

underpinning pay-as-you-go pension schemes. His reading of the public choice literature suggests that the survival of such systems, given the pressure of population aging, is open to question.

In a postscript, the author highlights a half-dozen major conclusions of his survey. The first is that aging in no way represents a "crisis" for industrialized economies. Though headline writers and advocates of radical pension overhaul might wish otherwise, population aging will not bring the sky tumbling down. It is a natural consequence of two developments most of us applaud—longer life spans and lower fertility. These developments will increase burdens on active workers to some degree, but will reduce burdens in some ways, too.

One of Disney's conclusions seems hard to square with his analysis of the overlapping generations model. He notes that pay-as-you-go pension systems face serious crises that have little to do with aging. Instead, they "have far more to do with the chain-letter or Ponzi scheme nature of such programs" (pp. 308–9). In the case of conservatively financed systems, like the one in the United States, this statement is flatly wrong. The outlook for U.S. social security would appear considerably more promising if the average life span had remained at its 1930 level and the population growth rate were 2 percent a year (the actual growth rate in the seven decades before 1930). Instead, life spans have lengthened and the fertility rate has fallen, boosting the tax rate needed to pay for a given schedule of pensions and lowering young cohorts' expected rate of return. Disney is correct in noting that some pay-as-you-go schemes became insolvent long before population aging was a significant factor. But population aging can generate a crisis of confidence in a pay-as-you-go system, even if the system is sensibly financed and prudently managed.

For readers looking for a clear introduction to the economic issues raised by aging, this volume will serve as a valuable reference. In view of the large number of issues treated, it would be unrealistic to expect Disney to have written the best or most comprehensive survey of any single topic. Nor should readers expect to find complete and accurate descriptions of each of the national systems treated in the volume. (The summary of the U.S. social security system contains a couple of minor errors, for example.) The aim of the volume is to help readers think broadly and clearly about the

wider implications of aging. It is a goal the book largely achieves.

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Making Ends Meet: How Single Mothers Survive Welfare and Low-Wage Work. By Kathryn Edin and Laura Lein. New York: Russell Sage Foundation, 1997. 320 pp. ISBN 0-8175-4229-3, \$42.50 (cloth); 0-8175-4234-X, \$19.95 (paper).

In *Making Ends Meet*, sociologist Kathryn Edin and anthropologist Laura Lein set out to answer a few simple questions about the budgets of low-income single-mother families. The researchers wanted to know how much these mothers spent, and where they got the money. They also wanted to know what hardships these families faced, and how low-skilled women decided between welfare and work.

To answer these questions, Edin and Lein used an unusual research design. Rather than construct random samples, or compare treatment and control groups, they used a "snowball" sampling technique. They found their first low-income families through contacts in the community. Once they had gotten to know these families, they then asked the families to refer them to others. They reasoned that this unconventional technique was necessary if the families were to trust the interviewers and give them truthful information about their expenditures and income sources. Together, the two researchers used this technique in four different communities—Chicago; Boston; Charlotte, North Carolina; and San Antonio, Texas—and interviewed a total sample of 379 single-mother families.

The result is a study that makes a unique, and vitally important, contribution to our understanding of how low-income single-mother families make ends meet. The study also sheds new light on women's decisions about welfare and work. This contribution is particularly timely given the welfare reforms that were enacted shortly before the book went to press.

In reporting their findings, the authors distinguish between women who are primarily welfare-reliant and those who are primarily work-reliant, but they also make the important point that few women rely on one source of income exclusively. Indeed, one of the most striking

findings is that only one woman relied exclusively on welfare, with no other income from employment, family members, or other sources. According to the authors, this woman and her family lived such a spartan existence that they had been reported several times to child protective services for suspected child neglect! In every other case the authors present, welfare-reliant families received some income in addition to their AFDC and food stamps. Three strategies were used by these welfare-reliant families, with many families combining two or more strategies to make ends meet.

The most common strategy was to get help from family or friends: over three-quarters of the welfare-reliant women said they received some help from their relatives, children's absent fathers, boyfriends, or other friends. The second most common strategy was work, with nearly half of the welfare-reliant women supplementing their welfare income with earnings, usually without reporting it to their welfare worker. A third strategy, obtaining cash or food assistance or help in paying bills from charities or community agencies, was used by about a third of the welfare-reliant families.

Lest a reader think that perhaps these welfare-reliant women are using their extra income to support a lavish lifestyle, Edin and Lein demonstrate convincingly that this is not the case. Many of the families in their sample experience material hardships—going for a period of time without a telephone or without adequate food or clothing—because even with the extra income, they cannot make ends meet. The message is clear: welfare-reliant women are supplementing their welfare assistance with other cash income because welfare alone is not sufficient to support a family without hardship.

Why then do low-income women not go to work? Edin and Lein find that many of them do, but that the women who go from welfare to work are often no better off than they were before. In fact, on measures of material hardship, work-reliant families actually do worse. The problems facing women who try a work strategy are many: low wages, poor or no benefits, low job security, difficulty finding affordable child care, problems with health care, problems with transportation, and so on. Edin and Lein found that in order to make ends meet without cash welfare, 80% of the wage-reliant women received help from relatives, absent fathers, boyfriends, or other friends, and 40% worked second jobs.

Given the hardships these families face, one might wonder why they go to work in the first place, and why they are able to continue work-

ing over time. Edin and Lein conclude that in order to make ends meet without welfare, a low-skilled woman needs something special. That something special might be a low-rent apartment, or a relative to provide child care, or an agency to help with food or utility bills. It might be a reliable car, or access to cheap and convenient public transportation. Or it might be an unusually generous absent father, boyfriend, or relative.

What of the role of the welfare system? Edin and Lein do a nice job of documenting how the welfare system has traditionally discouraged women from mixing welfare with work and reporting earnings from work. Although their book is not about welfare reform, they also clearly point out the dangers inherent in the current round of welfare reforms. These reforms are based on the assumption that low-skilled single mothers can, if they are willing to work, earn enough to support their families without cash assistance from the welfare system. If readers take away just one message from this book, it should be that this assumption is likely to be wrong for many of the families who are the targets of welfare reform.

But that is, of course, not the only lesson to be learned from this immensely valuable book. It offers a chance—all too rare—to listen to the voices of welfare recipients and low-income working women. The stories they have to tell, and the authors' scrupulous accounting of their incomes and expenditures, make this book a terrific read and one that has much to teach students and scholars alike.

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Working in the Service Society. Edited by Cameron Lynne Macdonald and Carmen Sirianni. Philadelphia: Temple University Press, 1996. 362 pp. ISBN 1-56639-479-1, \$59.95 (cloth); 1-56639-480-5, \$24.95 (paper).

The overwhelming majority of Americans (80%) currently work in the service sector. In fact, service industries have been the mainstay of employment since the first half of the century. Yet one would be hard-pressed to gain a true appreciation of this fact from the industrial