can only manage because I don't eat during the day. Seriously, I'm always happy when there are a few potatoes left from the night before, so I can fry them the next morning for myself. Really, otherwise I wouldn't manage. Your children go to school, but if they look bad, the school immediately raps your knuckles. Indeed, perhaps I do myself wrong, but that's not how I see it. I eat a lot of fruit, which I buy cheap at the

> market. But otherwise I wouldn't eat anything, except at dinner time. And of course I'm often tired because I don't eat enough. (Autochthonous woman (28) with three children)

Here again stigmatization and shame play a role. The school's reaction does not concern a real incident: it was imagined beforehand. The woman gave almost all the food she could afford to the children; otherwise the children would look bad, and she thought that the school would put her on the spot and question her 'good' motherhood. Her decision to eat as little as possible can be interpreted as a way to prevent a conflict with the school, to evade stigmatization and feelings of shame. In her account one can also read the meaning of the sacrificial mother who is willing to do anything for her children. Another layer of meaning concerns the control she exercised over her own hungry and tired body. This can be interpreted as the way she dealt with the dominant discourse on 'good' motherhood. Based on an imagined incident of stigmatization and by 'punishing' herself with hunger, she constructed a self-image of the mother who simultaneously fails, sacrifices herself and suffers, and who subsequently is in control.

Even if the mothers do their utmost to please their children as much as they can within their limited means and sacrifice themselves for the benefit of the children, they cannot always count on their children's understanding and empathy. At school, the children noticed differences between themselves and the children from better-off families. Various children blamed their mothers for never having money and for never allowing anything. Mothers reported serious problems with their children about money and said that the children wanted something that the mothers could not afford. I have already given the example of the mother whose child came home from school crying because the presents Sinterklaas had given to her classmates were more numerous and bigger than the one she had received. The Moroccan single-mother Nadia also encountered problems with her children:

> Mohammed [the eldest son] always wants expensive things. He makes me crazy. He always wants expensive shoes – Nikes, Adidas, Fila. And then he starts shouting and slamming doors. All three of my children want a computer, and then they get very angry with me. It hurts. I ask them to understand, but they don't. This morning, I was hurt very much. Bilal [second son] said: 'Mum, I have only two pairs of trousers; I need clothes. I want new shoes, new trousers.' But I can't give them to him. I can't. I'm worried for them.

An Afro-Surinamese woman (46) with one son:

> Everything is money. And because I don't have it, he [her son] gets angry. But I don't have the money to do many things with him. That bothers me. We plan something, but then the money runs out and he gets angry and shouts: 'But you promised me!'

The mothers tried to teach their children that they should be content with the little they have, that money is not the most important thing, that clothing without an expensive brand label can be as nice and good as brand clothing, that having a warm family life may be more important than going on holiday to a warm country. Nevertheless, through their children's eyes, the women noticed that being poor and being a good mother is a difficult combination, especially in a rich country that has high material standards.

Between care and work

Of the 62 women who were younger than 60, only 15 had a job (table 2.4) This is a small number considering that the majority of the women had huge problems making ends meet and giving their children the things they considered important. Why did not more women work? As I argue in Chapter 6, the women encountered various obstacles in their search for work, such as the health of their children, a lack of suitable jobs and a shortage of public childcare provisions. But there were other factors, too. Only a few mothers would leave their children alone because they had to go to work, or would let their older children mind their younger ones. Considering matrifocality and the meaning of motherhood as both emotional and material care, it will not come as a surprise that these mothers have an Afro-Surinamese background. Nevertheless, they were not free of feelings of doubt and guilt. One mother worked for 24 hours a week (her income was too low to alleviate her poverty and she still depended on the SDA to supplement her income). She worked night shifts on a regular basis, while her 16-year-old daughter minded her 5-year-old son.

> At the beginning I found it hard to take. I thought: 'Oh no, they're at school the entire day already.' Of course, I always take care of dinner; everything is ready for them. But when they come home, I leave. I really had difficulties with that. But, fortunately, I work across the street, so they can come

> to see me if something goes wrong. Now I no longer feel guilty. I'm a caring mother. I do everything for them. The house is clean. When they come home from school, they don't have to do anything. I do everything. Because my children didn't ask me to go out to work. As a mother, I shouldn't leave the chores to my children. Because I already give the task of minding the youngest one to the oldest one. Therefore I can't give them more household work to do. (Afro-Surinamese woman (41) with one daughter (16) and two sons (5 and 15))

Many mothers had full schedules even without a job. Besides their caring and households chores, instead of a formal job, they sought alternatives that would help them to make ends meet and simultaneously allow them to spend a lot of time with their children. They found such alternatives in educating themselves by doing night courses, voluntary work (most prominently at their children's primary school) or informal jobs during school hours. Studying can improve their chances of getting work in the long run. Voluntary work and informal jobs can increase their income slightly and can be better combined with full-time motherhood than can a formal job. Having an informal job is against the rules and can jeopardize their benefits. Although women were aware of this, they legitimized their informal jobs through the needs of their children. An autochthonous woman (28) with three children:

> Yes, I consider myself a bit criminal. I steal from the social services because I work informally. But I do it to survive, otherwise I really wouldn't do it. I feel guilty about it. But I think it's better to feel guilty than to see my children with nothing to eat. And it's better to work informally than to steal from a shop.

The notions related to full-time motherhood were strongly present among the women we interviewed regardless of their cultural background. For several women, being a full-time caretaker was the most 'natural' thing to do. For example, one autochthonous mother said that the moment she became pregnant she decided that she wanted to care for her children herself. Other women related their wish for full-time care to their being single. They stressed that they had to be both a father and a mother to their children or that full-time care was important as a way of compensating for the absent father. An autochthonous woman (43) with two children who worked at school, gave up her job because she encountered problems with public childcare but also because of her divorce:

> I stopped because I had doubts. I let my children be raised by someone else while I took care of the children of other women at school. And I thought of the divorce. My children had already lost their father; they are missing a parent. I thought: 'First I have to get some space, some warmth.' Yes, the divorce changed a lot.

Being single and living without a man/father around the house could mean that the women needed to give extra attention to the children and had to answer many questions from their children, such as: 'Where has he gone?' 'Why has he left us?'(cf. Schein 1995: 62-67). The need for the children to recover from the damage done during the divorce was also reason for some mothers to want to be full-time caretakers.

For the women we interviewed, full-time motherhood was their foremost identity. This means that their first priority was to be a mother. Nevertheless, they considered work, especially in the form of paid jobs, to be a second priority as it was derived from their responsibilities as mothers. Schein found comparable results during her study on single mothers in the USA:

> Work and all decisions related to it are placed within the context of their role and responsibility as a mother. They do not see themselves as providers, struggling to be the parent within that context. Rather, they view themselves as mothers, and struggle to be providers within *that* context.' (Schein 1995: 42; italics in the original)

Many women expressed the desire to have a formal job in the near or not so near future. It was just too complicated to have such a job right now. The children were still too young. The time was not yet right. There were too many other things that needed their attention. First other problems had to be solved, and so on and so forth.

The women we interviewed had to deal with an important dilemma: motherhood was their foremost identity, but because of their meagre financial means they could not satisfy all the material needs and wishes of their children (who might quarrel with their mothers about this). The women encountered difficulties in living up to the image of the good mother as expressed in the dominant discourse on motherhood. Although many women expressed the wish to have a paid job in the near future, they considered full-time motherhood to be more important. For the short run, they preferred to be full-time, attentive, active mothers with less money and deal with the consequent problems with their children, instead of part-time mothers who leave the care of

their children to daycare centres and so on. To provide a fuller understanding of the meaning of full-time motherhood, in the following section I describe the complex of Dutch neatness and decency and its historical development.

Dutch neatness and decency

The construction of full-time motherhood as an important value for women of all classes received an important impulse at the end of the 19th century. De Regt argues that, under the influence of processes of industrialization and urbanization, existing social differences and classes were broken down (de Regt 1984: 17-49, 137-138, based on Foucault and Elias; see also de Regt 1993a). Sections of the lower classes benefited from the new opportunities to improve their socio-economic situation, but a division in the labour classes became increasingly apparent, namely a division between those who were skilled and had stable jobs, and the unskilled who worked off and on.

The first group managed to organize itself and to make agreements with employers on working hours, wages and social security matters. The second group did not manage to improve their position and became part of the large number of urban poor (de Regt 1984: 33-34). The improvement of the socio-economic situation of the skilled labourers inspired them to increasingly adopt the more 'decent', 'neat' and 'civilized' behaviour and lifestyles of the citizenry and upper classes. Members of the bourgeois and higher classes not only served as role models for the poor, but also took many initiatives to 'civilize' the behaviour of the labouring classes. The general opinion was that poverty was primarily the result of the faults and vices of the poor. They were considered lazy, immoral, ignorant and brutal and to lack self-control. They were, in other words, 'the undeserving poor' (de Katz 1989, cf. Oscar Lewis's culture of poverty discourse).

Many private organizations were established with the aim of combating poverty by bringing about behavioural changes in the poor, such as stimulating a sense of religion, promoting education for children and encouraging family life, that is, enhancing civilization, through which the poor could develop into respectable labourers (de Regt 1984: 144). The state and the churches played their part in this civilization offensive, the latter disseminating religiously founded values regarding the marriage and family life, for example unconditional marital fidelity, the sacred bond between husband and wife and the serving role of the wife towards the husband (ibid.: 140). At the turn of the 20th century, the civilization offensive was in full swing and the rise of

the social housing projects and housing associations played their part in it. In debates on how to combat poverty, the housing of the poor received more and more attention. It was acknowledged that contagious diseases such as cholera spread through the miserable sanitary conditions in poor neighbourhoods. This lack of hygiene threatened not only the lives of the poor, but also those of the whole population (ibid: 175). It was not without reason that the civilization offensive put much emphasis on hygiene, order, cleanness and tidiness, which was as much in the interest of the citizenry and upper classes as in that of the poor themselves (de Swaan 1988). By providing new and modern housing, the hygienic living conditions of the poor would improve, as would their family life. However, not all poor were considered appropriate for luxurious housing: only those whose lifestyles were decent and orderly and who were honest labourers had access (de Regt 1984: 178). The other poor families first had to learn a more decent and disciplined lifestyle and many of them were housed in so-called living schools. Amsterdam had several such schools, which consisted of a complex of small houses in which a strict regime was implemented by housing inspectors. Many of them were women, who aimed at educating the families and making them ready for the modern housing projects. It is important to realize that this civilization offensive was not something that was imposed exclusively from the outside: the lower classes themselves made distinctions between decent and indecent families. During the course of the 20th century, the latter families were first labelled as 'inadmissible', then as 'anti-societal'; nowadays, they are called 'antisocial'.

The notions and values related to the complex of civilized behaviour, neatness and decency were not gender neutral. They were focused on the ideal of the nuclear household and the gendered division of labour, whereby women were mainly identified as housewives. For women, their household chores and their roles as housewives were considered to be of the utmost importance and they were held responsible for much of the order, cleanness and tidiness of the home and its surroundings (ibid: 90-91). As Schama's cultural-historical analysis of the cult of household work in the Netherlands (1997, republished from 1987) shows, already in the 17th century housewives diligently and rigorously cleaned their houses and their immediate surroundings. The aim was not only to literally clean it, but also to symbolically wipe away all that could threaten the virtues of the home. In that sense, domestic chores have moral overtones (ibid.: 375-429; see also Risseeuw 2005: 76).

Decency and neatness were values that were especially associated with femininity. At the beginning of the 20th century, a decent poor family consisted of a married couple with a full-time housewife as the caretaker, bearer of moral-

ity, and protector of the decency and neatness of the entire family. Thrift and the avoidance of debt were also considered important values. It was considered vital that a woman cook, clean, wash clothes, sew, mend and make ends meet in order for the household to get by on the husband's income. The ideal was that women's work helped to produce a harmonious and financially sound family life.

This striving for cleanness and neatness can be found in many cultures. As Mary Douglas (1966) argued, the meaning of what is clean and what is dirty may differ from group to group and from country to country, but the division between 'dirty' and 'clean' is a universal phenomenon. Rules, prohibitions and commands concerning dirt and purity are meant to bring order and to prevent chaos in the daily life-worlds of people. Values regarding neatness and dirt can be interpreted as a perspective on order and disorder and as moral codes that serve to force and stimulate people to behave like good citizens. If one applies this argument to the complex of neatness, it becomes clear that the complex distinguishes the category of the 'neat and decent' poor from the 'antisocial' poor. The latter have crossed the border of decency. They slide into immoral behaviour, chaos and dirt, or they have never managed to develop themselves into decent persons and have always lived on the dark and immoral side of poverty.

The societal meaning of the neatness/antisociality complex is layered. It reinforces good citizenship as well as the dominant discourse of the nuclear family in which the wife stays at home to care for the house, the children and the breadwinning husband. It expresses fear of the supposed immoral behaviour of the poor. It distinguishes between the deserving and the undeserving poor as a manifestation of the 'classist belief that one's economic status is largely due to individual merit and effort' (Reese 2005: 27). As argued, such an individualistic approach to poverty directs attention away from the structural factors that contribute to poverty, such as gender inequalities, racism and unemployment – which is why making a distinction between deserving and undeserving poor can be considered a form of class-based discrimination (ibid.).

Being neat and decent

The notions of 'decent' and 'neat' and their antonym 'antisocial' are very vivid among the low-skilled and unskilled classes, as becomes clear from our own interviews and from other studies (Blokland 1998, 164-173; Ypeij et al. 2002: 93-103, reprinted from 1999). The respondents often used the adjective 'neat':

they talked about a 'neat' neighbourhood, a 'neat' child, someone who is 'neatly' dressed, etc. The word 'neat' still has the specific meaning of decent and respectable. Nevertheless, probably under the influence of the many domestic appliances, increases in income and more comfortable housing, household chores no longer receive so much emphasis. The focus is more on being a 'good' mother and less on being a 'good' housewife. An autochthonous woman (58) who had her children in the late 1960s:

> I think much more could have become of me, but at the time it was customary for girls to go to the domestic science school. And after that, you worked and then you married and you stopped working. If you'd gone on working, you'd have harmed the honour of your husband. So you married and you stayed at home cleaning. That made me so very happy! [said ironically] Cleaning – yippee! That was the way it was. Your house had to be neat and clean. That was very important in those days. Later I found it very hard to take. Especially when I looked around and saw all those young mothers who did it very well in my eyes, who took all the time in the world for their children. They are neat, but in my time a clean house was the most important thing. And the children? Oh, they just came, you just had them and you cared for them as well as you could.

Although the importance of motherhood has increased and being a housewife has become less important, the notion of a gendered division of labour in which women are engaged full time in the home still forms an important part of the complex of neatness. One could argue that the neatness complex has been constructed in Dutch society and should be considered something specific to Dutch culture and autochthonous Dutch people. Nevertheless, as our interviews show, a sharp division between the autochthonous, Afro-Surinamese and Curaçaoan women is not always easy to make in this respect. The ideological complex was very evident in the interviews with several autochthonous women. Interviews with other women offered indications of it, whether they were Afro-Surinamese, Curaçaoan or autochthonous.

This is not to say that all the women we interviewed attribute the same meaning to neatness. On the contrary, the autochthonous women's perception of neatness may be more strongly based on the underlying script of the nuclear family and homemaking, and the Afro-Surinamese and Curaçaoan women's perception of neatness may be more related to bodily care. The study by Distelbrink (1998), for example, shows that neatness among Afro-Surinamese women receives considerable emphasis and that it has the meaning of clean-

ness, hygiene and bodily care. Especially the bodily care of children in general and of babies in particular receives much attention. The latter are carefully powdered after bathing or are massaged with oil. Their gums and tongues are meticulously cleaned. Many Surinamese children of all ages have to bathe themselves twice a day. It is also interesting to note that in Distelbrink's study the cleanliness of autochthonous women is criticized by Surinamese women. According to the latter, autochthonous mothers do not pay sufficient attention to hygiene. For example, autochthonous women are criticized for using a dish-cloth to clean a spot on the floor (ibid.: 37). On the other hand, autochthonous women may focus on cleaning their houses, but from another perspective. The windows should be spotless, for example, and being busy with cleaning the exterior of the windows (working outside the house with ladders, buckets and sponges is a highly visible activity) is considered good and decent behaviour in some low-class neighbourhoods (Ypeij 2003).

The cultural complex of decency and neatness, as found in the interviews, can be characterized according to various dimensions. First of all, the complex is related to homemaking and the mother as homemaker par excellence. A nice, cosy, clean house sufficiently heated and lit, and smelling fresh is perceived as a safe place for the children. The ideal mother is the home-maker whose ambition is to create and maintain this safe heaven. Personal appearance and the appearance of the children are a second significant dimension and prove how well the mother cares for her children. Children and the mother should be clean and neatly dressed. Whatever the circumstances, there is never an excuse for wearing dirty or torn clothes. Thriftiness, being frugal and performing miracles with little money are also valued as decent and neat behaviour. A last dimension concerns being a good citizen, being friendly and helpful to the neighbours, and keeping the immediate surroundings of the house clean.

Most of the respondents were aware that these notions are considered important. Many of them tried to live up to them, while others rejected or even rebelled against them, but whatever the case these notions and their in-depth script of the nuclear family formed the context in which the women positioned themselves and against which they judged their own situation (cf. Willemse's 'argumentative perspective' 2001: 331). Because of their precarious financial situation the women who made an effort to live up to these notions could encounter difficulties with fully expressing them in their daily lives and might not be able to put them into practice. The women who rejected the notions ran the risk of being labelled negatively. For both groups of women, the danger of antisociality always lay in wait. They feared being labelled antisocial and thus being stigmatized and socially marginalized.

Poverty and the dangers of antisociality

It is important to note that antisociality is associated with poverty. Several women saw poverty and antisociality as being virtually identical. An autochthonous woman (67) put it as follows:

> I don't want to belittle those people, but people who were brought up in poverty are already familiar with a certain pattern of antisocial behaviour. They take things easier. They are not motivated to earn their own income, because they all receive it just the same. Of course, they're all on the dole. Yes, among those on the dole there are many people like that.

The association of poverty with disorder and chaos was also made explicit, as shown by the following citations:

> Poverty is when people live in a big mess, when they have hardly anything to eat. It is dirty, untidy. They live off shoplifting. They spend their money in the wrong way. They go to the pub. That's why it is a mess. (Autochthonous woman (43) with two children)

> *Interviewer: Could you describe a poor person?* The child's clothes aren't washed in time; untidy; never any money. The child is always asking other people for something, bothering them. I have seen poor people. Their house was falling apart, those kind of things. (White Surinamese woman (42) with one son (11))

Because poverty is associated with antisociality and immoral behaviour, the women ran the risk of being stigmatized as antisocial based on the sole fact that they belonged to the poorest economic strata. They resisted this stigma by behaving in a way that is considered decent. They made sure that their houses were cosy, fresh and clean. Several women talked about how their home-made cookies gave their houses a nice smell or how happy they were with their nicely furnished homes. When money allowed, they painted their walls, upholstered an old chair or waxed the floors – as though wiping away the dirt of poverty. The personal appearance of the mother and her children was also held important. An Afro-Surinamese woman (54) with grown-up children:

> My grandmother always said: 'You can be poor, but you have to be clean.' I can't wear cheap clothes, because that makes me look poor.

Other women stated that nobody could see that they had limited financial means. An autochthonous woman (85) with two grown-up children:

> I look decent, at least when I take care of myself. Then I look decent and neat. And then people think: 'Oh, she must be well-off.' Another person really doesn't have to know my [financial] situation.

Clothes are considered signifiers that have the ability to inform others about a woman's morality and situation. As such, they are an expression of the decency of the woman who wears them. Neat clothes give the impression that the financial situation of the person who wears them is fine. The messages that clothes communicate can be manipulated. Several women stated that they managed to hide their financial situation from the outside world by taking care of their appearance and clothing. Nevertheless, the constant lack of money made it hard for the women to always live up to their own standards and to give the impression of neatness and decency. An Afro-Surinamese woman (46) with one son:

> Nobody knows that I have no money. They all think that I do have money. But I do not make a show of how I manage and how I live. Nobody knows. Everybody thinks I am rich. But sometimes I am ashamed that I wear the same pair of trousers for two weeks. And I wonder: 'Does anybody notice? Are there people who see it?'

Especially children's clothing received emphasis. Children's clothing is evidence not only of decency and neatness, but also of good motherhood and of a mother's dedication to her children. An Afro-Surinamese woman (33) with four children:

> I am somebody who always puts her children first. I may live on benefits, but if there is a party, my children should look good. They should look neat and well cared for.

Or as Yolanda put it:

> That's what I promised myself when I applied for benefits. Nobody can ever tell that my children are 'welfare' kids, or say that they wear untidy clothes. At school there are many welfare kids. But they look neat. There's no reason to be dirty, because that is antisocial.

The latter citation shows that 'living on benefits' and 'poverty' are used interchangeably. This means that the association with antisociality also holds for benefits. The women risk being double stigmatized, namely for being poor and for being on benefits. It is not without reason that the women who lived up to the notions of decency and neatness almost never called themselves poor. An Afro-Surinamese woman (35) with two children:

> I am not poor. And I do not live in poverty either. Because when you live in poverty you are spiritually ill, your soul is ill. That is how I perceive living in poverty. Poverty is not only material but also mental.

An autochthonous woman (62) with three grown-up children:

> *Interviewer: Do you see yourself as a person who is poor?* No, because I am mentally very rich. Poverty is when you want to do things that you can't, that you can change you mind in such a way that you stop longing. That will ruin your life. Before I was much better off, but my attitude to life has changed completely. Many people can't change their attitude to life because they haven't learnt to do so or because they lack the intelligence to do so.

According to these women's own standards they were not poor. In their perspective, poverty did not have the meaning of a lack of material means, but of behaviour that is associated with antisociality. These women were psychologically rich because they were able to confront the danger of antisociality. Their neat clothes and nice houses were ways of making their poverty socially invisible. By showing the outside world that they are doing fine, they are proving that they are in control and that they do not belong to the 'immoral poor'. The women might have little money, but they do not give other people any cause to worry, gossip or name-calling. Living up to notions of decency and neatness is a way to avoid being labelled antisocial. This is by no means always easy. It might take them many efforts and much struggle, but when they are successful they are very proud. A divorced woman who raised her children in the 1960s reacted to the interviewer's observation that she was poorly off at the time her children were young:

> Indeed! And I did it well! You know at times I am proud and I think: 'Damn, I did very well indeed.' At the time, I was focused on the children and their education. And they didn't turn into little tramps. (Autochthonous woman (85) with two grown-up children)

The stigma of antisociality

The meanings the women gave to antisociality have different dimensions. The following citation is an example of this:

> Many cars in the street with screeching tyres and constantly honking. They come for that woman whose door the police had kicked in and where posters are often stuck on the door by the bailiff, you know, saying that we can buy out her entire house. But she couldn't care less. That mentality I find very problematic. The other day I said something to her. She said: 'Piss off, you stupid bitch!' I have problems putting up with it. She has two sweet children, but they are left to fend for themselves. They have a key around their neck and they leave the house eating sandwiches with peanut butter. The mother is never at home. And she scolds at her children so terribly! I have never heard her saying anything nice to them. She always yells at them: 'Bugger off, piss off.' To a little toddler of seven! And then I asked if she couldn't take things a bit easier. And now I am a 'bitch of a neighbour'. I heard her say one day: 'I don't care a shit for that woman next door.' That's the mentality of those people – and I really hate it. (Autochthonous woman (58) with two grown-up children)

This fragment is revealing in the sense that it touches upon many of the dimensions of the neatness complex but as their antisocial counterparts (a neighbour who causes a nuisance, offends people and incurs debts) and combines this with notion of bad motherhood (neglect and verbal abuse). It shows that the scripts of the nuclear family and of neatness are very much interrelated.

Although the women who presented themselves as neat, decent and good mothers tried to evade the stigma of antisociality, it always lies in wait. This is not to say that all women have tangible experiences with the antisocial stigma, but in the same way as the dominant discourse of the nuclear family, the script of antisociality formed the context of many of their actions and experiences. As poor women on benefits, many feared a double stigmatization for their poverty and their benefits entitlement. The stereotypical images that circulate in the media of antisocial persons living on benefits may provoke intense feelings of humiliation. An example of this is the following.

The NRC *Handelsblad* (a highly respected Dutch newspaper) together with the Rijksmuseum (National Museum of Art and History) invited photographer Geert van Kesteren to make a special photo-documentary of people who were

living below the poverty line. Some of the photos were published in a special supplement to the newspaper (NRC *Handelsblad* 2006). These photos represented poor people who may have been financially much worse off than the women we interviewed. Nevertheless, the newspaper gave an image of 'hidden poverty in the Netherlands'. Nothing about the people or the situations in the pictures corresponded with the respondents' perceptions of a neat and decent lifestyle: a woman without front teeth, a living room hardly furnished and without electric light, and a child eating crisps for breakfast. The most impressive image was of a man sitting on a couch. He wore only shorts and had tattoos on his arms and legs. In one hand he held a cigarette and in the other the remote control of the television set. Next to him lay a skinny child, also barely dressed and with little wounds on his knees. Especially the latter image gave the impression of child neglect. Although the pictures were doubtlessly chosen because they offered strong images and represented real situations and real people, it is precisely this representation of poverty in its most ugly form that the women detested. Many media debates on poverty overlook the structural reasons for poverty. The focus is often exclusively on individual behaviour and such characteristics as laziness, indecent behaviour, financial mismanagement, child neglect and antisociality.

Because of this type of stigmatizing and discriminating of poor people in the media, many women said that they felt as though they belonged to a group they were ashamed of. As Yolanda, the autochthonous mother with two daughters, put it:

> During that television broadcast on poverty, you saw those people... His belly hung over his trousers and you could see his buttocks. And then I am embarrassed. I am not ashamed about my benefits, but I am ashamed that I belong to those people. Not that I feel superior to them, but there is no need to be dirty. However poor you are, you can be clean. Go to the hairdresser or cut your hair yourself. Those people are reinforcing the popular image of poor people. That is why I wanted to do this interview. Because I am ashamed that I belong to that group. There is no reason to walk around with your trousers hanging down and your hair all greasy. Of course the money [her benefits] isn't a lot and it isn't easy. But if you are positive and believe in yourself, you can manage. Not everybody who receives benefits has to be antisocial. That's what I want to stress.

Five of the women we interviewed appeared to be labelled antisocial by their neighbours and family. Two of them openly mentioned this. One of them

shared her house with her adult children. Her daughter was addicted to drugs, which caused problems in the neighbourhood:

> According to other people I am antisocial, because I live differently. My house is always a mess. You can see it for yourself.'
> *Interviewer: What does it mean to you that people call you antisocial?* That's their business. I don't care. I am happy about the way I live. In my house, people really live. If you see those neighbours on the other side of the street... That guy is obsessed with his car and that woman is obsessed with her house. They clean them the entire day. Even if it rains, he cleans his car. (Autochthonous woman (63) with two adult children living at home)

Like any other stigma, the label 'antisocial' is meant to point to people who are different, whose behaviour is disapproved of and who are distrusted. The outcome of this is that the labelled person is excluded from the group's activities and is socially isolated. An autochthonous woman (43) with three children:

> I stopped having contact with people in the street. As long as you give something it is okay. But if you don't, you can drop dead. I have experienced that. That woman over there [a neighbour] thought I wanted to steal her husband. Well, I couldn't care less. When I first arrived here, things were different. People were different. Now people greet you and nothing else. I only associate with my neighbour next door. Nobody else. I do what I want. I just do my own thing. [To the interviewer:] By the way, are you comfortable here?
> *Interviewer: Yes, I am perfectly fine.* Some people prefer not to be in my house, they sit down very restlessly. When I go to that other street [where she lived before] I always stay to chat, but the girls I went to school with have a high opinion of themselves. Now they pretend that they don't know me. They're full of themselves. But I stayed normal. You can't change me. I am who I am. And if you don't like it, suit yourself. That is how I see it.

This citation shows that this woman's status as a single mother makes her a danger to married women. As a single mother, she is considered incomplete. She lacks a husband and her sexual desires are unfulfilled. She is considered a danger because people think that she will always be looking for a man to complement and fulfil her and that she will 'steal' other women's husbands. The fact that she had children from three different men (a Turk, an Egyptian and an autochthonous man) only made things worse. She has a doubtful reputation among most of her neighbours. Her reaction to the interviewer's visit

('Are you comfortable here?') shows that not many people visit her. The fact that these visitors do not feel at ease in her house indicates that her house does not fully comply with the standards of decency and neatness. Before we interviewed her, we asked various neighbours where she lived. They giggled and were surprised that we wanted to see her. Her neighbours consider her to be strange. It caught their attention, for example, that she left her Christmas decorations hanging in her window for months. Some of her neighbours also have problems with her son. As an autochthonous single mother who lives in a part of the neighbourhood that is predominantly white, and who has three children from different men and does not completely live up to the norms of decency and neatness, she is crossing gender and cultural borders. Therefore, the social isolation resulting from the stigma of antisociality has become very real for her. On the other hand, the stigma is also very context bound. It also became clear from her interview that she often volunteers as a school mother, and she stated that: 'At school, everybody talks with me. They are nicer and more spontaneous. They come to you.'

Conclusions

The women we interviewed have difficulty living up to the high standards of material care that are characteristic of the Netherlands (and other rich countries). Being poor in a rich country has a different meaning than being poor in a poor country. In the Netherlands, poor people are stigmatized in a variety of both subtle and not-so-subtle ways. They run the risk of being labelled antisocial because they are poor and on benefits. Although this label is context bound, it may have such an impact on an individual's life that social exclusion is the result. Depending on the context, the stereotypical image of the antisocial immoral poor may have the connotation of class-based discrimination, especially when applied in the media or, as is argued in a later chapter, through the implementation of social policy (Reese 2005: 27-32.)

Poor mothers have to deal with the dominant discourse of middle-class material standards of upbringing. At times, they are called upon to account for their failure to do so, such as in the examples of the Christmas tree and the horse riding. Several women had internalized the dominant discourse so well that they anticipated the negative reactions from others. School seems to be an authority that has the power to judge the behaviour of mothers. Poor mothers will always fail to live up to the notions of the high material standards. How ever hard they try and how ever much they sacrifice themselves, their limited

budgets just do not allow them to do so. Many of the women make an effort to compensate for this failing through full-time motherhood and by showing decent and neat behaviour. The neatness complex offers the women knowledge about a way of a life that is morally appreciated, despite their poverty. Decent and neat poor mothers accept that their financial means are limited, but they know that this does not automatically mean that they are antisocial or bad mothers. Their full-time motherhood is a weapon in their struggle against their double stigma of being poor and being on welfare. As long as they put a high value on decency, neatness, good motherhood and cosiness, they expect that they will be socially praised as good mothers. They are poor women on benefits, but their children always look neat, decent and well-cared for. In the neatness complex, good motherhood has the meaning of doing miracles with little money and providing intensive, emotionally involved care. The latter is almost a consequence of the former because thrift costs time and involvement. Baking a cake instead of buying it, sewing children's clothing instead of buying them, and picking up children by bicycle instead of sending them by bus are examples of how the women try to make ends meet. These activities are evidence of active and involved motherhood. By handling money well and living up to the standards of decency and good motherhood, the neatness complex seems to offer a solution to poverty. Therefore, mothers try to find solutions for their financial situation through reinforcement of the neatness values and full-time care. Although they know they are partly failing to raise their children to the high material standards, they compensate for this by becoming even more involved and caring mothers, baking more cookies at home and offering their children a home that is as warm and cosy as possible. A mother who leaves the house to go to work does not fit in this picture. Women know that a job may offer possibilities to increase their income (these possibilities are rather limited, as is argued in the following chapter), they fear that a working mother cannot be so attentive and loving as they wish to be. A paid job may give them more money but they fear becoming bad mothers.

Subtle practices of stigmatization are a very real experience in the daily lives of the mothers. Even mothers who have had no tangible experiences with it, anticipate it and adjust their activities and behaviour accordingly. They are ashamed to belong to a group that is stereotyped in a negative way and they avoid any association with that stereotypical image. For example, they focus on the personal appearance of their children out of fear of the antisocial stigma. The antisocial stigma is a severe and unsubtle one. Although only a handful of the mothers have had tangible experiences with it, many mothers do many of the things they do with the antisocial script in mind. The mothers try to avoid

being labelled as such; if they cannot avoid it, they try not to care and to seek their contacts in social settings where their reputation has not been damaged. Stigmatization and the antisocial label may lead to exclusion from reciprocal exchange networks, a subject that is dealt with in Chapter 7.

From the last section of this chapter, it appears that single mothers in the Netherlands are being sexualized: against the dominant discourse of the nuclear family, they are considered incomplete and sexually unfulfilled women. They are supposed to pose a danger to married women because they will be on the lookout for a man. Although the present research does not reveal much information in this respect, one might expect that in the case of single mothers the meaning of antisociality has a sexual connotation. Besides the general meanings of nuisance to neighbours, bad motherhood, financial mismanagement, incurring debts and indecent behaviour such as shouting, cursing and wearing untidy or dirty clothing, in the case of single motherhood it may have the additional meaning of wearing tight, sexy clothing, flirting and having various boyfriends.

6 *Being on benefits and dependent on the state*

A highly important livelihood strategy of the women we interviewed was securing their access to state support;[1] 84 per cent of the women had access to state support and their incomes derived in part or completely from benefits (see table 1.1). Entitlement to state support or social security, however, is not unconditional. People are entitled to benefits only if they are Dutch citizens or have a residence permit, and under the condition that they fulfil a variety of social obligations. The complex of social rights and obligations related to welfare entitlements has to be understood in the context of the Dutch welfare state, which has undergone drastic restructuring during the last decade. The Netherlands has a welfare regime that is based on the idea of the male breadwinner and the full-time mother. However, this traditional regime is increasingly being abandoned. What will replace it is not yet clear. Is the Dutch welfare state becoming an individual welfare state, as is being advocated by the Dutch emancipation policy? Or will the many reforms lead to a liberal welfare state, as the many privatizations and austerity measures suggest?

This chapter pays attention to the ways in which the social economic needs and rights of single mothers have been redefined over the last decade. These redefinitions have had their repercussions on the various revisions of the National Assistance Act of 1963. The latest revision took place in early 2004, when the name of the act was changed to the Work and Assistance Act. The reforms of the Dutch welfare state do not occur in isolation. They should be placed in the context of the international rethinking of the role of the state. The neo-Keynesian forms of government of a strong and caring state are increasingly being abandoned in favour of an approach that has neoliberal features. In many welfare states, reforms are being implemented that are inspired by the neoliberal idea of the withdrawing and lean state. This policy swing has

1 An earlier version of this chapter was published as 'Gender, armoede en de overheid. De casus van alleenstaande moeders in Amsterdam' *Amsterdams Sociologisch Tijdschrift*, 2004, vol. 31, no. 3, September, 378-403. I thank the publisher for permission to reprint the material.

far-reaching consequences especially for single mothers (Kingfisher 2001, 2002b; Chunn & Gavigan 2004).

Through the formulation of social policy the government has the power to define and redefine the social rights and obligations of its citizens as well as their access to economic support. Subsequently, within the limits of social legislation, street-level bureaucrats have some space to reinterpret and redefine those rights and obligations (Mascini 2004). In fact, policy is realized in the daily interaction between street-level bureaucrats and their clients (Lipsky 1980: xii). This is why the rights and obligations of citizens are not an unproblematic and static fact. They are based on a continuing process of redefining and reinterpreting. Access to the economic support of the state can been seen as a struggle in which meanings and definitions are constantly being renegotiated and in which the construction of identities are fully engaged (Moore 1994b: 93, 104).

In this chapter I analyse the impact of the reform of social policies on the daily lives of single mothers. This reform has had its repercussions not only on the economic situation of single mothers but also on their self-images. This chapter deals with the women's confrontations with the ways in which they are stigmatized and defined in social policy. The chapter's first two sections focus on the Dutch welfare state in general and more specifically on the stereotypes and definitions of single mothers as they exist in social policy in general and in the Work and Assistance Act specifically. Next, attention is paid to the interaction between the women we interviewed and the employees of the SDA (the agency responsible for the execution of the Assistance Act). Because of the many reforms of the Act, the social service offices are subject to reorganizations and changing working procedures. Especially at the SDA (which is the largest social services office in the Netherlands), many reorganizations have been implemented. The stereotypes, definitions and beliefs about single mothers that exist in social policy are communicated to them through their interaction with SDA employees, who express their own interpretations, moral values and frustrations about their working situation. Finally, I pay attention to the feelings of the women that are provoked by the practices of stigmatization, and the ways the women dealt with those through resistance and compliance.

Changing entitlement to benefits

In the literature, the Dutch welfare state is defined as a strong male-breadwinner state, historically characterized by full employment for males and the

discouragement of paid work for married women (Sainsbury 1996; Visser & Hemerijck 1997; Bussemaker et al. 1999). Its construction and development are largely linked to the traditional gendered division of labour, in which males are seen as breadwinners and females as caretakers who are financially dependent on the male breadwinners. Care is perceived as a private matter, a female matter, for which no public provisions are needed. The rigid division between man as breadwinner and woman as caretaker is a result of the beliefs and influences of coalitions of confessional parties that have ruled almost continuously for the last hundred years, interrupted only by a period of eight years in the 1990s during the so-called purple coalition of the liberal and the labour parties (cf. de Swaan 1988).

In the last three decades, this breadwinner model and the traditional caring role of women have been challenged as a result of the entry of unprecedented numbers of women into the labour market. Since the 1970s the government has increasingly aimed at achieving equal opportunities for women and men, stressed the economic independence of women, and paid attention to the combination of paid work and care.

During the 1970s and 1980s, the Netherlands experienced an economic crisis and a severe decrease in the amount of available industrial work. Thus, unemployment and the number of benefit recipients increased rapidly. Government expenditure on benefits skyrocketed, which in the 1980s added substantially to severe budget deficits (Visser & Hemerijck 1997: 128-140, 137). The Dutch economy entered a downward spiral of high wage costs, rising social security contributions, high numbers of so-called inactive citizens, more lay-offs and what Esping-Andersen (1996) calls 'welfare states without work'. These developments severely affected the financial base of the welfare state. To secure the continuation of the welfare state, policy had to be changed.

From the 1990s onwards, subsequent governments worked to regain the financial basis of the welfare state. The general goal was to make the welfare system cheaper by reducing both the number of benefit recipients and the levels of benefits. Benefits were made conditional upon the willingness of the recipient to make serious efforts to return to or enter the labour market (Visser & Hemerijck 1997). The revisions of the Assistance Act of 1996 and 2004 are evidence of this new trend. The Assistance Act originates from 1965 and is meant as a public safety net: those who have no independent means or an entitlement to some form of social security (e.g. unemployment, old age or disability benefits) can apply for assistance (ibid.: 126). An important aim of the new Act is to 'socially activate' benefit recipients to enter the labour market. If they are unprepared for or cannot obtain a job, recipients have to be available for schooling

and training. The policy of social activation is based on the individualization principle, which states that every benefit recipient (and every Dutch citizen) regardless of gender or parenthood status is supposed to strive for economic independence. The act deals with three basic levels of benefits. Single persons are entitled to 50 per cent of the minimum net wage, single parents to 70 per cent and couples to 100 per cent (ibid.: 148). As these different levels of benefits demonstrate, public assistance is based on family composition, which can be considered as being at odds with the individualization principle.

A second equally important objective of the Assistance Act is to combat benefit fraud. Benefit recipients are known to hold informal jobs or to misinform the social services about the composition of their family. Brunt and co-authors (1993) relate the increase in benefit fraud to the growing number of public assistance recipients, the workload of the social service agencies and the complex bureaucracy of social institutions. These factors contribute to a feeling of alienation among benefit recipients (ibid.: 78). Since the latest revision of the Assistance Act of 2004, the combat of fraud is taken even more seriously. During an interview, an employee of the SDA called the latest revision a 'further professionalization of the fight against benefits fraud'.

Social policy and single motherhood

State policies on income, benefits, access to the labour market and the provision of public childcare are of crucial importance to secure the livelihood of single mothers and their children. Between the 1960s and 1980s, the income of single mothers was secured by a general policy that facilitated full-time care. If there was no longer any income from the husband as a result of divorce or of his death, single mothers received a benefit based on the first Assistance Act of 1963 or the former Widows and Orphans Act (which in 1996 became the New General Surviving Relatives Act) (Bussemaker et al. 1999: 48-49). The state in fact took over the role of the male breadwinner. This guarantee of income was based on the definition of single mothers as full-time caretakers the state could not expect to work. The 1996 revision of the Assistance Act was aimed at social activation and combating fraud. Simultaneously, the new Act expressed the changed thinking about the traditional caring role of women. In the case of single mothers, the state no longer automatically replaces the income of the male breadwinner and the status of full-time motherhood is no longer undisputed (Knijn & van Wel 1999: 9-12). Under the Assistance Act of 1996, single mothers with children under five were still excused the obligation to work.

However, single mothers lost this special position as a result of the 2004 revision of the Act. Although personal situations are taken into account, in principle everybody has to be available for work.[2] The latest Act defines single mothers first and foremost as able-bodied workers. Their motherhood comes second and may only influence the number of hours they must work.

What these changes in policy mean for single mothers becomes clear from the analysis by Plantenga (1999), who compares the social-economic position of single mothers in a number of European countries. She examines the labour market participation, income and poverty line of single mothers and develops a comparative social economic index. Denmark had by far the highest score on this index. Danish single mothers participate in the labour market in large numbers and earn incomes that are above the poverty line. The UK scored the lowest. The Netherlands scored only slightly higher than the UK and below the EU average. This shows that poverty among Dutch single mothers is a serious problem and that their incomes and labour market participation lag behind the EU level (ibid.: 41). To explain these differences, Plantenga based her analysis on the classification of welfare regimes developed by Sainsbury (1996), who distinguished the 'male breadwinner' and the 'individual' regime, among other welfare models (Sainsbury 1996; Plantenga, 1999: 10-11). The Danish model can be considered an example of an individual welfare regime characterized by state interference in the economy and family life. A maximum labour participation of men and women is stressed; parental leave is highly valued, as are public childcare provisions. In the UK model (the so-called liberal model), the state interferes far less in the economy and considers family life and childcare as private matters. The labour market participation of women and men is encouraged, even needed, because of the lack of a breadwinner's wage. However, public provisions to enable a combination of work and childcare are lacking. The Dutch model, which until the reforms of the 1990s was based on the male breadwinner model, is still characterized by intense state intervention in the economy, although the family is considered a private institution. The care of children is seen as something that can best be done in the private surroundings of the home. Women are still encouraged to take care of their children, though they increasingly do so part time. Public childcare has always been scarce and expensive. The school day in the Netherlands is still characterized by a long lunch break so that the children can go home to eat. For the children who cannot go home, there is a form of childcare at school,

2 Brochure Wet werk en bijstand, Ministery of Social Affairs & Employment, The Hague, January 2007.

often organized by volunteers. Care before school hours is only available sporadically and care at weekends and at night is non-existent.

The Dutch state has thus changed its approach to combating poverty: social policy now focuses not on income provision but on labour market participation. Paid work is perceived as the only route out of poverty. Paid work is indeed a very important strategy to combat poverty among single mothers, as is shown by the case of Denmark. In this sense, we can applaud the government's policy of stimulating single mothers to enter the labour market. However, in the Netherlands the redefinition of single mothers from full-time caretakers to able-bodied workers was made with few improvements in public care provisions. This explains the persistence of the division between the public and the private that is so characteristic of the male breadwinner model. Besides, the levels of benefits are still based on the composition of the domestic unit. Although the economic independence of women is one of the main points of the Dutch policy on emancipation, the Assistance Act considers women as individuals only if they form a household without a male partner. With the restructuring of the male breadwinner welfare regime, the Dutch government did not take the Danish case as an example but was led by the liberal model. The UK's scores on Plantenga's social economic index clearly indicate the seriousness of the poverty of single mothers, and thus do not leave much room for optimism about Dutch policy reforms.

Moral respect for single mothers

Under the influence of the reforms of the Assistance Act, there have been many reorganizations and cuts at the social services agencies that administer the Act. At the SDA, these changes have had repercussions on the work floor. They have led to feelings of uncertainty and frustration among employees, which are also expressed in the relationships between the employees and their clients. In their daily interaction with clients, SDA employees not only execute the Assistance Act but also express their moral respect for their clients and their frustration over the organization they work for.

Since the reform of the Assistance Act of 1996, the tasks of the social services have become threefold. As under the old Act, the agency is obliged to provide its clients with financial assistance, but now it must also work to combat benefit fraud and socially activate its clients to find a job. On various occasions during the last decade, the SDA received severe criticism from the Ministry of Social Affairs and Employment for not performing efficiently and for

not implementing retrenchment and austerity measures sufficiently. The SDA employees we interviewed for the present research called themselves 'the toys of politics'. They feel that their work is increasingly difficult and complicated with working procedures that are overly intensive and bureaucratic. In addition, they complained about clients who are verbally aggressive, who threaten them or who wait for them when they leave the office at the end of the workday. They did not feel supported by the agency's management. They felt undervalued, isolated and, at times, scared. Their management was said to hardly take into account the effects of the reorganizations on the agency's employees, and failed to defend the employees' interests with local and national authorities. For these reasons, employees characterized their work as a 'burn-out profession'.

To deal with the heavy workload, time pressure and feelings of discontentment, employees developed various strategies, such as cutting corners in the implementation of administrative procedures (cf. Lipsky 1980). One female employee stated:

> We are almost destroyed by all these reorganizations. Many people left the agency very disillusioned. This increased the workload even further. But we have ways to survive. For example, we shrug things off in an easy way. For instance, when a client wants his benefit to be stopped, we have to sort out all kinds of things to see if the benefit hasn't been improperly paid out. We don't do that, we just sign the file and close it. These are strategies to make our work manageable.

A second strategy is to avoid time-consuming contact with clients. Another female employee stated:

> When a client calls me to make an appointment, I keep my distance as much as possible. I immediately ask: 'Why do you want this appointment?' And I try to refer clients to others as much as possible.

The increased workload and efficiency that was implemented at the social services brought with it an increasingly pragmatic attitude on the part of the employees. In the literature, a distinction is made between the various self-perceptions that street-level bureaucrats have of their roles and tasks (Mascini 2004). On the one hand, there are employees who think that their main task is to protect scarce resources; these employees are called 'gatekeepers' or controllers. On the other hand, there are employees who give priority to

the needs and interests of the clients (ibid.) Both types of employees can be found at the SDA. However, under pressure from the increasing efficiency and the need to combat fraud, the importance of the gatekeepers seemed to be increasing. Moreover, the recruitment policy was more and more aimed at hiring staff who have a more efficient and pragmatic attitude. This pragmatic attitude means that such employees emphasize the legitimacy of the benefit and the combat of fraud.

Knegt explained that the degree of effort that employees of the social services are willing to exert to help their clients is directly related to the amount of moral respect they ascribe to their clients (1986: 105-106; see also Lipsky 1980: 108-111). This moral respect changes with societal discourse and public opinions, and also with the pressure of the workload, feelings of discontentment with the SDA and the increasing pragmatism among the employees. On various occasions, employees reported that some of their colleagues questioned the integrity of their clients beforehand and thought of all of them as being fraudulent. One employee explained:

> There are definitely a number of employees who think like that. Not all of them, of course. But to give an example, there is always a market in front of the office. An employee said to me: 'Those vendors are our clients [meaning that their clients were working illegally without informing the agency]. I am sure about that.' How can he be sure about that? Did he investigate it?

Colleagues were also reported to be jealous of clients. An employee gave an example:

> Employees suffer from vulgar jealousy of their clients. Lately, an employee wanted to reject a request for decoration costs filed by a single mother who had moved from her parents' house. She was entitled to 1700 euros, while some of our employees had to move from the other side of the country and didn't receive anything. A higher employee had to overrule the rejection.

Single mothers are a category of clients who are receiving less and less moral respect from employees of the social services. Two other employees who were interviewed simultaneously explained:

> *First employee*: And then there are single mothers. They only want to work 28 hours, so [that their income stays below the legal minimum and] they can still receive supplementary benefits and take advantage of all the provi-

sions related to those. I can't force them to work 32 hours. They try to get the most out of it.
Second employee: They know how to calculate very well.
First employee: 'Why do you have to make an appeal to society?
Interviewer: *In your opinion, are they taking advantage?*
First employee: That is taking advantage.
Second employee: They are absolutely taking advantage.
First employee: And they call their benefits a salary. They come in and say: 'My salary didn't come this month.' And then I say: 'It's an allowance not a salary.'
Second employee: And when you calculate it, and they have a rather high salary for the work they do.

It is true that the possibilities to provide single mothers with benefits are decreasing, but under specific conditions they are still legally entitled to support. However, these employees labelled single mothers as calculating clients who take advantage of society. Their entitlement to benefits was being questioned beforehand. This is an indication of decreasing feelings of solidarity with single mothers by at least some of the employees of the SDA.[3] One female employee reported:

> The tolerance towards single mothers is diminishing. Those mothers think they can have children and that they are automatically entitled to benefits. I have children myself, but I don't bother society with them. To have children is my own, private decision. But it happens more and more. Those women have a child and think that society should take care of them.

As becomes clear from this citation, the reasons why mothers are single is reduced to an individual choice. This way of reasoning does not take into account structural or social inequalities that may contribute to the formation of single-mother households and is a practice of class and gender discrimination. The problems that may result from single motherhood are perceived as

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3 Contrary to the present study, Knijn & van Wel (1999: 50-52) found that in other Dutch cities, employees do show solidarity with single mothers in the sense that they deal with single mothers' work obligation in a gentle way. The reason for the more hard-hearted attitude of the employees of the Amsterdam agency may be that it is the largest agency in the Netherlands. It has to deal with the largest number of problems and has undergone the largest number of reorganizations.

the responsibility of the individual, not of society or the social services. This way of reasoning creates a distance between the employees and the clients, and by 'blaming the victim', according to Lipsky (1980: 153), the employees are better able to deal with the failure of the organization they work for.

As relatively young women without steady partners, single mothers have an ambivalent position in society. They challenge the norm of the nuclear family and cross normative boundaries. Their ambivalent position is expressed in the Assistance Act, which only considers single mothers as individuals if they form a domestic unit without a male partner. The Assistance Act does not discriminate against single mothers. All persons who start living together with a partner with whom they maintain a sexual relationship may lose their entitlement to an allowance. Nevertheless, in daily practice this often applies to single mothers because they form a large proportion of the Social Services clientele. Because a woman may no longer qualify for benefits when she starts living together with a man with whom she has a sexual relationship, the social services have an interest in her sexuality. To discuss sexual matters with a social services employee is understandably experienced as a form of the worst humiliation and stigmatization, especially if the employee is incompetent to do his job, as is shown by the following example. An autochthonous woman who became pregnant while on holiday decided to keep the child even though she did not have a relationship with the father. Because she was already 40 she thought of her pregnancy as her last chance to become a mother. She related the following:

> And then he [the employee of the SDA] said: 'You deliberately got pregnant.' He was really intimidating. 'You've thrown away your future,' he said. The long and the short of what he said was that I owed it all to myself. I had got pregnant on purpose. He said: 'That's absolutely unnecessary nowadays. There are contraceptives.' Of course I didn't go into that at all. And then he said that I could have had an abortion. 'Now *we* are saddled with it. *We* have to deal with it.' He could no longer make the distinction between himself, his personal life and his job at the social services. He was the social services and he was 'we'. And he also wanted to know the name of the father. He didn't believe anything of what I said. I was fraudulent beforehand. Everybody is suspected of fraud nowadays. That's the rule. (Autochthonous woman (49) with a young son)

This employee went way beyond his authority. The respondent filed two formal complaints against him and he had to officially apologize. Although it

is hoped that his behaviour forms an exception, this citation does show how vulnerable single mothers are to sexism. As a category they are sexualized, not only because of the moral concerns of individual employees, but also because of the strange twist in the law that jeopardizes their entitlement to benefits when they start living with someone with whom they maintain a sexual relationship. This twist in the law can function as a powerful tool in the hands of employees who morally reject single mothers.

Bureaucratic web

To combat the poverty that resulted from years of welfare retrenchment and austerity, in 1996 the government launched a 'poverty policy'. This policy focuses on social activation, control of the fixed costs of poor households, a decrease in the non-utilization of social provisions, tackling problematic debts and an extension of income supporting provisions (SZW 1999). Especially the last-mentioned focus is rather ambiguous: although in its report on poverty ('The other side of the Netherlands'; SZW 1995) the government acknowledges that levels of benefits are too low and that poverty has become a serious problem, there is no political will to raise general levels of benefits. This is due to the policy of restricting the growth of income levels in general, a policy that many analysts acknowledge as the success behind the Dutch economic miracle of the 1990s (Visser & Hemerijck 1997). Instead of increasing general levels of benefits, through a package of such entitlements as individual rent subsidies, local tax relief, supplementary benefits and the restructuring of the debts of poor households, the low level of benefits has to be supplemented and poverty has to be combated. This method of alleviating welfare retrenchment with new entitlements has resulted in a patchwork of provisions that is difficult to disentangle. My own analysis of these procedures showed that to be able to receive the complete package of income supplementary entitlements and to put the whole procedure into operation, at least five repetitive bureaucratic steps had to be taken. These steps included phone calls, visits to various agencies, rather extended forms to fill in (some have over 40 questions), income and property investigations, the inspection of paperwork (bank statements, identity cards, application letters) and proof of registration with the employment agency. Although local authorities have tried to simplify procedures, recipients who want to secure their future access to the assistance and supplementary entitlements had to repeat parts of the bureaucratic procedures every year (Ypeij & Engbersen 2002: 62-69). The

many controls and complex application procedures can be seen as an expression of an increasingly negative image of welfare clients who are increasingly being typified as 'undeserving' swindlers and profiteers.

The complex bureaucratic web that the respondents were confronted with when they sought state support is one of their main frustrations and could complicate their daily life in a significant way. Many women had a hard time finding their way through the web and had serious complaints about the SDA. They were often referred to another agency to get written information or to fill out yet another form. This made the application procedures very time-consuming and costly, and resulted in annoyance on the part of the benefit recipient. The fact that application procedures were not always well organized could also get on the clients' nerves. Some of the women never received a response to their application:

> I have sent in those papers for the tax relief, but I haven't heard anything. I started calling, but then I had the wrong number. Then I got the right number, phoned again, but the office was already closed. They're only open at certain hours. And it gets to me. It's just too much. (Autochthonous mother (38) who has six children and has remarried)

Application forms also got lost:

> And now they [the SDA] have lost all my forms and bank statements. They had copied them all and all of the sudden they can't find them. Now I have to get all the papers and photocopies together again. (Afro-Surinamese single mother (45) with one child)

The respondents spoke of the poverty policy in words such as being sent from pillar to post, having to speak to too many people, answering the same questions over and over again, having to make too many photocopies, waiting for hours before being seen, making countless phone calls, being put on hold constantly, never being able to reach the right person, getting wrong information, repeating the same procedures, filling in countless forms and having to go through far too much paperwork. The bureaucratic web added substantially to women's feelings of nervousness, anger and uncertainty about their financial situation

Big Brother is watching you

For the women we interviewed, the administrative control that the social services employ to combat fraud is even more frustrating than the time-consuming bureaucratic web. The women were regularly summoned to the agency for a re-investigation of their entitlement to benefits. On such an occasion, they are obliged to take part of their financial history with them. Several women complained:

> What I think is really stupid is the investigation of your bank statements. I think it is none of their damn business how I spend my money. You have to bring your bank statements covering the last three months and they leaf through them. Big Brother is watching you! (Afro-Surinamese woman (54); forms a household with her grown-up daughter and granddaughter)

> You have to fill in a form every month. That is the least annoying. But once a year, you have to come with everything, with all of your bank statements. Nothing is ever wrong, but just the feeling that you have to show that. And everything has to be checked and everything has to be photocopied. As if you were the biggest criminal. (Autochthonous woman (58) with grown-up children)

The respondents talked about the agency in terms of an invasion of privacy, such as 'Because they give you that bit of money, they want to know everything', 'Your whole private life inside out', 'They dig too deep into your private life' and 'They look for something so they won't have to pay you'. The women experience this aspect of the SDA as humiliating, degrading and unjust. Many of them described their required visits to the agency as disgusting and they did not have a good word to say about the employees. In the women's perspective the employees never had time, did not know the rules, did not listen well and were not in the office when needed. Employees were considered tough, arrogant, condescending and impolite.

> They treat you like a dumb cow. And they are the supreme power. You are treated in a very degrading way. That is my personal experience. (Autochthonous woman (34) with two children)

Esther (the 18-year-old Afro-Surinamese mother with a baby daughter) expressed her dislike of the employees:

> They are so arrogant, so grouchy, such a misery. Those women behind the counter, excuse me, but they are really rude. Very rude, very impolite. They just don't care.

The women felt they had to beg the SDA employees or 'butter them up' in order to receive their benefits. This added to feelings of humiliation and financial insecurity. Most women believed that the agency had the power to rule their lives, as shown by the following statement:

> The agency is able to make or break you. They have a lot of power over you. If they don't pay, you have nothing. (Autochthonous woman (24) with five children)

The worst that could happen to the women was an unexpected visit from the agency's employees:

> Recently, I was sitting here [at home] when the investigation department [of the agency] came in. They have to check that you're not living with a man. But that's none of their damn business. It's my life. Because you give me money, you have the right to control my life? There are so many rules. You have to ask permission to go on holiday. You're not allowed to live with a man. It's not allowed. (Afro-Surinamese woman (39) with two children)

This statement demonstrates that the women we interviewed feel that their lives were very much controlled by the social services. As stated before, if they start cohabiting their entitlement to an allowance will be adjusted. Several women had been suspected of forming a domestic unit with a man without informing the SDA and of thus improperly receiving benefits. Especially women with a steady relationship had the feeling that they were incriminating themselves. How many times is a boyfriend allowed to spend the night at a woman's house before it is defined as 'living together'? A mother who had a new boyfriend:

> He isn't allowed to eat at my place more than three times a week, otherwise you're 'living together' and then they [the SDA] will think that he gives me money. So I nag him about stupid things. If he wants to put a shelf up on the wall, then I say that he shouldn't do it. They might come round! I did a course through the social services and somebody from the agency passed by to give me information. So I asked her: 'When do I "live together"?' She

> looked at me and said: 'You know for yourself if you live together or not.' I said: 'I know that I don't live together, but you don't know that. If he eats at my place four times a week, then you will think that we are living together. But that isn't living together.' She said: 'Well, you know for yourself if you are living together. You are allowed to eat together three times.' I thought: 'What a cow she is!' (Autochthonous woman (26) with one child)

People officially live together if they are both registered at the same address. Nevertheless, welfare clients are often suspected of committing fraud by living together without informing the SDA. Since the latest reform of the Assistance Act of 2004, the SDA decided to step up its policy of house calls. Not only new applicants but also 'risky' clients received a house call. In the light of the diminishing moral respect for single mothers it is not inconceivable that they are included in the 'risky' category. In any case, all single mothers were being summoned to the agency for a re-investigation of their entitlement to benefits.

Glory of work

It is clear that the women we interviewed were very frustrated about their dependence on the SDA. They felt the agency had a too large impact on their lives. An autochthonous mother (50) who shared her house with her two young adult children managed to free herself from the SDA by finding a job. She expressed her relief in the following way:

> Now I have a job, I don't have to go to the social services any more. I don't have to let myself be humiliated any more by showing my bank statements. Or by removing my gold rings, because I was afraid that they would look at them and think: 'God, can she afford those?' Those visits... Such a young employee with that deadpan expression on her face who sits across from you and acts as if she has to pay you from her own pocket. You can't imagine what a great relief this is, after being on benefits for 20 years.

She received benefits for the first time in 1979 and could compare the current policy of the social services that is directed at work and social activation with the past policy in which single mothers were more or less forgotten:

> My children were babies when I started to live on benefits. The social services didn't worry about me at all. They just paid me the money, year after

> year. The result was that I became isolated, especially as regards contact with adults. When both my children were in primary school, I should have started to work a little, a few hours a day, so that at least the social isolation of being at home the whole day would have been broken. But the social services didn't do anything to help me.

Although most of the respondents said they would be happy to have a paid job, only nine of them had one that paid more than the minimum wage and thus made them independent of the SDA (see table 1.1). This raises the question why not more of the women ended their benefit dependence by starting to work, especially since the policy swing of social activation that increasingly defines single mothers as able-bodied workers. Despite this policy swing, as the interviews show, the women encountered various obstacles on their path to entering the labour market. Age played an important role. Although women in their fifties were obliged to apply for work, their attempts to find jobs were hampered not only by their lack of schooling and work experience, but also by age discrimination – which reduced their chances to almost zero. Other respondents had chronically sick children.

> I want to work, but I can't. Because I have a little boy of six with kidney deficiency. That means that at any moment I might hear: 'He has to go on the artificial kidney machine.' And that makes it very difficult for me. You can't take a job. I have applied at so many places. There are so many jobs I could do, but I can't. I have a boy who is a kidney patient. (Afro-Surinamese woman (41) with two children)

Some women suffered illnesses themselves, such as breast cancer, kidney failure or spinal problems. Although these women were excused the obligation to work (often after a long bureaucratic struggle), they were still forced to endure the continued humiliation of their benefit dependence. Another problem barring the women from the workplace is the lack of childcare facilities. Two women had found work but did not have access to professional childcare. Other women had a job but had to resign because of childcare problems. The government is aware of the paucity of professional childcare and has tried to make various provisions, sometimes giving single mothers priority over other applicants (Knijn & van Wel 1999: 15). However, during our field research, the demand for daycare centres largely exceeded the available space (Ypeij & Engbersen 2002: 50-51). Although the waiting lists have now disappeared, childcare provisions before school hours and after school

hours is still problematic and childcare at nights and weekends is still completely missing.

A fourth serious constraint that prevents women from entering the labour market is the so-called poverty trap. The package of measures to combat poverty through supplementing public assistance had the severe drawback that if a benefit recipient starts working, her (or his) income might be too high to retain all of the supplementary income entitlements. However, without these entitlements, the net income from work might drop below the level the women had while receiving benefits. Thus, a worker with a minimum income may be poorer than a benefit recipient who takes advantage of all the supplementary entitlements. Taxation measures have now been implemented to combat the poverty trap. The women we interviewed had great fear of falling into this trap. They had the experience that the level of their benefits, even when they were supplemented with the package of poverty measures, was too low to make ends meet. Because most women found themselves in a situation in which no financial reserves were available and they did not have two cents to rub together, the uncertainty about a possible deterioration of their financial situation, trifling as it may be, was unbearable. This uncertainty was compounded by the fact that the women did not know if they would be able to go back on benefits having accepted a job. What would happen if the combination of work and care was too much for them? Could they resign from their jobs and be eligible for benefits again?

The last constraint the women had to confront was the limited number of suitable jobs, especially for those with lower levels of education. The jobs that are available to persons with a limited education are, for example, in the hotel and catering industry, the cleaning industry and the care sector. Although there were many vacancies during the period of our research, these were often jobs with irregular working hours, often in the evening or at night or weekends. As stated, public childcare at these times does not exist, so the women could not take advantage of these job opportunities.

> I have worked in health care, and then you have to start at 7.30. Well, that's impossible. The children go to school at 8.30. And there is nobody to pick your children up after school. And then you have the night shifts. There is no solution for them. I have tried to work, but you are always in a hurry. When I slept during the day [after a night shift], I overslept and the school called: 'Are you still coming to get your children?' It is better if you just stay at home. (Curaçaoan woman (37) with two children)

> For a few months I worked as a substitute school teacher. But I stopped because it was impossible to arrange childcare. They call you the morning and say that you can work that day, but that didn't work. And I couldn't get a place at a daycare centre because I didn't have a steady job. So I stopped. (Autochthonous woman (43) with two children)

Five women we interviewed tried to combine work and care by accepting part-time jobs (see table 1.1). However, because of their low level of education, they were often offered jobs that paid so little that they still needed public assistance to supplement their income. One Curaçaoan mother was following a part-time course to get her secondary school diploma. She combined her school with a part-time job and benefits:

> When I have finished school, I will find a better job. You know what the problem is here in the Netherlands? When you are alone with your children, you can't work 40 hours a week. You can't and your financial situation stays the same. You have to work fewer hours because you need time for your children. But with 20 hours [a week] you can't earn 1500 euros a month. You just stay in the same situation. If you want to earn, you really have to work 40 hours, but if you choose for your children, you can't do two things at the same time. I have chosen for my children, so I only work 20 hours and no more. (Curaçaoan woman (33) with two children)

Although society increasingly defines single mothers as unemployed, able-bodied workers, the women we interviewed encountered many barriers in their search for work. Contrary to the political discourse, work is not always a guaranteed way out of benefit dependence or a reliable strategy to combat poverty.

Compliance, resistance and turning your back on the state

The interviews show that the ways in which single mothers are stereotyped and the constraints they encounter in their attempts to enter the labour market provoked many feelings and emotions. The women felt insecure about their financial situation. They were angry, disappointed, upset and humiliated. They felt wronged and stigmatized. In response to those feelings, they created a wide range of actions, from acts of resistance and rebellion, to compliance and submission. In this way they made their lives based on benefit dependence more bearable for themselves.

Some women accepted the humiliation that was involved in their dealing with the SDA employees and tried to find justifications for the employees' behaviour. They showed understanding for the way they were treated because 'Most people [clients] tell lies' or 'There are so many people who cheat'. In addition, the fact that they were supported by the state was a reason to express understanding, as shown by the following.

> Well, I receive money from them, so they have to control me. In one way I think it's okay. I receive money so they have the right to control me. (Autochthonous single mother (34))

These women did not resent the agency for the way they were treated and they adopted a resigned and even submissive attitude. Other women, often young women who still had to provide their children with daily care, took a much more assertive attitude. They expressly defined themselves as mothers and thought that they were entitled to benefits based on this self-definition. They developed various strategies in their contacts with the SDA employees. They said, for example, that they tried to convince the employees that they did not belong to the group of fraudulent and verbally aggressive clients and that they were different from the stereotypical client. They attempted to treat the employees in a polite, courteous manner, to talk quietly, to have their papers right, to be cooperative and thus actively combat the stereotypical image of benefit recipients. One autochthonous single mother (49) with two children stated:

> I don't have any problems with the social services. That amazes everybody. But I think it is, this may sound very opinionated, because of the way you enter. I enter and I am polite. I say: 'I come for this and this and that.' And then they ask: 'Do you have proof of that?' And then I take out my folder. Everything is ready, arranged from A to Z. So it doesn't mean a lot of work for them. They only have to make photocopies. If you do the appropriate thing, simply because you are clever, then you just know, they need this and this and that... It is not pleasant at all to show up with your bank account mess, but you know they need the information, so you bung it in the folder.

This woman is an example of a benefit recipient who complied with SDA rules while maintaining her self-worth. She explained how she played a subordinate, obedient role with the aim of getting the SDA to do what she wanted it to do. She was well informed, knowledgeable about her rights and she applied for the benefits to which she is entitled.

Several women also reported that they had developed the strategy of applying for every benefit to which they are entitled. They negotiated, they convinced and they fought for their rights. If they could not accomplish their goals on their own, they mustered every juridical method that was available to them. They wrote letters, filed complaints and called upon the expertise of social counsellors and lawyers; some even went to court to ensure that they received their due benefits. And if they could not solve a problem in the appropriate way, they occasionally used inappropriate ways:

> I didn't receive my money for months. I went again... that lady... I will never forget it. She was laughing in my face. Then I picked up my baby son and I put him on the counter and I said: 'You know what: you take care of him. Suit yourself.' And I walked out of the office and left my son sitting there. Until they came after me... The next day I received a note from them. I had to come and they apologized. (Autochthonous woman (20) with one child)

This woman protested against the fact that the SDA did not enable her to take care of her child by symbolically abandoning her identity as a mother and handing over her caring role to the SDA. In doing so, she used her motherhood as a means of power to enforce her entitlement to a benefit. Many women talked about their strategies in dealing with the SDA in an assertive way: 'They shouldn't play games with me' or 'If they think they can make a fool of me, they're wrong.' Through their assertive behaviour they reconfirmed feelings of self-respect. They constructed their self-image of proud, smart women and mothers who fought for their rights. Independent of their juridical right to a benefit they thought that as single mothers they were entitled to financial support on moral grounds.

Other women developed a completely different strategy. Instead of always running in and out of the SDA to fight for their rights, they limited their contacts with the SDA as much as possible in order to avoid negative feelings and humiliation. Such an avoidance strategy resulted in one woman interacting with the SDA only through a social counsellor. Other women turned their backs on the SDA and the state by applying for benefits and other entitlements as little as possible. They weighed the pros and the cons of applying for such benefits. If they considered the humiliation of the application procedure to be so great that it would not compensate for the profit they would gain, they decided not to apply. The application for a monthly benefit may be worth the trouble and humiliation, but the other income supporting provisions – such as rent subsides, local tax relief or supplementary benefits – may not be. They

may require a lot of paperwork and yet yield only relatively small amounts of money. Two women who consciously did not apply for supplementary benefits stated:

> When they say: 'You can go for a new pair of glasses', I don't go. It doesn't work that way. If you go there, it is like begging. They send you from pillar to post. You have to make so many phone calls. It is so humiliating. No, for me it doesn't work. Sorry! I just set every cent aside until I have saved enough to buy a pair of glasses. (Afro-Surinamese woman (41) with two children)

> I will only go if it really, really, really... If my son needs glasses, when it is really necessary, then I will go. Otherwise ... That you have to fill in forms, that you have to... I don't like the idea of having to do that. (Autochthonous woman (34) with two children)

The women who employed this strategy preserved their self-worth by not applying for extra benefits. They constructed feelings of pride by limiting their interaction with the SDA. They were prepared to demean themselves and endure humiliation at the hands of the SDA only if their motherhood forced them to do so. Of course, this strategy leads to the non-utilization of entitlements that are meant to help combat poverty. In the Netherlands, the number of benefit recipients who do not use the extra entitlements is rather high and non-utilization is perceived as a serious hindrance in the battle against poverty (Ypeij & Engbersen 2002). Because the contacts with the SDA are experienced as very humiliating, the state is losing its clients and thus the situation of poverty in these families is perpetuated.

Hidden lives

A number of women turned their backs on the state by hiding parts of their lives from the SDA. More than 40 per cent of the 69 women were in one way or another violating the rules by hiding information from the SDA at the time of the interview or had done so in the five years prior to the interviews. Four women were performing criminal activities: two worked as drugs runners, one had been in a sham marriage for money and another bought stolen groceries. Most of the women violated the rules by hiding parts of their personal lives. An important reason was that it could affect the level of the assistance they received: income from jobs, an inheritance, a large gift, changes in the composi-

tion of the household are all reason for the SDA to re-evaluate their entitlement to the assistance. These women, however, also hid parts of their lives from the SDA out of feelings of resistance and rebellion. They legitimated their violation of the rules with the argument that the SDA paid too little, that they as mothers needed to have sufficient money to take care of their children and that the SDA unjustly investigated their private lives.

Several women secretly rented out rooms in their houses; others misinformed the SDA about the composition of their household. Although the SDA stimulates the schooling of their clients, a university study does not fall within their policy. Therefore one woman hid the fact that she had been attending a theology course at university for six years. Two other women did not deposit their savings and a small inheritance in their bank accounts, but kept them under their mattresses and thus hidden from the SDA. Having an informal job is a fact that is often hidden from the SDA.

One third of the women worked a few hours a week in order to supplement their assistance but without notifying the SDA. The money they earned was minimal and served only to make ends meet or to occasionally give their children something extra. An important reason to work informally was a lack of money and the desire to gain more control over their financial situation. After all, by working informally, these women were less dependent on the SDA. Some of their adolescent children also had an informal job. Although the majority of the women regarded having an informal job as normal and as important to make ends meet, they often hid the fact that they worked not only for the SDA, but also from their neighbours and malicious ex-husbands or ex-boyfriends. In Amsterdam, there is a telephone number that people can call anonymously to inform the SDA of benefit recipients' violations; it is known as the 'snitch line'. The danger of betrayal is very real in the daily lives of the women we interviewed. The following citation is from a woman who had a job in a shop. First it was an informal job, but after a while she reported it to the SDA:

> I think I'd just had a meeting with the social services and had arranged the whole thing, and then somebody came up to the shop counter and said: 'I want to tell you something, because I don't think it's fair.' I asked what was up. She hesitated, then said: 'They want to betray you. That you work here.' I said: 'Well great, let them do that, I've already told the social services.' 'Oh,' she said, 'I'm so happy.' It seems she'd overheard a conversation at the community centre and there were certain people talking about me. (Autochthonous woman (43) with two children)

Another fact that is often kept secret from the SDA is the name of a child's father. If the SDA knows the father's name, he has to pay child maintenance, which is then deducted from the benefits the mother receives. This means that the mother does not profit from the father's contribution. Many women conceal the father's name from the SDA in order to receive his contribution or maintenance without the SDA's interference. By doing this, they hope to maintain friendly relationships with the father, often for the sake of the child. Several women who did have contact with the father of their children explained how careful they had to be. A woman who had broken off her relationship with her child's father but who still met him regularly said:

> If the social services knew that I have contact with my daughter's father they'd immediately call for an investigation. What I am doing? Is he sleeping here? Does he support my daughter financially? I also have [male] friends who visit me regularly. But there are those very annoying and mean neighbours who like to betray you, who will tell the SDA about you, saying that I have a friend and that we live together. ... You have to limit yourself in many things, also in your social contacts with men. ...You have very mean people who betray you. There was that woman; they took pictures and she's been betrayed. Just because you have those mean, jealous, sneaky people who live close by. You can call the SDA anonymously. There is a special snitch line. (Afro-Surinamese woman (20) with one child)

Thus, the hidden lives of the women are not only the result of acts of rebellion. They are also afraid to show behaviour that might be reason for suspicion and that may lead to betrayal by neighbours, ex-boyfriends or ex-husbands. Women who had a new boyfriend were constantly on their guard that he did not visit them too often and that he did not leave too many personal items at their house. It is not only the social services that are interested in the sexual behaviour of single mothers; so too are malicious neighbours and ex-boyfriends. The snitch line, after all, can be a perfect way to take revenge on a neighbour or an ex-girlfriend who has a new relationship. If a single mother's boyfriend stays over for the night, she might be living together with him and therefore improperly receiving benefits. Even when a male friend or a brother stayed, the women thought that they were giving rise to suspicion. Because of the snitch telephone line and the possibility of anonymously informing the SDA about clients, the women hid part of their lives not only from the SDA, but also from their neighbours and former boyfriends. Various women told us that they had been betrayed and that they experienced severe social control

in their daily lives, especially in regard to their relationships with men. Single mothers challenge the norm of the nuclear family and are often seen as taking advantage of society. Because they cross normative boundaries, they are an easy target for imputation and gossip (Chant 1997: 62-64). Besides, the government is less and less prepared to bear the social responsibility for single mothers. Their benefit dependence is increasingly perceived as an individual problem that can be solved by paid labour or marriage. Mothers who receive benefits during a long period of time are easily suspected of fraud. In this context, Chunn and Gavigan speak about the moralization and criminalization of welfare mothers (2004: 234).

Conclusions

Dutch social policy presents different images of womanhood. The emancipation policy stresses the economic independence of women and the proportional division of care and work between women and men. From this policy arises an image of independent women who are capable of combining motherhood with paid work in a decent manner. The fact that this emancipation policy has not been embedded in general social policy becomes clear from the situation of public childcare, which still has many lacunas, as well as from the reform of the Assistance Act. These reforms not only redefined the social rights and obligations of single mothers but also led to the implementation of many austerity measures. The neoliberal discourse used in the reformed Assistance Act homogenizes all benefit recipients: they are all perceived as jobless, able-bodied workers who need to find a place in the labour market as soon as possible. This policy ignores the caring tasks of women. Because single mothers are responsible for providing care and earning an income, this policy has severe consequences for them. The present form of the Assistance Act defines women as economically independent workers. Their motherhood is taken into account only as regards the number of hours they have to work weekly. However, if women who are on benefits obtain a partner, the policy goal of economic independence for women is forgotten and they are defined as having to be economically dependent on their partner. The striving for economic independence apparently does not apply to women on benefits. Because the line is thin between having a boyfriend (or a girlfriend, for that matter) and cohabitation, this policy results in the fact that the sexual behaviour of benefit recipients is of interest to the social services. If a man on benefits starts a relationship with a woman, the same policy applies and the social services

will show interest in his sexual behaviour too. Notwithstanding, I think that this policy is especially harmful and stigmatizing in the case of single mothers: as relatively young single women, their behaviour is morally suspect anyway. In addition, the employees of the social services increasingly portray single mothers as welfare clients who take advantage of society. When single mothers defend their caring tasks by steering a course between care, their obligation to work and welfare assistance, they are defined as calculating. Furthermore, the moral respect for single mothers appears to be diminishing. The employees of the SDA often doubted the integrity of single mothers and typified them as fraudulent and lying clients (and in the view of the high number of fraudulent respondents they had every reason to do so). The ways the women interact with their partners is one of the SDA's concerns and they were often suspected of living together with their boyfriends without informing the SDA.

The way that single mothers are stereotyped in social policy (i.e. as unemployed, able-bodied workers whose child-caring tasks are mostly being ignored) and the way social service employees treat them (i.e. as fraudulent, lying, calculating clients for whom they do not have much time) is not congruent with the images the women hold of themselves. The imposed definitions and ascribed characteristics engender strong emotions in the women, such as feelings of humiliation, anger, stress and disappointment. Through a wide range of actions – for example, resistance, rebellion, compliance and submission – the women try to harmonize the imposed stereotypes with their self-images. They define themselves primarily as mothers. This does not mean that they do not want to have a paid job, but because they bear the sole responsibility for caring for their children, in their perception a job must never be detrimental to their caring tasks. Many of the women who wanted to work mentioned problems with childcare. They complained about their financial insecurity, how they felt humiliated and degraded by the bureaucratic controls, the rude treatment by the employees, how difficult and frustrating the bureaucratic web of poverty measures is, and how difficult the combination of employment and care is. Simultaneously, most women refused to accept this situation. They have developed various strategies to deal with it. In order to obtain their rightful benefits, when they visit the SDA they play the role of the subordinate, very polite client or they quarrel loudly with the employees so that everyone can hear. In doing so, the women resist the humiliation, regain their self-respect and live up to their self-image of well-informed, assertive and smart women. Women also turn their backs on the state. When in their opinion the trouble and humiliation outweigh the gain of the supplementary benefits, they seek alternative solutions. They are engaged in various misdemeanours and they

withhold information from the SDA. They have informal jobs, which makes them less dependent on the state's caprices. They withhold the name of their children's fathers, and they hide the fact that they have contacts with them. Living a secret life always entails the risk of betrayal by neighbours and ex-husbands or ex-boyfriends. Nevertheless, their secret lives simultaneously turn their subordinate position in society and their dependence on the state into an identity of independent, contesting and at times even rebellious women. They try to control their daily lives and financial situation as much as possible and to outsmart the government. From the state's perspective, this resisting and rebellious behaviour is worrisome. Through their hidden lives the women confirm the stereotypical image of the fraudulent and lying client. At the same time, the government has to accept the blame and reconsider whether the reforms of the Assistance Act are justified.

With Gerdien Steenbeek

7 *Networks that support and stigmatize*

As indicated in Chapter 3, all the respondents – regardless of their ethnic background – received social support from family, friends and neighbours.[1] They received food, commodities and money, sometimes in the form of loans. They were invited to dinner or received help with home repairs; others received help with caring for their children. Friends and relatives kept them company and provided emotional support. Ever since Mauss published his classic study 'Essay sur le don' in 1923 it has been accepted in social sciences that there is no such thing as a 'free' gift. In Mauss's view, to give, to receive and to reciprocate are three related social obligations. He regarded giving as a 'total social phenomenon' with moral, social, legal, religious and economic connotations. While giving may be motivated by altruism, the practice always involves an element of self-interest. Givers have a conscious or subconscious expectation of receiving something in return. Therefore gifts are not free: they need to be reciprocated (Mauss 1990, republished from 1923; Douglas 1992, republished from 1989; Komter 1997). In this chapter, I focus on practices of giving, receiving and reciprocating among the women we interviewed and the different cultural meanings they attach to these practices.

Mauss based his insights on a comparative analysis of 'primitive' or 'archaic' societies. This does not mean that the basic principles of giving, receiving and reciprocating are insignificant in Western societies. Williams (1995) explains in her American study on parents whose children are seriously ill, that such parents receive several kinds of aid in coping with the material and psycho-emotional consequences of the illness. Feeling unable to reciprocate sufficiently what is often massive support, the parents experience negative emotions, such as dependence and shame. Williams submits that 'the need and desire to reciprocate is a generalized feeling that cuts across

1 An earlier version of this chapter was published as a co-authored article (Annelou Ypeij & Gerdien Steenbeek 2001) titled 'Poor Single Mothers and Cultural Meanings of Social Support', *Focaal – European Journal of Anthropology*, no. 38, 71-82. I thank the publisher for permission to reprint the material.

gender, race and socio-economic distinctions' (ibid.: 408). Research in the Netherlands has revealed that giving to others remains fairly widespread, despite all the pessimism regarding declining social cohesion; the practice includes giving presents and money, offering hospitality, caring for relatives, neighbours and acquaintances, and making donations to good causes or the blood bank (van Leer & Komter 1997; Komter et al. 2000). In regard to single mothers, various studies have shown the importance of social support for the daily livelihood (Stack 1974a; Schein 1996; Edin & Lein 1997). But as I have argued, single mothers occupy an ambivalent position in society and may suffer social stigmatization and blame. This stigmatization can affect their social capital.

Although social capital, social networks and social exchange are popular concepts in social theory, they are seldom approached from a gender perspective. An often used definition of social capital is that given by Portes (1995: 12), namely the ability of an individual to mobilize social support based on her or his membership of a social network. The handful of studies that approach social capital from a gender perspective indicate that networks show a certain segregation by sex and that women and men participate in different networks (Bohman 1984: 245-281; Lomnitz 1991: 100, 161, republished from 1976; Ypeij 2000a: 87-89). Women associate more with other women, and men with other men. This may have consequences for the potential of both women and men to mobilize social support from their networks. Since women in most societies have less access to income and other financial revenues, one might expect that less money circulates in the networks of women than in the networks of men, and that consequently women have less access to material support through their social capital (Ypeij 2000a: 88). On the other hand, Komter (1996) shows that in the Netherlands women give and receive more than men do. This is not because women are more altruistic, but because the 'social expectations, norms and rules regarding their societal rights and duties and their position in the family' (ibid.: 120). The present research made a comparison not between women and men, but between women from different cultural backgrounds. The comparison between Afro-Surinamese and Curaçaoan mothers with autochthonous mothers reveals differences in the social support they receive and the ways in which they perceive it.

In this chapter, I analyse the cultural meanings attributed to giving, receiving and reciprocating social support. The meanings that both groups of women attribute to social support reflect the cultural notions on motherhood and family. I explore these notions by referring to the matrifocal and the nuclear family systems and by addressing the culturally specific nature of family relations.

The chapter is organized as follows. In the first section, I present important features of the women's social support networks. In the subsequent two sections, I relate the cultural meanings of motherhood to those of social support and address the composition of domestic units. I also refute the assumption that the boundaries of a domestic unit can always be captured through rigid definitions. I show that flexible and elastic boundaries of domestic units facilitate exchanges of social support. In the final section, I show that the women manipulate their networks in a strategic way in order to avoid having negative feelings and being subject to daily practices of stigmatization.

Support networks

An important theme during the interviews was the social support the women received, and we put a lot of effort into finding out with whom the women maintained exchange relationships.[2] An important distinction in this respect is between social network and social support network. Although the women may know many people (their social network) they often maintain exchange relationships with a more limited number (their support network). The composition of the women's support networks has various characteristics.

The women mentioned an average of eleven persons with whom they exchanged support. It is notable that the women's networks were rather ethnically homogeneous. The autochthonous women related almost exclusively to other white women, while the Afro-Surinamese and Curaçaoan women related to other black women, mostly from the same country of origin as the respondents themselves or at least from the same region. A few black women from the Caribbean also maintained friendships with black women from West Africa. Another feature of the support networks is that the majority comprised other women: in many cases, more than two thirds of the people with whom the women we interviewed maintained exchange relations were women. This

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2 We used the 'name-eliciting' method developed by the American sociologist Fischer (1982: 284-294). Typical of this method is that respondents are asked questions concerning the exchange with others. Examples of interview questions are: from whom do you borrow money now and then, to whom do you lend it, who sometimes helps you in your house, who do you help, with whom do you talk about your problems from time to time, etc. In doing so a list of names is being generated and the interviewer then asks about, for example, the character of the relationship (family, friendship, etc.), ethnicity, place of residence, source of income. Besides this method, the interviews taken as a whole revealed much information about social support.

seems to suggest that the women turned to other women for help and advice, and confirms the existence of the aforementioned segregation of social networks by sex. The few men who did play a role were the women's fathers, brothers, nephews, and, in rare cases, male neighbours or friends. As stated, in many cases the fathers of the women's children had disappeared from their lives. Only 16 of the 50 women with children younger than 18 received support from the fathers of their children (Chapter 4). On the other hand, it cannot be totally excluded that fathers are important support providers, not only financially but also emotionally and educationally. In some instances, the fathers helped substantially and really made a difference in making ends meet. In one case, the father paid formal maintenance to the mother with whom he had three children. This was deducted from her benefits. He also visited her house frequently, bought groceries and clothing for the children, and did odd jobs around the house (during one interview, he was busy assembling a wardrobe). When the children wanted to talk to him they could always call him, and when the mother encountered problems with her children he came over, even in the middle of the night.

The popular Dutch saying 'A good neighbour is worth more than a far friend' holds true for all the respondents. In the cultural complex of neatness and decency, being on good and friendly terms with your neighbours is valued as respectable and desirable behaviour, while being a nuisance to your neighbours is often qualified as antisocial behaviour. Several of the respondents indicated that the exchange of support among neighbours is perceived as a good custom:

> When I look at my own socialization, at how I was raised, then we've always been on good and direct terms with our neighbours. I learned this from my parents. And I have taught my children that when you start living somewhere, you should always present yourself to your closest neighbours and greet them. I have done so and I know that it always has a positive and pleasant effect. They often come over to borrow a bicycle pump – you know, that kind of thing. And I don't mind at all. Your door is open to them and when you have a problem you can knock on their doors. I think that's important. (Afro-Surinamese woman (35) with two children)

Many women received support from neighbours, friends or family who lived nearby. Many migrant women prefer to take up residence in the proximity of family members, and they often exchange support with family members who lived nearby. Neighbours may therefore form an important source of support.

The support networks of the women show a dynamic character (cf. Stack 1974a). Their size and composition change continuously, as do the intensity of the contacts. People become new members of the network while others disappear and the frequency of contact fluctuates over time. Under the influence of turning points in the personal biography – such as migration, divorce, the birth of children, sickness, or the beginning or ending of work outside the house – the women lose contacts or acquire new ones. The women should be considered as active in maintaining social relations. Sometimes, they start activities outside the house, such as voluntary work, with the aim of meeting new people. Nevertheless, in the long run, the networks of the women showed a tendency to shrink. One in three respondents stated that her network had become smaller because of a lack of money. For them, social isolation was a real threat. Maintaining relationships with friends and family who do not live within walking or cycling distance might be too expensive. Bus fares and phone calls may be beyond their budgets; the same applies to the membership of clubs, which in the Netherlands is a very common way of meeting people and organizing one's social life. Inviting people into their home may also cost too much. An autochthonous woman (85) with two grown-up children:

> I'm not a person who invites other people to my house. In the first place, it's a mess here and everyone is much richer than I am. But I never talk about that. That's none of their business. And having people visit you always costs money. You make tea or coffee, you serve a cookie, and you have to turn up the heating. All of this I don't do when I am on my own. That saves money. So I never invite anybody, but they don't mind, because they are always very friendly.

Another reason why the women's support network could shrink is related to fact that in many cases the fathers of their children had disappeared from their lives. A divorced mother and her children may lose not only a parent but also a set of grandparents, aunts, uncles and other friends they were connected to through the father (Jamieson 1998: 33, see also Risseeuw 2006: 212, n. 36). Therefore, a divorce may lead to the shrinking of support networks. The case of Nadia is an extreme example of this, because of the strong social disapproval of divorce within the Moroccan community. Because of her divorce she was forced to break with her parents-in-law and her father. The Moroccan community did not offer her friendship or support; instead, she was stigmatized. Moroccan women started gossiping about her and called her a 'bad woman'. Nadia turned her back on the Moroccan community and did her utmost to

make contact with people from other ethnic backgrounds (cf. Eldering & Born 1996: 107-108).

In an earlier publication, we quantified the respondents' networks and the support they received (Ypeij & Snel 2000).[3] Our analysis shows that the composition of the networks varied depending on the ethnic background of the women. When comparing the networks of the Curaçaoan and Afro-Surinamese women with those of autochthonous women, it is notable that the former more often consisted of family. Almost half of the Curaçaoan and Afro-Surinamese women's networks were mainly made up of family, compared to one fifth of the autochthonous women's networks: only 12 per cent of their networks were mainly composed of friends and acquaintances, while this was the case in well over 40 per cent of the autochthonous women's networks. Both groups of women had almost comparable percentages (approximately 40 per cent) of mixed networks consisting of friends and family.

We also quantified the support received. In this, we distinguished between material, practical and emotional support, and determined for these three fields whether the women we interviewed received little or no support, limited support or extensive support. The analysis revealed that all single mothers received support: 44 per cent received extensive material support, 60 per cent extensive practical support and 64 per cent extensive emotional support. Not one of the respondents was completely isolated. A comparison between Curaçaoan, Afro-Surinamese and autochthonous women showed that Afro-Surinamese and Curaçaoan women received slightly more extensive material support than did autochthonous women. They also received more help with household chores and childcare, and more psycho-emotional support. The fact that the networks of Curaçaoan and Afro-Surinamese consisted mainly of family and the fact that they received more support than autochthonous women may one lead to conclude that families offer more support than friends. However, this is only partly true. My argument is that the distinct types of networks of the various ethnic groups generated extensive support. In the case of the autochthonous women, the networks of mainly friends and acquaintances along with one or two additional family members gave access to extensive support, while the Curaçaoan and Afro-Surinamese women had access to extensive support in networks that consisted mainly of family (Ypeij & Snel 2000). To understand why Curaçaoan and Afro-Surinamese women could gradually

3 It concerns a group of 46 single mothers who all have at least one child younger than 18 living at home. All these women were included in the present analysis. I thank Erik Snel for his contribution to the article cited.

mobilize more support than autochthonous women and why family plays a more prominent role in their networks, I focus here on the matrifocal and nuclear family systems and on differences in the meanings attached to motherhood and the domestic unit.

Motherhood and social support

When comparing both family systems, it is notable that motherhood is perceived and defined differently. In the matrifocal family system, motherhood is crucial for women's self-images and marks the fulfilment of womanhood. It comprises both affective and material care that is often provided without any or with very little interference from the father. While single motherhood may not be the ideal within the Curaçaoan and Afro-Surinamese communities in the Netherlands, it is a common and frequently occurring household structure. In the nuclear family system, becoming a mother is a far less 'natural' and taken-for-granted thing to do and is related to a notion of planning. Motherhood reflects women's free, personal and conscious decision to have children. Their daily activities are focused primarily on care – combined with paid employment, if they wish to hold a job – and cohabitation with the father. In this value system, single motherhood is perceived as a deviance from the norm of motherhood that evolves in relation to the present father. In that sense, single mothers are considered an exception, despite changed views about gender relations and household composition.

In the matrifocal family system, many mothers raise their children without the father being present. As discussed earlier, to refer to them as single or lone mothers is nevertheless incorrect and ethnocentric. An important characteristic of this family system is the mutual support between female kin. In the Antilles, many mothers live and work in extended family networks. Such networks provide women with more security than an individual male partner would do. Although mothers ultimately bear personal responsibility for their children, they tend to share parenting and childcare with others (van Dijke et al. 1990: 152-153). As mothers, they rely on people other than the fathers. One woman mentioned girlfriends who 'are like a mother to my children', while another indicated that she had received a lot of help from her family since she became a mother. Family members felt responsible for the children of the respondents and offered help. It seems that when a woman becomes a mother, her support network is mobilized (cf. van Dijke et al. 1990). The women take such support for granted. The respondents mentioned daughters,

cousins, sisters, mothers and aunts as their main sources of support, but this does not exclude the possibility that they also received assistance from girlfriends. The few men who did help them were usually relatives, such as brothers, fathers, uncles or cousins. The women are often as close to aunts on their mother's side as they are to their own mothers, and the children of these aunts are like sisters to them. Several women mentioned that they had deliberately moved somewhere to be near a sister, aunt or cousin. Some women had various female kin living nearby and the women had formed a close-knit support group. They help each other in various ways. Their emotional involvement and trust in each other runs very deep. Help need not always be requested, as it is offered spontaneously. Support is reciprocated in a fluent and a matter-of-course way. A Curaçaoan woman and mother of two children described the support she receives:

> We help each other, my family and I. My aunt calls me before she goes shopping. When I go to class in the evening, my cousin babysits for me. The four of us form a unit: my aunt, my sister, myself and my cousin. If one of us has problems, we get together. My aunt cooks, and we sit there. That's how we live. My sister and my mother are the most important of all, but my mom lives in Curaçao. She sends things for the kids, especially trousers. (Curaçaoan woman (33) with two children)

As this citation makes clear, support providers need not always live in the proximity of the support receiver. Many of the migrant women participated in transnational networks, and the support that was exchanged in these networks could be important in making ends meet. The interviews with the Curaçaoan and Afro-Surinamese mothers reveal that the support they receive often goes without saying and that they reciprocate this support in the same spirit. This is in contrast to the support the autochthonous women receive. The interviews with the autochthonous mothers indicate that support is not automatically offered and that it can have different and sometimes humiliating meanings. In the autochthonous nuclear family system, single motherhood remains a deviation and an exception. Single mothers tend to be regarded by their social surroundings as people who are different, who have experienced personal tragedy and who have many problems. They may be widowed or divorced and those around them understand that they have trouble making ends meet. People pity them and help them mainly because they are needy and deserve sympathy. As a result, single mothers feel inferior to the potential provider of support. Offering support is a manifestation of such inequality.

> My neighbour gave me a cot as a present. She had bought a new one, you know. And the old one she gave to me, because I am pitiful. She does that all the time. She also gave me a buggy. I had the intention to give her a bunch of flowers. And at various moments I wanted to buy one, but I didn't have the money for a nice bunch. I didn't want to give her a cheap bunch of daffodils because that cot cost at least 300 guilders [135 euros]. But I don't have the money and there are so many other things I have to pay. I am ashamed that I haven't been able to give her anything yet. (Autochthonous woman (41) with a baby son)

A woman who received a lot of help from her family explained:

> My problem is that the benefits keep me dependent [on my family]. I will never manage financially without their help. I know they are my family, but it bothers me. They're working on my garden now: painting fences and putting in plants for my birthday. I feel terrible! They've worked here all day. Then I said I wanted to get dinner for everybody, and they exclaimed: 'Are you kidding? Take money from my purse, and keep the change'. Forget it... (Autochthonous woman (43) who shares her house with her two sons, one of whom is an adult)

These passages reveal the women's desire to reciprocate. As Mauss has argued, reciprocating help is an unwritten rule in social interaction. In the above citation, the woman's family assumes that she cannot afford to pay for dinner and so will not let her participate equally in the reciprocity relations. This makes the woman feel bad and inferior (cf. Williams 1995: 405-406). Another way to instil a sense of inequality is to impose a code of conduct on the respondent. An autochthonous woman (45) with two children:

> When I borrow money from my parents, they insist on telling me that I am not supposed to buy a new sweater or jacket for myself. I should spend the money on something sensible. It's very annoying. They feel they have a right to interfere.

Some of the autochthonous women said that they felt that if they were to accept support, they would be giving other people the right to interfere in their lives. An autochthonous woman (50) with grown-up children who have left the house:

> I used to dare to ask for something, but I've stopped doing that completely. Because when you ask for something, people have power over you. They start interfering in your life. Before, I'd borrow money from my mother, but I didn't like that at all. She really thought she had a kind of power over me. So I don't do that any more.

An autochthonous woman (26) with one child was asked whether she had to pay back to money she borrowed from her mother:

> No, I don't have to pay it back. My mother is rather easy in that respect, but that is not how I see it. I detest it, because it will give her the green light to meddle in my expenses. I see it with my sister. Every time she buys something, my mother criticizes her. That's why I always pay back, then there is nothing left for them to interfere in. My sister fell into that trap time after time. My grandmother is very difficult. I will never borrow money from her again. She says: 'Oh leave it, there is no need to pay it back', but then she starts claiming you. Once I was quarrelling with her and then she started nagging about the money. If she wants to lend me money, she should do it for my child, to help me, but not to be able to manipulate me for the rest of my life.

These feelings of being manipulated and of interference in their lives that many autochthonous women experienced meant that the sense of inequality between support provider and recipient was increased. The notion that motherhood is a deliberate and planned decision may also affect the access to support. Most people believe that no woman needs to have a child against her will or under unfavourable circumstances. After all, in the case of an unplanned pregnancy there is always the solution of an abortion at hand. A mother who was forced to give up her demanding and well-paying job because she became pregnant, said:

> Many people tell me: 'But why didn't you have an abortion?' As if it was something like buying a bread roll. Because those people couldn't imagine that I had chosen this [to be a single mother on benefits]. (Autochthonous woman (41) with a baby son)

An autochthonous woman who became pregnant when she was 17 despite using contraceptives said that she receives little sympathy from relatives and friends, and consequently little support.

> My mother told me: 'Go claim your rights [from the SDA], since I'm not going to support you any more.' Nobody said: 'I'll help you.' I did not want an abortion. Everybody told me: 'You stupid cow, you'll never manage.' (Autochthonous woman (20) with one child)

Becoming pregnant at a very young age is bad enough, but in this case there was not even a reliable boyfriend around to take care of her. If a woman has a child on her own, it becomes her own responsibility – or, to put it negatively, her own fault – and she herself has to deal with it. After all, she could have had an abortion. Family and friends refer to the woman's own responsibility and do not feel involved. Likewise, failed relationships with men can be perceived as the responsibility and fault of divorced women. The autochthonous mother who was married to an illegal immigrant from Egypt who walked out on her the moment he got a residence permit, received little social support. Her divorce weakened her ties with her family:

> They all think I'm a stupid cunt, because I fell for him. They had all warned me: 'You can't trust those filthy foreigners.' They told me this would happen. I was a stupid cunt, and now I'd better solve my problems myself. (Autochthonous woman (34) with two children)

The help that the autochthonous mothers received was often accompanied by either explicit or implicit messages affirming their inequality with respect to the aid provider. Mothers who behave 'inappropriately' will be punished by being deprived of their access to support. By becoming single mothers, they transgress cultural and moral boundaries, as their social surroundings make painfully clear.

Several autochthonous mothers indicated that requesting or receiving help made them feel dependent and ashamed and they were reluctant to accept it. They needed to overcome their shame and develop a strong sense of trust to request help. Autochthonous mothers usually received the most help from their own parents: because their daughters are single mothers, parents know that they need help and are willing to overlook prior 'mistakes', provided that they behave themselves from then on. Parents were often the main support providers and gave a lot of material aid as well. In addition, most women had several girlfriends who helped with practical matters (e.g. household chores) and provided emotional support (e.g. conversations). Male friends were less important as support providers, as were the respondents' adult siblings.

A comparison of autochthonous mothers with their Curaçaoan and Afro-Surinamese counterparts reveals that the social environment of the second group does not find single motherhood cause to question the women's conduct. Becoming a single mother does not compromise social support, which it does among autochthonous women. In fact, single motherhood in the Curaçaoan and Afro-Surinamese communities often leads to support being mobilized and intensified. This does not mean that the autochthonous women received no support, although such support is less automatic than among the Curaçaoan and Surinamese women.

Boundaries of domestic units

The culturally specific meanings that are attached to the family household are also related to the ways in which providing or receiving support is perceived. In the social scientific literature, domestic units are often considered to be social-economic units that are based on kinship, marriage and/or parenthood. Young (1993: 114, 115) observes that the boundaries of domestic units may be much more fluent than often supposed:

> ... the assumption that the household [...] has defined boundaries and does not overlap with others [i.e. other households] and that people are clearly allocated to only one household is invalid. [...] Relations between households are crucial determinants of household and individual decision-making.

Carol Stack (1974a) reaches similar conclusions in her study on a black ghetto community and relates this to culture and class. She demonstrates that the composition of domestic units is conducive to reciprocal social support. As a consequence, they are not fixed entities but have dynamic compositions and elastic boundaries. Domestic units grow in size, converge and disintegrate into smaller units. The author concludes that through the kinship-based exchange of support, multiple domestic units are linked together into domestic networks. Stack (ibid.: 124) sees these domestic networks of black families as '... a resilient response to the social-economic conditions of poverty'.

Understanding social support therefore requires one to consider the cultural diversity of the family and domestic unit organizations and the intra-household relations. The interviews reveal that the operation of family domestic units among the Curaçaoan and Afro-Surinamese mothers is far more open than it is among autochthonous mothers, and that the boundaries between

their domestic units are fluid and diffuse. Surinamese and Curaçaoan notions of hospitality are such that people are always welcome. An Afro-Surinamese woman (41) with two children:

> We Surinamese people, we always cook too much, one portion too much. And people often come and we serve them food. Even if we haven't an appointment, when you pass by for dinner, we serve you a plate of food.

That such hospitality may be very helpful in times of need is shown by the following citation from the interview of an Afro-Surinamese woman (46) with one son:

> If there is a real emergency, if my child has nothing to eat, then I go to my aunt's. We are on very friendly terms. I call her and we go to her house. She thinks that this is a normal thing to do. We are used to it. When you are family, you can go. It is hospitality. If somebody comes to your house, everybody eats. If you go to somebody's house and there is food, you eat whatever they serve.

Curaçaoan and Afro-Surinamese domestic units also have more dynamic compositions than those run by autochthonous women. Although the mother-child unit is a constituent element among Curaçaoan and Afro-Surinamese households, this unit may be complemented by other adults, usually relatives. In other cases, two single mothers with children form a joint domestic unit. Such arrangements involving extended families were fairly commonplace among the respondents.[4] Three of the women belonged to such a household at the time of the interview, while another fourteen had done so in the past. With or without their partners and/or children, they had shared their homes with their mothers, sisters or cousins for brief or extended periods. Extended domestic units were often established following migration, as well as after the disruption of a relationship or because of health or housing problems. The membership of the domestic unit was not always clear. Esther (the 18-year-old

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4 This pattern conflicts with Sansone's observation that the importance of domestic units comprising extended families (which are commonplace within the matrifocal system) is diminishing in the Dutch context. He finds that family life is becoming more individualized, while female-run, single-parent families are becoming more widespread (Sansone 1992: 225-226).

Afro-Surinamese woman) and her baby were registered at her mother's – a three-bedroom apartment in the Bijlmer:

> I live here with my mother, my two brothers, my sister and my younger brother. That one [pointing to a teenager boy sleeping at the couch] is my mother's foster son. There are also two babies: one is mine, and the other belongs to my sister. Things are rather cramped. The house is a bit too small. My sister had her own place, but she gave it up before the delivery and moved in here. I don't know why. My big brother [age 27] used to live in Utrecht, but he came back here too. I also don't know why. I used to have my own room, but lately there are so many people here. So I go there [her boyfriend's place]. I have more space there. He's an only child.

Extended stays were commonplace. One Afro-Surinamese mother said that her 15-year-old niece slept over so often that 'it's like she lives with me'. Another Afro-Surinamese mother called her home 'like a shelter':

> *Interviewer: How many of you live here?* Not counting people on holiday, you mean? I live here with my two children. Sometimes, my brothers and family stay over. To tell you the truth, my house is really a shelter. Everybody comes here. But only my children and myself live here permanently. But I often have visitors or people on holiday, or someone who doesn't have a house wants to stay for a short time. And my mother often visits, and she stays for the night. She has her own house, but she is alone. (Afro-Surinamese woman (32) with two children)

Other people – such as visiting guests or somebody who needs somewhere to sleep – are temporary members of the domestic unit. Sending children to stay with others for brief or extended periods is another common practice. One Afro-Surinamese mother who migrated to the Netherlands left her children with relatives in Suriname for six years. Another Afro-Surinamese respondent had had her brother's teenage son living with her for several years.

The openness and dynamic composition of the family domestic unit often coincide with spontaneous support; for example, a frequent and extended house guest watches the children, or somebody who moves in temporarily helps with the groceries and household expenses. During the interview with the woman cited above, I asked whether the people who stayed with her contributed anything:

> It is just ... When I say 'I don't have money to buy this or that', the other person goes and buys it. When my mother is here, she buys stuff. But it isn't like we have made an agreement such as 'You pay this and you pay that'. No, it is just that when you see something that has to be done or bought, then you just do it. Normally I pay, but when I don't have money I just say: 'Well, sorry, but you have to give me some money.' In that way...

If people temporarily form an extended household, they pool their incomes and share expenses and care duties. One mother, for example, explained how while she was living with her Curaçaoan foster mother, she paid off a lot of her debts. Conversely, her debts increased during the period that she lived independently with her children. As argued, domestic unit composition can serve the strategic purpose of coping with financial problems together.[5]

Like their autochthonous counterparts, Curaçaoan and Afro-Surinamese women valued reciprocity in support relationships; in other words, the women we interviewed felt obliged to help others. Although Curaçaoan and Afro-Surinamese women were also reluctant to request help (partly out of fear that the entire family would interfere), they usually swallowed their pride. They felt a strong sense of responsibility towards each other and were very willing to help. Family members who officially belonged to different households, formed units and devised common strategies for the future. An Afro-Surinamese woman (27) with three children explained the practice as follows:

> My mom gives me her debit card. She knows that I'll repay any money I withdraw. Her money is my money, and my money is her money; that's how it works. It's hard for me to keep asking her [for help]. But I know that she wants to help. My sister has released a CD and I'm arranging everything for her – PR, accounting, outfits. She also owns a catering company, where I often help out. I really like doing that. But I also know that if I ever need anything from her, all I have to do is ask. I also appreciate the on-the-job experience. I want to get into that line of work and hope to get a retail certificate. We all want to. I'll open a cafe, my other sister wants a restaurant, and another is also working toward her retail certificate. We do this together to form a group unit. To set up a business.

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5 In some cases, regulations may be violated. Especially with welfare recipients, changes in the domestic unit's composition may affect the benefits to which clients are entitled. For this reason some mothers declined to inform the social services about such changes.

In the autochthonous nuclear family system, outside relatives have very little influence on the domestic units. According to family historian van Setten, autochthonous households are isolated units that control their contacts with the outside world (1987: 9). Our interviews confirm this view: the households of the autochthonous women were more closed systems than those of the other women (cf. Risseeuw 2005: 85, on the 'individualized family'). In the overwhelming majority of cases, autochthonous women formed a domestic unit exclusively with their children. This domestic unit derived from the nuclear system but lacks a husband or father and is often perceived as incomplete or as a broken home. Usually, household composition changes only if the single mother enters a new relationship, or if adolescent children move out. The domestic units of the autochthonous mothers often had the same composition for several years and were far more static than those of the Afro-Surinamese and Curaçaoan women. The households formed an independent economic unit in which the members were fully responsible for their own material welfare. The only exceptions were the parents of single mothers, as discussed earlier. Aid from parents often came spontaneously, probably because parents feel responsible for their daughters until they have grown up. They continue to take care of their daughters until they believe they have settled down and have formed new nuclear domestic units with husbands to take care of their material needs. Thus, the parents transfer their responsibility for their daughters to the husbands and breadwinners. A daughter who is a single mother has not yet settled down, and her parents remain responsible for her.

Contrary to the intensive exchange relationships between sisters, aunts and cousins and their households in the Curaçaoan and Afro-Surinamese group, several autochthonous women said that their adult siblings never offered social support. Adult brothers and sisters may relate to each other in a very friendly way, but the exchange of financial support among them is more an exception than a rule. An autochthonous woman (53) with one adult son did not want to mention anything about her financial problems to her well-to-do brothers, even though she had the right to do so under the rules of reciprocity:

> When I was young, I worked so that my brothers could study. And at times I get so mad. Those boys are doing very well and I really don't mind. But they don't see it. They don't realize how much I had to sacrifice. But I don't talk about that and they don't ask questions. They don't know what it means not to have two cents to rub together. They don't realize that.

This citation shows that traditional gender relationships within a family may contribute to a woman's poverty to a large extent. Although the woman's brothers could have 'corrected' the gender inequality, they did not do so. They were not susceptible to their sister's situation, let alone able to make a connection between her current situation and what she had done during their youth to help them. The woman herself did not want to mention anything because she was too ashamed and proud. The interviews revealed several other cases in which siblings ignored their sisters' problems. Sometimes they blamed their sisters for their economic destitution. They were raised by the same parents, the reasoning went, and all had the same opportunities to learn to manage on their own and become financially independent. If the women have not succeeded in this respect, her siblings attribute this to their inappropriate behaviour. They refer to the women's own responsibility and are reluctant to provide social support. An autochthonous woman (50) with two grown-up children:

> When I talk about my financial problems, they say: 'Oh, here we go again.' So you stop doing that. I have a really right-wing snob of a brother-in-law. One time, I asked him for work and he said: 'I'd be crazy, you people on benefits, give you a job? I already pay you enough [through taxes].' So that contact was broken.

Thus, being on benefits may generate as much disapproval as single motherhood does. Several women indicated that in their social circle of family, acquaintances and friends, they felt they were exceptions because they received an allowance. We asked an autochthonous woman (64) with four adult children who had set up their own households whether she saw herself as an exception: 'Yes, I think so. Because I'm on the dole. I am sure there are people who think: "Well, she got things nicely fixed every month." You know what I mean?'

An autochthonous woman (43) with two children who became a single mother because the father of her children left her, stopped working and applied for benefits. Her family, who were rather well-off, did not approve of this.

> I am an exception in the family. Their style of living is different. When you visit them, all the things they possess! And... I am not sure how to say this... Some of them have an attitude of disapproval, of reproof even. I see that clearly. Before they used to appreciate me, but now [as a single mother] they don't do that any more. Especially my youngest brother looks down on me.

> His whole attitude is negative. I can't call them any more [because of her lack of money] and I have nothing interesting to say. And they don't call me either. They used to. When I worked, my sister called me every day. And now, I don't hear anything from them.

Because autochthonous mothers have far more isolated domestic units and financial independence is highly valued, their reciprocity relations differ from those of the Curaçaoan and Afro-Surinamese women. Instead of the flexible, spontaneous and matter-of-course way of giving and receiving described in the interviews with the latter women, the autochthonous women's accounts of reciprocity relations have a straightforward, calculating undertone. An autochthonous woman (43) with two children who owed her sister three hundred guilders (135 euros):

> My sister was very straightforward. She wanted to give me some clothes but told me: 'First you'll have to pay me back what you owe me.' So I have to repay the debt before she'll give me the clothes.

This calculating undertone can be found not only among siblings but also in other relationships. Yolanda (the autochthonous mother (38) with two daughters) did a favour for a mother she knew from her children's school:

> I'm probably just stubborn, but receiving favours bothers me. One of the other mothers asked me to pick up her kids from school. She got off work ten minutes too late to fetch them. When she tried to pay me, I said: 'Remember us at Sinterklaas.' So she asked the kids what they wanted. One asked for a leather handball, and the other wanted a basketball. That made me uncomfortable: one ball cost 40 guilders [18 euros] and the other one 60 [27 euros]. It was too much. Why couldn't she have given them a colouring book? The gifts were out of proportion and made me very uncomfortable. It also bothers me when my children receive presents that are more expensive than the ones I gave.

Many autochthonous mothers aim to reciprocate the support they receive as exactly as possible and to avoid leaving the 'account' open for too long. Any aid received should be reciprocated as soon as possible in order to restore the balance.

Manipulating stigmatizing networks

As I have argued, for the women – and especially for the autochthonous women – their social networks have ambivalent meanings. On the one hand, the networks have the potential to offer support, and especially the parents of the single mothers may play an important role in this. In various cases the support they provided was substantial and important for making ends meet. On the other hand, support was not something that went without saying. It often came with subtle or less subtle messages that reinforced the inequality between the provider and the recipient – or it did not come at all because the women's behaviour was disapproved of, even if help was much needed. Because they received benefits and were single mothers, their often better-off siblings and other family members morally repudiated them. Accordingly, autochthonous mothers had greater difficulty requesting and receiving support than the Curaçaoan and Afro-Surinamese mothers did. It made them feel ashamed, stigmatized, inferior and dependent. Their calculating way of reciprocating should also be placed in this light: they were determined not to have the feeling that they owed an outstanding debt to a relative or friend.

As the interviews show, several women sought a way out of this stigmatization by not asking for help. They referred to their own responsibility and the fact that they should manage themselves. An autochthonous woman (28) with three children: 'I never ask for something, because I really hate that. I think that as I wanted to have the children [after the divorce], I should take care for them.'

They also withdrew from networks and ended relationships. Because they were not able to reciprocate the support offered to them, to participate in social activities that cost money or to live up to the standards of the exchange of gifts, they consciously decided to limit their participation. An autochthonous woman (28) with three children provided an example of this self-exclusion:

> Yes, I mingle with people differently of course, because I try to keep a bit of a distance. I refuse to commit myself. It all has to do with money. They invite you round for dinner, but you can never invite them back. At birthdays they come with expensive presents, while for me to give a little bunch of flower is already a lot. Life in general is related to money. Look, last year my girlfriend said: 'Okay, come on, we'll go to an amusement park.' You go for the kids, but the idea... that they pay everything. The idea that somebody else pays, that you're dependent if you want to do something nice, well, I really

> don't like that. So you stay at home more, because you don't have money and everything costs money.

An autochthonous woman (45) with two children felt that the little support she was offered was humiliating:

> When they give me a can of soup that they don't like and is past the best-by date, I accept it with a smile. But on the other hand I think: 'Why don't you give me my travel expenses or 25 guilders [11 euros]?' And before we knew that I was chronically ill, I always received comments like: 'Why don't you go back to work? We're paying taxes for you.' Or: 'Well, at least we know where our tax money goes.' I have a brother-in-law who said: 'Well, Suzan [the interviewee] shouldn't complain, because she gets her money instead of looking for a job.' And then I have two dark children [the father was Afro-Surinamese]. Once my parents said: 'It is a pity that your children are dark, because if there is an emergency and we want to help them it is more difficult.' My sister said something like that too: 'If something happens, it will be difficult to take care of your children because they are dark and have been raised in a different way.' I'm discriminated against because I get benefits and my children are dark. I'm cutting down the contacts with my family. They don't enrich my life, spiritually speaking I mean. They don't give me extra value.

These women manipulated their network by breaking off certain relationships as a way of protecting themselves from feelings of shame and stigmatization. This strategy brings with it the danger of social isolation, but there were various instances in which the women had ended relationships and searched for new ones. As an autochthonous woman (41) with a baby son explained, her contacts no longer lived up to her expectations. She had decided to break off old contacts and to find new, more satisfying ones. Her network consisted mainly of two-earner families without children. When she became pregnant, her personal situation changed drastically. She gave up her job, became dependent on benefits and stayed at home caring for her baby son. Her friends and family showed little compassion for her. Because the support and understanding she expected from them was not forthcoming, she broke off her relationship with several of them and started searching for new ones:

> I saw those women in the street, pushing their baby buggies. And I was really interested in them. Every time I saw one, I thought: 'Hey, another

> woman with a baby!' One of them said: 'I live at number 77. Drop by and have a cup of coffee.' At first I didn't do that, but then I met her again and then I did it. Very slowly a new network is forming. We buy groceries for each other, or we go shopping together. I have six new contacts now. We call out to each other: 'Drop in for dinner!'

These new contacts are satisfying because they are women in the same situation, that is, women with young children who live nearby, some of whom are on benefits. All these women could use some help with their daily caring and household chores, and they were willing to cooperate with each other.

Conclusions

All the single mothers we interviewed received support, regardless of their ethnicity. They received money and goods from their relatives and friends; others helped them with household chores and childcare. They turned to their relatives and friends for entertainment and conversation. In a situation of economic deprivation, such support can be important. It enables the women to make ends meet or – through conversations and other forms of emotional support – to relieve feelings of stress. As this chapter shows, ethnicity plays an important role in mutual exchange relations. The access to social support of the Curaçaoan and Afro-Surinamese women was better than that of the autochthonous women; in other words, they had more and qualitatively better social capital than the autochthonous women did.

An analysis of the composition of the respondents' support networks revealed a tendency towards ethnic homogeneity. The support providers were often other women. Men played a more marginal role as support providers, although there were exceptions such as the single mother's fathers and in some cases the fathers of her children. An ethnic comparison revealed that Afro-Surinamese and Curaçaoan mothers have different perceptions of and attribute different meanings to the three basic principles of (i.e. giving, receiving and reciprocating) than do their autochthonous counterparts. I have argued that the values associated with giving, receiving and reciprocating correspond with those concerning motherhood and the formation of domestic units. The comparison of the matrifocal and the nuclear family system illustrates these views.

In the nuclear family system, the prevailing standard is that the meaning of motherhood revolves around the resident father. Single mothers therefore feel

and are made to feel that they are exceptions. The women we interviewed were often regarded by those around them as deviating from the norm of the 'complete' nuclear family. They were considered needy and pathetic or were blamed for being single mothers. This frequently led to unequal relationships between single mothers and their support providers. In many cases such support was not something that went without saying, but was accompanied by implicit or explicit messages that confirm the recipient's inferiority with respect to the provider; in other cases, support was simply not provided. Because they received benefits and were single mothers, it could happen that their siblings and other family members rejected them.

In the matrifocal system, single motherhood may not be the ideal but it is nevertheless highly prevalent. From the perspective of this system, the term 'single motherhood' is incorrect. Motherhood need not revolve around the resident father; it can involve assistance from other individuals. Generally, these people are female relatives, such as mothers or grandmothers, adult daughters, sisters, aunts or cousins. For autochthonous women, becoming a single mother may jeopardize their support, whereas Curaçaoan and Afro-Surinamese single mothers experience a mobilization and intensification of support. Moreover, the relationship between support providers and recipients was far more equal than it was among autochthonous women.

Likewise, the meanings of the family domestic unit correspond with those of giving, receiving and reciprocating. The households of the Curaçaoan and Afro-Surinamese mothers were more open than those of the autochthonous mothers. Their composition was more dynamic and extended domestic units were relatively commonplace. Moreover, people were often taken in for brief periods as house guests. More dynamic compositions made support easily accessible and self-evident. Extended domestic units were sometimes formed as a temporary measure when a household was experiencing financial problems. This new composition provided a means of sharing expenses and care duties.

In the nuclear family system, intra-domestic relations prevailed over inter-domestic relations. Family members felt responsible primarily for the members of their own household and less so for the members of others, as manifested by their fairly straightforward approach to reciprocity obligations. Parents were the exceptions: possibly because their daughters had not 'done right' and joined a family domestic unit headed by male breadwinners, parents continued to feel responsible their daughters, even if the latter had established an independent household with their children. The Curaçaoan and Afro-Surinamese mothers distinguished less rigidly between intra-domestic and inter-

domestic family relations: rights, obligations and responsibilities transcended the boundaries of one's own domestic unit, and family members of different domestic units could work together and help each other out.

The cultural meanings of motherhood and family domestic unit often made the autochthonous women uncomfortable about accepting support. Such help instil in them feelings of inferiority, shame, stigmatization and dependence. As a result, these women hesitated to accept and sometimes even rejected offers of help. They took a straightforward, calculating view of reciprocity, tried to settle the 'account' as quickly as possible and minimized the duration of their dependence. The Curaçaoan and Afro-Surinamese women took the support they received much more for granted. Their reciprocity relations were an ongoing process of give and take. Unlike the autochthonous women, these women have not transgressed cultural or moral boundaries; as such, they participate in support relations as equals.

8 *Migrant women and the state*

More than half the women we interviewed are migrants. Because the experience of migration shapes women's daily lives in far-reaching ways, this chapter is focused on migrant women and their migration histories.[1] Migrants attract the attention of researchers and policy makers throughout the world. The Netherlands is by no means an exception to this. The integration of migrants into Dutch society is often considered problematic. Based on levels of education, income, labour market participation, crime and concentration in certain urban areas, it is argued that migrants are less integrated into society than autochthonous people are.

As indicated in Chapter 1, statistical data show that Afro-Surinamese women are successful migrants in that they have relatively low levels of poverty and perform better than all other migrant women as regards their levels of education, income and labour market participation. As far as their labour market participation is concerned, they outperform autochthonous women. One third of 40-year-old Afro-Surinamese women in the Netherlands are single mothers (Harmsen & Garssen 2005: 35). Nevertheless, their single motherhood does not automatically result in low levels of labour participation or a high risk of poverty. The participation of Antillean women in the Dutch labour market is, in general, relatively high, but being a single mother (and 40 per cent of all 40-year-old Antillean women are single mothers) considerably reduces their participation rate. Moroccan mothers, whether or not married, have the lowest levels of education and labour market participation (Hooghiemstra & Merens 1999: 39 (table 3.2), 58, 69; Harmsen & Garrsen 2005).

These data are intriguing, as they suggest that there are many differences among migrant single mothers in the ways they build their lives in the Netherlands. Nevertheless, reducing the lives of the women we interviewed to lev-

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1 An earlier version of this chapter was published as 'Gendered Travels: Single Mothers' Experiences at the Global/Local Interface' in Tine Davids and Francien van Driel (eds.), 2005, *The Gender Question in Globalization. Changing Perspectives and Practices*, Aldershot: Ashgate. I thank the publisher for permission to reprint the material.

els of poverty, education and labour participation in their new country does not provide much help in understanding the differences among them. Such a reductionist approach negates their agency as architects of their own lives, their family systems and the complex gendered processes that direct their migration and life paths. Instead of poverty, income and labour, women may judge their success in the new country based on different indicators, such as access to housing, a stable income (however low it may be), schooling opportunities for their children, medical care, being financially in control and being able to construct their everyday lives independently from men. Boyd and Grieco (2003) suggest that to understand the experiences of female migrants, migration theory has to be sensitive to gender hierarchies. They criticize the neoclassical and push-pull demographic models of the 1970s and 1980s, which emphasized migration as a decision of the rational individual, namely a male individual (ibid.). Even when, under the influence of gender studies, analysts started to integrate the domestic unit into their analyses, the household was considered a harmonious entity. Decisions to migrate were perceived as being taken in a rational, calculating way with the aim of improving the well-being of all members of the household. However, by no means all female migrants are married. As stated in Chapter 3, I could identify only five cases among the respondents in which marriage and the nuclear family had played a role in their migration. And even if women migrate as married wives, their households may be sites of conflict and violence rather than harmonious entities. This is convincingly shown by the case of the Moroccan single mother previously introduced as Nadia. Her migration to the Netherlands was not of her own choice, but a consequence of the forced marriage her father had arranged.

The migration process is affected by unequal power relations between men and women, hierarchies within families, the marital status of women and their possible motherhood. As a consequence, migration processes produce gendered outcomes that result in differences between migrant women. In other words, migrants travel as gendered persons to new locations. Power inequalities and gender discourses travel with them and, as is argued in this chapter, blend with the Dutch immigration policy. The latter may have far-reaching consequences for the way migrants are able to build a new life in the Netherlands.

This chapter focuses on the experiences of the group of the 35 women who had migrated from abroad and of one second-generation migrant. As stated in Chapter 1 (table 1.1), we spoke to 22 women from Suriname, 9 from Curaçao and 5 women who originate from Hungary, Poland, Morocco or Ghana. Here, special attention is paid to the women who migrated from the Netherlands Antilles, Suriname or Morocco. Although this study includes only one migrant

single mother from Morocco, I think it is important to shed more light on the position of Moroccan women in general. Remarkable differences come to light especially in comparison with Curaçaoan and Afro-Surinamese women.

Boyd and Grieco (ibid.) distinguish three stages at which gender directs the process of migration: the pre-migration stage, the stage of the transition across state boundaries and the post-migration stage in the new country. These stages relate the economic possibilities and gender hierarchies in the country of origin to the immigration policies and the experiences of the migrants in the new country. The stages also allow for an analysis of the social relationships between the migrants and their family and friends who stayed behind. As is argued, both the migration policies of the Dutch state and the possibilities offered by the women's transnational support networks are very important to understand the experiences of the migrants.

Pre-migration stage

Gender relations in the country of origin may play a crucial role in a woman's decision to migrate: they may have a limiting or an enabling effect on their possibilities to migrate. In Morocco, notions concerning honour and shame are important to understand the patriarchal relationships between women and men. The sexual division of labour ascribes to women caring and household tasks, although they are allowed to earn an income, especially when this is agreed on in the marriage contract. Males are supposed to be breadwinners and to provide for the family. Male domination and authority is confirmed by Moroccan family law and legitimized by the husband's responsibility for the honour of the whole family. A wife may threaten the family's honour by displaying indecent behaviour and by not showing respect or obedience to the authority of her husband. To protect the family's honour, a man tries to control and limit the mobility of his wife and daughters. Practices of arranged marriages are commonplace, as is that of marrying off girls at an early age. Divorce is allowed; in fact, Moroccan divorce rates are among the highest in the world, probably partly due to practices of repudiation of wives by their husbands. The social position of divorced women and single mothers is weak. They normally fall back on their families for economic security and are married off again as soon as possible (Mernissi 1987; Bartels 1993; Eldering & Borm 1996). The dominant position of men attributes to the fact that women who migrate often do so as dependent family members under the wings of their fathers and husbands. However, as shown by the study by de Haas (2003), male out-mi-

gration, especially international migration, may challenge gender hierarchies. It has a positive effect on girls' education. Besides, the generally well-educated and partly 'Westernized' daughters of Moroccan families who live abroad may be important role models for female kin who have stayed behind. The fact that the number of Moroccan women who independently migrate to other countries is rising should be seen in this light (ibid.: 196, 363).

A comparison of this Moroccan family system with that of the Afro-Surinamese and Curaçaoan women reveals many differences. As discussed, important features of the matrifocal family system are the pivotal role women take within the domestic unit and family, the more marginal roles of men as fathers, the often short-lived relationships between men and women, and women's relative independence. As shown by the migration histories of the women we interviewed, the relative independence of the Afro-Surinamese and Curaçaoan women meant that they could take the decision to migrate free from male interference. Many of them took the decision in consultation with their female kin and they were able to migrate individually, as single mothers or otherwise.

Immigration policies

Legal migration from one country to another is made possible by the immigration policies of the receiving country, in this case the Netherlands. During the second half of the 20th century, various policies and programmes characterized international migration to the Netherlands. In the 1960s, male labour migrants started to flow from Mediterranean countries such as Morocco. Facilitated by bilateral governmental agreements, large industrial companies recruited migrants to fill vacancies in Dutch industries.The government and many of the migrants who had left their families behind in their countries of origin, initially perceived the migration as temporary. However, the economic crisis in the early 1980s and the increasing unemployment in the industrial sector brought labour migration to an end. Many migrants experienced financial difficulties that made return migration problematic. The government developed a family-reunion/family-formation immigration programme (hereafter referred to as the 'family programme') to enable the permanent immigration of the wives and children of the male migrants. Migrants were also allowed to seek brides or husbands in the country of origin. Potential wives and husbands were allowed to migrate and to form a new family with an already migrated person (de Graaff 2002: 6-7).

As regards the former colony of Suriname, the Dutch government at first applied a different immigration policy. Suriname became independent in 1975. During the so-called transition period (1975-1979), the Dutch government gave migrants from Suriname the opportunity to choose between Surinamese or Dutch nationality; large numbers of Surinamese chose the latter. They moved to the Netherlands to settle permanently in the second half of the 1970s. As of 1980, free migration from Suriname was no longer permitted. Surinamese migration is now possible only under the family programme or the political asylum programme, which allows the entry of political refugees. As for the Netherlands Antilles (which are also a former Dutch colony), of which Curaçao forms a part, the decolonization process has not yet resulted in the independence of the island group. Although its status is one of self-governance, the island group still forms part of the Kingdom of the Netherlands. Thus, Antilleans hold Dutch nationality and are free to migrate and take up residency in the Netherlands. Because of the very limited economic possibilities in Curaçao, large numbers of poor, unemployed Curaçaoans have tried their luck in the Netherlands; many made the migration especially during the 1990s (Oostindie & Klinkers 2001: 252).

A comparison of migration under the family programme with migration from the former colonies reveals an important difference. The family programme is based on the notion of the nuclear household with the breadwinning male and the dependent wife and children. People are allowed to migrate as dependent wives, children or potential marital partners. The policy of free migration from the former colonies is based on the historical ties between the mother country and its former colonies. This migration policy does not have the gender bias of the family programme. In the past, it allowed all Surinamese, regardless of marital status or gender, to migrate to the Netherlands. Antilleans are still allowed to move to the Netherlands, as individuals or as members of larger families. Since the Antilles are still part of the Kingdom of the Netherlands, Antilleans' migration does not have the permanent character of that of the Surinamese: Antilleans can always return to the Antilles, while Surinamese need a visa to visit their country of origin and return migration is complicated by complex bureaucratic procedures.

The majority of the respondents come from the former Dutch colonies and their migration histories follow the above-described pattern. Most Afro-Surinamese respondents came to the Netherlands before the 1980s, while most Curaçaoan women came during the 1990s. Nadia and the Polish woman migrated under the family programme. Before the latter woman married her husband, he had sought asylum as a political refugee in the Netherlands; this

was in the 1980s, when Poland was undergoing strong political turbulence. They met and fell in love when she was visiting the Netherlands. She migrated as his future wife shortly after and they set up home in Amsterdam. Unfortunately, a few years later the husband was killed in an accident; this happened just before we interviewed her. The case of Nadia shows that migration to the Netherlands is not always a straightforward process of leaving the country of origin and travelling to the new country. After living for ten years with her grandparents in Morocco – a period in her life that was characterized by dire poverty, neglect and maltreatment – she migrated first to Brussels under Belgian immigration law to live again with her father. She was 16 when her father took her from their home in Brussels to Morocco for her marriage to a Moroccan man who was a legal migrant in the Netherlands. Although Nadia did not know the purpose of the journey, she considered it a special event. Since her engagement three years previously, she had been secluded in the house of her father and stepmother without being able to go to school or meet anyone outside her direct family. During the interview, she was asked when and where she had married:

> When I was 16, there was a holiday. I had to go to Morocco with my father, my stepmother and my sister. All the time I said 'yes'. Everything he wanted, I said 'yes'. I never said 'no'. I was in Morocco. I was happy because I had been kept at home for three years. I have to play, I have to enjoy myself. My stepmother came to me and said: 'I know why you're laughing: because you're happy, you're going to marry.' *What?* I thought. *How? With whom?* I had seen him with his family. But I didn't know he was in love with me or that he wanted to marry me. I don't know nothing about him. What could I do? I had to accept it. Okay, marriage. I stayed in Morocco with him for one month. Then I came to the Netherlands.

As Nadia and the Polish woman migrated under the family programme, their residence permits were dependent on those of their husbands. This can have far-reaching impacts on a woman's life. If her husband dies, the law offers possibilities for a permanent residence on humanitarian grounds. However, women who divorce their husbands within three years after their arrival in the Netherlands may lose their residence permits and may have to return to their countries of origin. Women who divorce their husbands between five and ten years after their arrival are entitled to residence permits under specific conditions, such as having children who are younger than six, speaking fluent Dutch, having a job with an income that is above the poverty line and

renouncing their own nationality. Migrant women are entitled to a residence permit without any conditions only after they have been in the Netherlands for more than ten years (Hooghiemstra & Niphuis-Nell 2001: 52-55). Divorced women from North Africa and other Islamic countries who migrated under the family programme may be in a particularly disadvantaged position. For example, the Islamic family law of Morocco does not acknowledge a divorce that is granted under Dutch law, even though a thorough reform of the family law was implemented in February 2004. It is hardly possible for a woman who is not divorced under Moroccan law to visit her family in Morocco, as she may be accused of not fulfilling her marital obligations or have her children taken away from her by her ex-husband and his family, because children are considered to belong to the husband's family (Eldering & Borm 1996: 62; Jonkers 2003: 104). Moroccan women such as Nadia who are married to an abusive husband may be forced to postpone their divorce because as divorced women they may have to leave the Netherlands, while returning to Morocco is not an option.[2]

At this point of the analysis the conclusion is justified that in the case of female migration from Morocco to the Netherlands, women's subordination and the gender hierarchies that are characteristic of Moroccan patriarchy are being reconstructed through the Dutch family programme. Also in the case of Afro-Surinamese and Curaçaoan women, the migration policy regarding residents from the former colonies reconfirms existing gender relations. However, in the case of Curaçaoan women – who are free to migrate regardless of their marital status – it is not their dependence but their independence in the matrifocal family system that is reconfirmed by migration policy, as it was in the past with Surinamese migrant women.

Transnational networks in the country of origin

What is new about present-day migration is not the fact that people are moving around the globe (people have been migrating ever since the early stages of mankind), but the speed with which international migration is taking place

2 The Dutch government has taken into consideration granting residence permits to battered wives on humanitarian grounds (NRC *Handelsblad*, 18-10-2003, p. 3, 'Mishandelde partner krijgt verblijfstitel' by Steven Adolf). Women who are divorced under Dutch law have to start a separate divorce procedure under Moroccan law, which takes at least 6 months (NRC *Handelsblad*, 10-02-2004, p. 5, 'Vrouw kan niet meer worden gedumpt').

and the fact that international air travel, telecommunications and global banking systems are shortening distances, which enables migrants to maintain intensive contacts with family and friends who have stayed behind. As Staring (2001) has shown, these contacts have created transnational networks through which people move back and forth, send money to each other, find their marriage partners, and receive new or returned migrants; people tend to migrate to those countries to which their transnational networks extend. The present research confirms these insights. For the two women who migrated under the family programme, the transnational networks functioned as a marriage market. The Polish woman had travelled to the Netherlands at the request of a friend in Poland, who was looking for someone to care for his sick brother in Amsterdam; he later became the Polish women's husband. The father of Nadia, who lived in Brussels, used his transnational network to find her a husband. A friend of his who lived in Amsterdam was prepared to marry his daughter.

For the Afro-Surinamese and Curaçaoan women, the existence of the transnational networks was an important motivation to migrate to the Netherlands. As discussed, the matrifocal family system is characterized by the mutual support between female relatives. Family members may help new migrants by offering support upon leaving Suriname or the Antilles, or by helping them to settle down when they arrive in the Netherlands. The following case exemplifies the importance of female kin when leaving the country of origin. It concerns a 33-year-old Afro-Surinamese mother of two. The relationship with the father of her children ended when she migrated to the Netherlands. In that sense, migration can be seen not only as a marriage strategy but also as a divorce strategy. She left her two small children in the care of her sister in Paramaribo. She built a life in the Netherlands and saved money to buy plane tickets for her children before sending for them six years later. Migration may also be motivated by the wish to live close to family members who have already migrated. We asked an Afro-Surinamese woman (41) who migrated to the Netherlands when she was 16 why she had done so:

> Well, for a better future. Because you live in Suriname and your sister lives in the Netherlands. You hear about the Netherlands in Suriname: 'You have better chances there.' You were born in Suriname and you don't belong to the highest classes. My mother was a single mother. Then you are poorly off. And you have an older sister who says: 'I will send for you, so you can go to school here and study better.' So she sends for you and in that way you arrive in the Netherlands.

The migrated family members gave information about their lifestyles and the Netherlands. They may have stimulated and actually helped other family members to migrate. Many women said that after their arrival in the Netherlands, they had lived in the houses of their female kin. The already migrated family members served as a safety net and a springboard for the recently arrived. New migrants were given shelter and emotional and practical support, which made it easier to start a new life in the Netherlands. Having family in the Netherlands made it easier to migrate.

Gender dynamics in the new country

Women who migrate to the Netherlands arrive in a society where gender discourses express ambiguity and contradictory messages. As argued, in the nuclear family system the traditional values of the male breadwinner and the female caretaker have changed significantly under the influence of the massive entry of women into the labour market, the second feminist wave and the new contraception methods. Nevertheless, this trend has not entirely eroded traditional notions. Women are still perceived as homemakers and remain responsible for most of the childcare. This means that the importance of women for the labour force *and* their traditional roles as full-time caretakers, mothers and wives are stressed in the political discourse and daily parlance. For migrant single mothers who come to the Netherlands with their own interpretations of gender relations, the ambiguity and contradictions that they encounter in the Netherlands may offer space to grasp opportunities and may result in a variety of reinterpretations and redefinitions.

In the matrifocal family system, motherhood is defined as emotional and material care, which expresses the need for women to rely on themselves and earn their own living, instead of relying on their husbands. For example, one of the women we interviewed – an Afro-Surinamese single mother – migrated from Paramaribo to Rotterdam, the Netherlands' second largest city. She lived there for several years and tried to find a job while living on benefits. She then heard about a subsidized job programme in Amsterdam. Since she was very determined to find a job, she decided to move to Amsterdam and try her luck there. During our interview, she expressed her happiness that she had been able to get a job as a community support officer. It is not without reason that Afro-Surinamese single mothers participate in the Dutch labour market in large numbers (Merens 2004: 91). From their self-definition as caretakers and income providers, they take advantage of the opportunities offered by the

Dutch labour market. Interviews with other Afro-Surinamese and Curaçaoan respondents show that in the Dutch context, they reinterpreted and redefined notions of motherhood and parenthood. Given the deplorable economic conditions in Suriname and the Antilles, women are often unable to subsist without financial assistance from a male partner, despite their pursuit of economic and emotional independence.

Financial contributions from male partners need to be reciprocated by what Afro-Surinamese women refer to as 'bedroom duties', that is, a woman's sexual obligations towards her partner in exchange for the goods and services he provides (Wekker 1994: 127; Terborg 2002: 145). Because men often try to dominate women, women genuinely fear that they will lose control over their lives by accepting such financial contributions. The assistance to which single mothers with small children are entitled in the Netherlands protects them from becoming financially dependent on men. For example, Solange (the 25-year-old single mother from Curaçao) migrated with her mother to Amsterdam when she was a teenager. At the time of the interview, she had two small children and was on benefits. She had a relationship with the father of her second child, but she expressed her intention to break up with him by moving to Almere, a town 25 kilometres east of Amsterdam. Counting on the support of her mother, who already lived in Almere, she hoped to be able to return to school. Solange told us that her emotional life had recently become complicated: the father of her eldest child had shown up again. She explained that she had lived with him for a while in the past, but had kicked him out when he became involved with another woman. Because he was upset that he had been dumped, he did not give her any support for a long time. Only recently had he started giving her money, hoping to resume sexual relations with her. To begin with, however, Solange was not interested. Her benefits enabled her to break the vicious cycle of receiving financial contributions from men in return for sexual favours. It also improved her negotiating leverage with respect to the father. She told us that she might resume sexual relations with him, but that first she wanted him to become more involved in raising their child. As a mother, Solange was using her sexual favours to renegotiate the matrifocal values with respect to fatherhood. Her benefits enabled her to increase her independence towards her child's father. Solange also admitted that she may have reacted too strongly by kicking him out of the house when she discovered his adultery:

> Looking back, I think I should've given him a second chance. I gave him no opportunity at all to talk about it. I was so angry. I had heard from an

> acquaintance that he had another woman – she was confirming what I had already seen for myself in a bar – and that same evening I turned him out of my house. I didn't want to listen to him at all.

As Terborg argues (2002: 242), Afro-Surinamese men and women may distrust each other profoundly and, based on generations of negative relational experiences, construct negative images of each other that may form a hindrance to forming stable relationships. In the Dutch context, however, men and women are able to redefine their relationships with each other. As Solange shows, she is willing to question the validity of existing gender notions and redefine the responsibilities a couple has towards each other.

The benefits that single mothers are entitled to in the Netherlands also enable them to be full-time mothers. Some Afro-Surinamese women regard their benefits as an opportunity to fully concentrate on care. This tendency, however, has little material basis to develop into a general redefinition of motherhood among Afro-Surinamese and Curaçaoan women, because the Dutch government is increasingly questioning single mothers' entitlement to benefits. Besides, as argued in Chapter 6, full-time care may not always be the result of a free choice. Public childcare facilities are scarce and especially those mothers who are without a support network may find it hard to combine care and paid work. We interviewed several Afro-Surinamese and Curaçaoan women who had health problems or whose children were ill. Many of them had migrated to the Netherlands because of these health problems, as being in the Netherlands would give them better access to health care. In addition, benefits would give them financial security.

The literature on Moroccan gendered notions of honour and shame makes clear that through migration, cultural notions may acquire different accents in the context of Dutch society. Many male and female Moroccan migrants consider the behaviour of autochthonous women indecent and shameful. Bartels (1993) argues that because of the threat of dishonourable femininity in Dutch society, the sexual morality of Moroccan women may be stressed even more after they have arrived in the Netherlands. This leads to a further limiting of their mobility and independence. Women whose husbands have migrated to the Netherlands and have left them behind for a number of years may have known some liberty while still living in Morocco. After their arrival in the Netherlands they may become very dependent on their husbands. Many do not speak the language or speak it insufficiently, and they are unfamiliar with the structure of Dutch society. They have to adapt to their husbands, who they may not know very well. Women may become very isolated, especially in the

early stages after their migration to the Netherlands (ibid.: 197-199). In the Moroccan community, marital problems and cases of husbands who mistreat their wives are not unusual. Nadia could only talk about her abusive husband with tears in her eyes. However, she said that she has no intention of returning to Morocco, not only because her Dutch divorce is not valid there, but also because she enjoys the freedom of Dutch society, the financial independence that her benefits give her and the opportunities to develop herself (cf. Eldering & Borm 1996: 62). At the time of the interviews, she had intensive contacts with welfare workers who were preparing her for the labour market by giving her a Dutch language course and other forms of training. The Dutch juridical system enabled her to divorce her husband; the Dutch welfare system enabled her to become financially independent and to get an education.

Moroccan women who came to the Netherlands as daughters seem to be much more emancipated than their mothers (van den Bergh 2006), and they are more likely to pursue an education and find a job than their mothers are. Gender relations may be especially challenged if they marry a male from Morocco under the family programme. Many young Moroccan women do so (Hooghiemstra 2003) and these women must have an independent income (i.e. work) before the potential husband is allowed to come to the Netherlands. As research shows, they continue to work after getting married. Their new husbands need to learn the language and to enter the Dutch labour market, and are dependent on their wives for their residence permits (Jonkers 2003). The immigration policy allows women to fulfil their desire for independence and in the process challenges Moroccan patriarchal relations.

Constructing new support networks

Transnational networks are an important help not only in migrating to and settling down in a new country. Since their arrival in the Netherlands, the migrant women we interviewed had maintained intensive exchange relationships with kin, family and friends in their countries of origin and in other countries. They wrote letters, made phone calls, sent packages back and forth, transferred money and, if finances allowed, flew or took a train back to their home countries for a visit. When the Polish mother had to be hospitalized in Amsterdam and could not find anybody to take care of her children, she took them to her mother in Poland.

The Afro-Surinamese and Curaçaoan single mothers also maintain intensive contacts with their family and friends abroad. Gifts are sent back and

forth, but since the intensification of the economic crisis in Suriname and the Antilles, money flows have become increasingly one-way, namely to the Caribbean. An example of the transnational support networks of Afro-Surinamese women can be found in the practice of *kasmoni*. *Kasmoni* is an informal saving and credit system used by a group of people who pool a certain amount of money every week or month and take turns receiving the full sum (Bijnaar 2002). As our own interviews show, these *kasmonis* can be organized through international money transfers and connect people in Amsterdam with family in Belgium and Suriname.

The interviews reveal many examples of migrated women who had persuaded their female family members to come to the Netherlands and subsequently provided practical and other support. The efforts to encourage female kin to migrate to the Netherlands should be placed in the context of the matrifocal family system. If their family kin live close by, women are able to receive the social support they need as single mothers and they are more easily able to combine paid work with providing care. It is not without reason that one can find concentrations of people from a certain cultural background in a particular neighbourhood. Migrants are very active in seeking houses for each other and in persuading housing associations to rent them a house in a specific apartment building or street. In the 1990s, Amsterdam Southeast was an unpopular neighbourhood because of its crime and anonymity. This resulted in many houses being unoccupied, which had enabled several women we interviewed to settle down in the same apartment building as their family and friends, or at least very close to them. The formation of extended households should also be seen in the light of social networks. After their migration to Amsterdam, the majority of the Afro-Surinamese and Curaçaoan mothers had lived in an extended household with other female kin for a certain period of time. The support networks may offer the women opportunities to migrate and build their lives as single mothers in the Netherlands.

Not all the women were so well connected that they had access to support networks after their migration, and social isolation is a reality for several of the respondents. In some cases, support from family members abroad may compensate for it. The Polish mother took her children to Poland because she had no-one in the Netherlands to help her. Nadia referred many times to the fact that her life was characterized by long periods of social isolation and loneliness. When she arrived in Amsterdam with her husband at the age of 16, they moved into the house of her parents-in-law. Despite her husband's infidelity, long periods of absence, aggressiveness and unwillingness to give her money, her mother-in-law persuaded her time and again to stay with him. Only when

Nadia moved with her husband to another house where she became friends with an autochthonous couple next door, was she able to change her situation. The couple helped her to divorce her husband under Dutch law, to get benefits and to find a new house:

> My whole life was in the dark. I was always locked up in the house, always in the dark. I was always scared. But I did two things: I got the divorce and I moved into a new house. Now I am not scared any more. I am free. I feel strong. I am going to give my children a future. I am a mother and a father for my children. I am a man in a woman, because I want to live alone with my children.

Being free and having a new future came at a high price for Nadia. Because her compatriots stigmatized Nadia for her divorce, she had to break with the Moroccan community and make contact with people from other ethnic backgrounds. At the time of the interviews she had a Pakistani friend who had proposed marriage. Although Nadia's isolation from her community and family made her very sad, it also opened up possibilities for a new life, a new future and new friendships outside her community. As an independent mother who has many responsibilities and receives state benefits, she might not be willing to give up her independence for a marriage based on traditional gender roles and the subordination of the wife.

Comparing Curaçaoan and Afro-Surinamese women

So far I have approached Afro-Surinamese and Curaçaoan women as a single group. They certainly have much in common: they share a Caribbean background and value notions based on the matrifocal family system, they have a history of enslavement and their countries were colonized by the Netherlands. Many of the women had had similar experiences, whether they came from Suriname or Curaçao. Both groups stand out positively against autochthonous women, especially regarding their access to social support. These findings are nevertheless in contrast to studies that depict Antillean single mothers as lonely and socially isolated (van Dijke et al. 1992: 96; Zwaard 1999: 111-112). That my own data do not reveal any real differences between Afro-Surinamese and Curaçaoan mothers might be because we interviewed only nine Curaçaoan women. I therefore think it worthwhile to elaborate on possible differences between the two groups.

As stated, statistical data on the integration of migrant women into society show that Afro-Surinamese women are the most successful migrants as regards their levels of education and labour participation. The labour participation rate of Curaçaoan women is in general relatively high, but among single mothers the rate is lower (Hooghiemstra & Merens 1999: 69). These data should be approached critically however, as they are the result of the Dutch state's interpretation of integration, which is restricted to such variables as levels of poverty, income, education and labour market participation. Nevertheless, they also suggest that the lives that migrant women from Suriname build in the Netherlands may be rather different from the lives the Curaçaoan women build, even though both groups of women share matrifocal notions. One might expect that both groups define motherhood as emotional and material care, which facilitates their participation in the labour market. Along the same lines, one could state that both can count on social support from female kin, which facilitates the combination of care and paid work. And both have migrated under a migration programme that stresses their independence as women and mothers. Why, then, are Curaçaoan women less successful than Afro-Surinamese women according to the government's standards of integration? The answer is complicated and my data do not provide an answer. I can only point to new fields of research. In the first place, we need to return to the historical context and the colonial relations between the mother country and its former colonies, and shed light on the differences between the ways the mother country treated its colonies. Oostindie & Klinkers (2001: 9) introduce the term 'negligent colonialism'. In Suriname, the Dutch government introduced a well-organized education system that was based on the Dutch language. Many of the Surinamese people who migrate to the Netherlands speak Dutch very well. In the Antilles, the 'negligent colonialism' (the island group was not considered economically important) resulted in the neglect of the education system and the fact that the Dutch language has not been introduced as the main language in the Antilles, even though the Antilles are still part of the Kingdom of the Netherlands. Curaçaoans who migrate to the Netherlands often have low levels of education and little knowledge of the Dutch language (ibid.). This may partly explain their low labour market participation rate. Another explanation may be the attitudes of Curaçaoan people towards the Dutch government. Because of the 'negligent colonialism' and the lack of dignity that the Dutch government showed in its relationships with the Netherlands Antilles, many Curaçaoan blame the Dutch government. Van Hulst (2002) speaks in this respect of a cultural anger that may lead to *burdugu* (an intense outburst of great anger). Among women, feelings of cultural anger

may certainly exist and they may be expressed in the idea that migrating to the Netherlands is a way 'to get what we are entitled to' and to take revenge. This raises the question whether Curaçaoan single mothers migrate to the Netherlands with the sole aim of getting benefits. Can their low participation rate in the labour market be partly explained by this cultural anger?

Another explanation may lie in the fact that the Surinamese migrants came to the Netherlands in the 1970s while the majority of the Curaçaoans came in the 1990s. The social isolation of Curaçaoan single mothers found in other studies might be a result of the relatively recent migration flows from Curaçao to the Netherlands. The flow became massive only in the last decade of the 20th century. Curaçaoan single mothers might need more time to establish a satisfactory network. Migrated Curaçaoan mothers may find it difficult to combine care with a paid job. In their country of origin, many women were able to work because their female kin helped them with their caring tasks. In the Netherlands, they may lack the support of female kin and friends because their networks are fragmented. As public childcare facilities are scarce, benefits may be their only option (cf. Merens 2004: 125). Their relative poverty may complicate maintaining contacts with kin who live further away. A last line of reasoning is related to immigration policy. As argued, contrary to the Surinamese, Curaçaoan migrants do not have to take an irreversible decision to live in the Netherlands. Because the Netherlands Antilles are still part of the Kingdom of the Netherlands, return migration is always an option and indeed occurs on a large scale. Do Curaçaoan migrants come to the Netherlands to build a permanent life or do they come for a short period with the aim of returning home?

Conclusions

To understand the daily lives of migrant women, it is important to analyse their migration as a process and to acknowledge that gender directs all stages of that process. As this chapter has shown, Afro-Surinamese and Curaçaoan women have been able to migrate as independent persons and have been supported in this by their transnational networks. In their countries of origin, the matrifocal value system attributed to the fact that they could take the decision to migrate as individuals, a position that was reconfirmed through the Dutch immigration policy. In the Netherlands, especially Afro-Surinamese women have been able to rebuild their support networks of female kin, and thus to reconstruct the identity of mothers as a combination of material responsibility and care.

But the Dutch context also gave room for reinterpretations of gender notions, such as the redefinition of motherhood as full-time care or of fatherhood as a social responsibility. As the case of Nadia shows, for Moroccan women it is much harder to migrate to the Netherlands as individuals. In addition, the dependence and subordinate position of women in Moroccan patriarchal gender relations are reconfirmed by the Dutch government's family-reunion/family-formation immigration programme. Once in the Netherlands, Moroccan women may face almost insurmountable difficulties in obtaining residence permits and divorcing under both Dutch and Moroccan laws. If they are able to overcome these limitations, however, they may be entitled to benefits. On the other hand, stigmatization by other Moroccans may lead to social isolation: because of her divorce Nadia was excluded from the Moroccan community and became socially isolated. Fortunately, Nadia had the strength to become 'a man in a woman' and to build a new life that included a multi-ethnic network.

In the case of migrated Curaçaoan women, their transnational networks may be too fragmented to provide support and emotional satisfaction. As the literature indicates, many Curaçaoan single mothers experience social isolation, loneliness, benefit dependence and poverty. Thus, we should not be too romantic about migrants' transnational networks. The fact that the transnational networks of Curaçaoan single mothers may function differently from those of Afro-Surinamese women may also result in their lower labour market participation and levels of income compared with Surinamese women. There are other indications that although both groups of women come from the Caribbean, where the matrifocal family system is important, the lives that Afro-Surinamese single mothers build in the Netherlands are different (and more successful if one uses the government's definition of 'integration') from those of Curaçaoan women. Further research on this subject is needed.

As migrants and single mothers, the respondents are cause for concern to policy makers and researchers, who conceive their situation as problematic. However, this chapter has shown that the women are capable of building new lives, at times even against the stream. Although many of them encounter problems and severe limitations, including financial ones, they are very active in dealing with them, in finding solutions and in making decisions, not in the least by redefining gender notions and discourses. The ambiguity and contradictions in the gender discourses that migrant women encounter in the Netherlands offer space for new interpretations and deconstructions of existing meanings. Because of their entitlement to benefits, single mothers may seek a future in the Netherlands and married women may leave their husbands and become single mothers. As single mothers they are able to choose between

combining work and care, or being full-time mothers. Having migrated their gender interpretations are shuffled, redefined and reinterpreted, and gender discourses are mixed into a new brew. This opens up new spaces to manoeuvre. It offers single mothers the chance to grasp opportunities that are unknown in their country of origins.

9 *Discussion and conclusions*

Remarkable as it may seem for one of the world's richest welfare states, in the Netherlands it is very difficult to get by on benefits. Even those single mothers who were superb at managing their budgets experienced feelings of insecurity and despair because they did not have sufficient money to raise their children according to the standards that are prevalent in the Netherlands. Many women had large debts. In some cases, there was not always enough food on the table and some mothers hardly ate anything. Notwithstanding the fact that in the Netherlands financial difficulties may be a harsh reality for single mothers on benefits, this study looked beyond the material aspects of poverty. Poverty obviously has a strong material basis, but by giving an in-depth account of the many social and cultural aspects of poverty and by analysing how the structural context limit and enable the women's activities and possibilities, my approach to poverty is more holistic and multidimensional. By unfolding the livelihood strategies of single mothers, the meanings they attached to their daily experiences and the ways they are appreciated (or not appreciated) by significant others, this study sheds light on the women's subjective experiences and their agency. By disclosing their diverging cultural backgrounds and their different gender and family notions, it has shown that single mothers may share experiences based on their class and gender positions, but that they are simultaneously a heterogeneous group.

In this last chapter, I draw some conclusions based on the research questions related to the women's everyday lives, the way they give meaning to it, the cultural differences between them, the role of stigmatization and of social support, and the way they are able to confront their poverty. I first go into the cultural differences between Afro-Surinamese, Curaçaoan women and autochthonous women and the family systems that I have distinguished. I argue that all single mothers irrespective of their cultural background develop values from both the nuclear and the matrifocal family systems. In the subsequent section, I focus on how the women move between care and work and explain why many of them prefer full-time care. In the fourth section, I sum up many cases of stigmatization and elaborate on the fact that based on the

Welfare Act, single mothers as a group have become a sexualized category. The latter is a manifestation of the subordinate position of single mothers in Dutch society. In the final section, I highlight how the women experience their everyday lives as poor single mothers.

Between matrifocal and nuclear values

Important in the design of this study was the assumption that the cultural differences between Afro-Surinamese, Curaçaoan women and autochthonous women would be an important tool to unlock the daily lives of single mothers in the Netherlands. Based on a comparison of cultural notions related to the nuclear family system and the matrifocal family, I analysed the women's notions of motherhood, their expectations of their partners or their children's fathers, and the functioning of their social support networks. On the basis of this I argued that the women vary considerably. Matrifocal values are very vivid among the Afro-Surinamese and Curaçaoan women, while the autochthonous women define their daily lives much more in the context of or against the discourse of the nuclear family. Despite this, I do not want to make the mistake of overstressing the cultural differences between the two groups of women, nor the differences between the family systems.

In today's Netherlands, despite many social transformations that have stirred up family relations since the 1960s, the ideology of the nuclear family household is still strongly present. It dominates daily parlance and political discourses and continues to form one of the pillars on which the Dutch welfare system is based. Because the nuclear model is so important in the dominant discourse and is embedded in the structures of Dutch society, it influences matrifocal values among migrated women. My argument is that although cultural differences are important to understand daily life, they should not be overstressed. Culture should be perceived not as static, but as dynamic, flexible and having the ability to adapt. Culture constantly blends with the structures of society and with inequalities that are based on gender, class and ethnicity. Cultural notions are being recreated and reconfirmed on a daily basis. In light of the current societal and political debates in the Netherlands that overemphasize the culture of specific migrant groups and explain the position of these groups (read: their lack of integration) solely from their culture, this argument is important. Cultural differences are important, but an approach to culture as isolated, static and ahistorical lacks any explanatory power.

Regarding the nuclear and matrifocal family systems, it is important to realize that the histories of these two family systems are related. The relations of domination and colonization that for a long time determined the history between Suriname, the Netherlands Antilles and the mother country are important to understand the matrifocal family system. Matrifocal values developed in the context of slavery, the racist and sexist attitudes of the colonizers and the dominant discourse of the nuclear family that they brought with them to the colonies. Nowadays, the matrifocal system comprises women's independence, the definitions of motherhood as emotional and material care, the social acceptance of single motherhood, the exchange of support among female kin and households that have flexible boundaries. The last-mentioned facilitates the functioning of domestic networks and the composition of extended households.

In the nuclear family system, motherhood is primarily defined as emotional care and homemaking. If a mother has a job, she often organizes it around her caring activities. Marriage and cohabitation are the socially approved context for the upbringing of children and, in this light, single motherhood is considered a deviation. Domestic units in this family system are often closed entities with strict boundaries. Family members who live in different households do not necessarily feel responsible for each other's well-being.

Taking into account the social support the respondents could count on, the awareness of cultural differences based on family systems proved to be analytically important. Among the Afro-Surinamese and Curaçaoan women, the reciprocal exchange of social support was considered as something that goes without saying. The creation of extended households was often related to the provision of social support. When help was no longer needed, these domestic units were dissolved. Hospitality was often perceived by the women as keeping doors open to anyone who wanted to eat some food or stay the night. When a woman became a mother, her support networks of female kin were mobilized, whether or not she was single. These women often felt extensive responsibilities towards each other's children. The autochthonous single mothers were often seen by their family and friends as women who have an exceptional position. They were considered pitiful because they had to raise their children without a father, or they were to blame because they had transgressed gender norms and challenged moral codes. In this context, the support offered to single mothers was not self-evident. It carried specific meanings that contributed to the support relationship being an unequal one. The strict boundaries of the family household and the related ideology of individuality and financial independence also hindered the exchange of support. Everybody was held

responsible for her or his own deeds, and in the case of problems one had to solve them oneself.

These cultural differences are important to better understand the daily lives of different groups of single mothers and the ways in which they had access to social support that could alleviate their poverty. Nevertheless, when considering other, equally important aspects of their daily lives, the notion of culturally different family systems served less as an analytical tool. Even in their dealings with their boyfriends, ex-husbands and the fathers of their children, the cultural differences between the different groups were less pronounced, more subtle and gradual. The Afro-Surinamese and Curaçaoan women had more often given birth to a child while single, and autochthonous women did so more often while living together with a man. In addition, those Afro-Surinamese and Curaçaoan mothers who did cohabit seemed better prepared for a life without a man around the house and were perhaps sooner convinced that it was time to throw him out. Finally, they were rather outspoken in summing up all the negative features of men in general, and based on that they in fact knew beforehand that cohabitation with a man was difficult.

The autochthonous women, on the other hand, had entered their relationships with high expectations of their husbands or partners. When the relationships failed, they had a far more individualized explanation: they felt betrayed by their husbands; they blamed themselves for choosing the wrong men or simply thought it was bad luck. Nonetheless, regardless of their cultural background, all the women had endured male domination in one way or another and their discourses were especially revealing when they talked about forming a household with a male anew. The women were rather united in their rejection of this idea. They mentioned that a new man in the house would mean extra household work, a limitation of their personal freedom and a loss of control over the household finances. The shared experience of being single, independent and free from male domination blurred the cultural differences between the two groups of women. It is important to mention that the men in their lives were often poor, semi-skilled or unskilled, lower-class men who were discriminated against in the labour market. The marriage market in which the women were active therefore did not offer access to men who could improve their financial situation. In fact, one could argue that their economic position as single mothers on benefits living in relatively good housing was somewhat better than that of their potential male partners.

The conclusion of this part of the analysis is that whatever the causes for being single, and despite the pain that a separation or divorce may have caused the women, in the end being single was often perceived as their own

choice. This choice was as much connected to their striving for independence, emancipation and gender equality as to their class position. In their rejection of new men in their lives, the autochthonous women unknowingly seemed to have adopted part of the matrifocal values. This was not the only moment at which the women moved between the values of both the matrifocal and the nuclear system. In the case of Afro-Surinamese and Curaçaoan women, their financial independence (that resulted from their benefits and housing), supported them as they were renegotiating values of motherhood and fatherhood with their boyfriends and the fathers of their children. It also helped them to identify themselves as full-time caring mothers. Some autochthonous women consciously rebuilt their social networks in order to receive more help from women with whom they could share caring tasks. The specific experience of being an unskilled or semi-skilled single mother with a low income in the Netherlands narrows the cultural differences between the two groups of women. Having said this, I realize that my analysis of the family systems is limited and my data did not allow me to touch upon other important dimensions of family life, such as inter-generational obligations, the role of men as sons, brothers and uncles, and notions of sexuality. Therefore, further in-depth research is needed in order to make a more complete comparison of Afro-Surinamese, Curaçaoan and autochthonous women.

Between care and work

The Dutch welfare state, like all welfare states, is in a process of constant transformation and restructuration. Since the 1990s, these transformations have had a great impact on the everyday lives of single mothers. The early construction of the Dutch welfare state was based on the ideology of the nuclear family, the breadwinning husband and the full-time caring wife. Some of the welfare transformations that have been implemented since the 1990s are meant to reduce the importance of this ideology. Before these transformations, the state replaced the breadwinning husband by offering single mothers an allowance that exempted them from paid work and allowed them to fully concentrate on care. However, the state slowly started to reject this role and now single mothers are increasingly being defined as unemployed, able-bodied workers who must search for a job in order to maintain their entitlement to benefits. Despite these policies and the large number of women we interviewed who wanted to work, only a small minority of them actually did so. What, then, are the women's attitudes towards work and what limitations do they encounter?

In the first place, especially because they raise their children as single mothers, being a mother is their foremost identity. A paid job would therefore have to be organized around their caring activities. In the Netherlands, public childcare still is a problem. Although many policy changes are being implemented, public care at night and during the weekend is not available at all, and care before school hours is available only sporadically. In addition, most primary schools have long lunch breaks during which children can go home for meals. All schools are obliged to offer childcare during these breaks, but this care is often provided by volunteers and the services are of low quality. It is therefore difficult to have a paid job and care for children. This is especially so because the jobs that are accessible to the mothers as unskilled or semi-skilled women tend to be in public health, cleaning and catering – sectors in which irregular working schedules at night and during the weekend prevail.

Another limitation is related to their health problems or those of their children. Several of the Afro-Surinamese and Curaçaoan women migrated to the Netherlands precisely to have access to high-quality health care. Besides, the poverty trap is a severe hindrance to the women because they did not know how many income supplementing entitlements they could still count on after accepting a paid job. This financial insecurity was aggravated by the fact that they were uncertain whether they could go back on benefits if they were not able to combine their job with their caring tasks. Instead of accepting a formal paid job, the women often turned to alternatives. They worked as volunteers or as informal workers, for example at school or during school hours. Working informally could increase their income. Simultaneously, it enabled them to be involved and active mothers.

When notions of motherhood are taken into account, it becomes even more clear why the women put such high value on their caring tasks. In the complex of neatness and decency, as it can be found among lower-class autochthonous people, good motherhood has the meaning of doing miracles with little money and intensive, emotionally involved care. Being thrifty takes time and energy. To save money, the women undertook many activities (e.g. cooking, sewing, etc.) that simultaneously confirmed their identity as good mothers. The neatness complex – that is, handling money well and living up to the standards of decency and good motherhood – offered the women knowledge about a way of life that is morally appreciated, despite their poverty. Simultaneously, being a good mother may serve as a way to resist the women's stigmatization as welfare recipients and to command respect. The mothers tried to deal with their financial situation through reinforcement of the neatness values and full-time care. A mother who leaves the house to go to work does not fit this picture.

Women knew that a job might offer possibilities to increase their income, but they feared that a working mother cannot be so attentive and loving as they wished to be. This conception of motherhood is rather typical of many of the autochthonous women, but migrant women may share these notions as some of them preferred full-time care. The desire to provide full-time care becomes even more understandable when we take into account that a paid job for unskilled or semi-skilled single mothers is not a guaranteed way out of poverty. When they work, they often do part-time, low-paying jobs that generate such low incomes that they still need supplementary benefits.

Everyday experiences with stigmatization

This book has presented many examples of both subtle and less subtle ways in which the respondents and single mothers in general are stigmatized. This starts with the knowledge production by social scholars who define single mothers as a manifestation of moral decay or as bad educators. Although these social theories do not affect the daily lives of the women in a direct way, one should not underestimate their influence in political discourses, the media and daily parlance. They feed class-based discrimination and draw attention away from the structural factors that contribute to poverty, such as gender inequalities, racism and unemployment. The stigma of antisociality can also be interpreted as a form of class-based discrimination, and people who are poor run a high risk of being labelled as such. The outcome of all this can be social exclusion and being cut off from social support. Although only in sporadic cases were the women actually labelled 'antisocial', a large group of mainly autochthonous women had internalized the neatness complex and the related script of antisociality in such a way that it influenced their daily behaviour and that they were constantly showing the outside world that they were doing fine. By showing decent and neat behaviour, they made their poverty socially invisible and evaded the danger of class-based discrimination and the antisocial label. But even if they tried hard and lived according to the notions of good motherhood and decency, they could not prevent others from stigmatizing them openly. Being a poor mother in a rich country that has very high material norms can result in many difficult moments.

Other mothers and school personnel seemed to have no idea what it means to be a poor mother in a rich country and made no bones about correcting a mother's behaviour. The most obvious examples were that of a mother who was told by a teacher that her child wanted a Christmas tree at home and that

of the mother whose child was put on a horse even though she could not afford to pay for riding lessons. One can only imagine the feelings of shame and powerlessness the women must have experienced when they had to endure such incidents. Employees working at the SDA did not show much respect for single mothers. They questioned their integrity and thought of them as clients who were fraudulent, solely driven by profiting from society and who got pregnant in order to obtain benefits. The employees' behaviour was rude and some were jealous of single mothers. The single mothers' benefits could be jeopardized by this discriminating behaviour, and at times they had to engage in a legal struggle to get what they were entitled to. Autochthonous single mothers had to endure much stigmatization from their own family. Instead of offering support, these family members – often siblings and in-laws – disapproved of the women for being single mothers and for being on benefits. The women were cut off from social support because their siblings did not feel any responsibility for them. They could not envision the structural causes and gender inequalities that had led to the women's impoverishment. Instead, they argued that this situation was the women's own fault caused by their own doing, and they themselves should solve it. Discrimination based both on gender and class forms the foundation of such a way of reasoning.

The most emotional incidents of stigmatization were those where the sexuality of single mothers became a subject of gossip and social rejection. If a woman becomes pregnant without having a stable relationship with a man, there is a good chance that she will have to endure many nasty remarks about it instead of receiving congratulations. As the interviews have shown, abortion is considered a good solution for pregnant single women. Families, friends and even SDA employees made sexist remarks about this. The women should have watched out better and they should have had an abortion instead of burdening society by claiming benefits.

Against the dominant discourse of the nuclear family, single mothers are considered incomplete and sexually unfulfilled women. They are not only supposed to pose a danger to married women because they are on the lookout for a man, but as young single women on benefits their sexual behaviour becomes of interest to the entire society. Many people think that single mothers (and other people on benefits) live off tax-payers' money. In a situation where single mothers transgress gender and moral codes, where class-based discrimination is vivid and the idea exists that they are sexually unfulfilled women, many neighbours are willing to spy on their sexual behaviour. If she is seen regularly in the company of a man, she might be living together with him and therefore her benefits are being improperly received. In that case

she is harming the tax payer, so an anonymous phone call to the snitch line is only a fair thing to do. It will help all tax payers and prevent the further moral decay of society.

Structural sexism and gender discrimination

Unskilled and low-skilled single mothers have a vulnerable and subordinate position in Dutch society. This is manifest in various ways. In the first place, if they have a job their incomes are often not high enough to alleviate their poverty. The same holds true for those women who are on benefits. The level of benefits is not high enough to raise children according to the high material standards that prevail in the Netherlands. It became clear from the interviews that the women perform miracles to make ends meet and that even then they often do not manage. The latter is shown by the many women who have large debts. The stories of not having enough food at the end of the month does not leave much room for optimism. The fact that their benefits are so low can be seen as a form of state approved gender discrimination. Instead of supporting women who want to raise children, the state condemns them to poverty. This policy is even stranger when considered in the light of the ageing of the Dutch population. On the one hand, politicians are worried about the fact that a decreasing working population has to pay for the pensions of an increasing large non-active population, while on the other hand, they do not do anything to ease the situation of single mothers on benefits who are raising future generations of workers.

The Welfare Act also contributes to discrimination against single mothers, albeit unintentionally. Although the Act is gender neutral – that is, it does not differentiate between men and women – in the context of the fact that after a separation children most often remain with the mother, it contributes to gender inequality and turns single mothers into a sexualized category. Single mothers receive benefits because they are single. When they start living together with a partner, the SDA will reinvestigate the benefits entitlement of the couple and will include the partner's income in its decision to administer benefits. Although the financial independence of women forms an important part of the Dutch emancipation policy, in the case of single mothers and other women on benefits, the goal of financial independence is subordinated to the model of the nuclear household that forms the foundation of the Welfare Act. The only reason for this incongruity is an economic one, namely it is considered too expensive to financially support mothers who have a husband or

boyfriend who can take care of them. That this leads to gender discrimination and sexism is of lesser importance. Because single mothers may lose their benefit entitlement when they start living together with a man, employees of the social services are required by law to take an interest in the sexual life of single mothers. Does a single mother have a sexual relationship and if so, does she cohabit with this man or does he only visit her once in a while? And if she does cohabit with him, can he support her? And if a man is registered at her address, is he only a roomer or does she share her bed with him? Answers to these questions have different outcomes for the benefits entitlement of single mothers, but they can only be obtained by far-reaching interference in their private lives. The SDA has the habit of visiting single mothers at home at least once with the aim of checking whether they are living together with a boyfriend. In a situation in which employees exhibit class-based discrimination and a decreasing moral respect for single mothers, it is not hard to imagine that single mothers feel very much discriminated against and verbally harassed by them.

Another form of gender-based discrimination occurs when migrant women travel to the Netherlands in the framework of the family-reunion/family-formation immigration programme. This policy is also based on the model of the nuclear family and has the power to further weaken women's subordinate position towards their husbands. The main reason is that their residence permits are dependent on those of the husbands. If a woman divorces, she may lose her residence permit and be forced to leave the country. This policy may have unintended negative outcomes especially in the case of Islamic women. A divorce under Dutch law may not be valid in a woman's country of origin. If she returns to her country of origin, she may be forced to resume her marital responsibilities towards her husband. In any case it will be difficult for her to return with her children because of the danger that her husband's family will take their children away.

A last form of gender discrimination is the lack of public childcare. Why isn't it possible for such a rich and well-organized country as the Netherlands to create a cheap and efficient childcare system? The answer lies in the ideology of the nuclear household, which – under the influence of the confessional parties – regards women as homemakers and caretakers with 'natural' abilities. Childcare is considered a private undertaking that is best done by women at home and for which not many public facilities are needed.

Constructing daily life

The women's daily lives were very much constructed around their strategies to make ends meet. Budget management, price buying, maintaining contacts with the SDA, voluntary work and informal jobs are all time-consuming tasks. Maintaining contact with friends, family and others is also important because of potential social support. In addition, the intensity of the household chores increases because of their limited budgets. The respondents searched for the cheapest bargains, they did a lot by bicycle and they engaged in many activities that pleased their children without costing money, such as baking cookies or playing with them at home. These women were short not only of money but also of time.

The neatness complex reflects the demands on the home-makers. It stresses women's domestic and caring activities. Being decent and neat mothers whose children are neatly dressed adds to an already full schedule. Simultaneously, being so busy is a sign of being an active and good mother. Most women wanted to present themselves as such to the outside world and their children. Their love and involvement was meant to compensate for all the material things that they could not offer their children. It was important to negate the danger of the antisocial stigma and to maintain good contacts with family, friends and neighbours. Good contacts with the last-mentioned are especially important in the context of their benefit dependence. A snitch phone call, after all, is rapidly made. The impact of the snitch phone line on the life of some women was such that they were careful about everything they did. They were always on the lookout for a spying neighbour. At times they felt so strongly about this that their behaviour appeared to be paranoid. The snitch line functioned as a way of disciplining the women into 'good' behaviour.

However, many of the women did many things to escape from this societal control mechanism and to continue with their lives as best as they could. They resisted gender-based and class-based discrimination and stigmatization in many ways. They hid parts of their lives from the SDA and from their neighbours. They had informal jobs but made sure that nobody knew about it. They had boyfriends but did not live together with them; they controlled their boyfriends' visits as best they could. Living alone with their children was also an important escape from the male domination they expected to have to endure if they were to cohabit with a boyfriend. They were as neat and decent as they could be in order to silence the malicious, to make their poverty invisible, and to avoid the antisociality stigma and other class-based discrimination.

The comparison between the Afro-Surinamese and Curaçaoan women on the one hand and the autochthonous women on the other led to the recognition of two main differences between the groups. The first concerns the less stigmatizing and more obvious exchange of social support among Afro-Surinamese and Curaçaoan women. The second is the better preparedness to become a single mother either by having a child as a single woman or by breaking up a relationship at an early stage. These differences can be very significant in the daily lives of the mothers. To illustrate this, I sketched two extreme situations in the knowledge that in many moments of their lives most of the women are somewhere in between the two situations. Daily practices of stigmatization had a much larger impact on those autochthonous mothers who had fully and uncritically internalized the moral values of the nuclear family and the neatness complex, than it did on those Afro-Surinamese and Curaçaoan mothers who fully believed in the matrifocal values and lived accordingly.

The first group of women felt controlled and spied upon. They hated this feeling but also felt that perhaps they deserved it: they had failed because they were living off society and they themselves were somehow to blame for that because they married the wrong men and should have known better. Being poor and single was often perceived as the result of an individual mistake and therefore reason for feelings of shame. The second group of women could better handle their poverty because of their access to unconditional social support. They were less vulnerable to male domination at home because they expected less of men. They were convinced that they would manage without men and were prepared to do so successfully. They were less affected by class discrimination because they were more prepared to reject the idea that one's economic status is largely a result of individual behaviour. Their history of slavery and colonization had made them conscious of structural inequality. Although they were poor, they did not feel they had to hide it from family and friends. They did not feel ashamed of being single or of being poor. Especially those who have vivid memories of the economic deprivation they endured while living in their countries of origin may feel that they are better off, even if they have many problems making ends meet. Housing and access to education, healthcare and a monthly income – albeit a very low one – have improved their situation substantially. These women were able to confront practices of stigmatization with knowledge, pride, self-esteem and other cultural resources. Several autochthonous women, on the other hand, suffered deeply from practices of stigmatization because in their hearts they thought that such practices were justified.

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In the Netherlands, single mothers run a high risk of becoming poor, even though this country has a well-developed welfare system. This study brings together many partial life histories of single mothers of different cultural backgrounds and origins and shows that poverty is not solely material deprivation. Through its in-depth account of the ways single mothers construct their everyday lives, this book sheds light on the many social, cultural and structural dimensions of poverty. In a context of economic hardship, gender inequality and stigmatization, the interviewed women give meaning to their daily subsistence. They develop a wide range of livelihood strategies, exchange support with family and friends, struggle to be socially respected and are proud to raise their children in a decent way.

In the past decades, the number of single-mother households has increased rapidly, not only in the Netherlands, but also on a worldwide scale. This study contributes to a better understanding of this profound transformation of household and family structure. Because single mothers often have to face economic hardship, insight in the way they deal with their situation is crucial to enhance our knowledge of poverty.

Annelou Ypeij is a cultural anthropologist. She has done extensive research in Peru and the Netherlands on gender and poverty.

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