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Only one pair of hands: ways that single mothers stretch work and family resources

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ABSTRACT *Based on in-depth interviews with 50 women in the eastern part of Massachusetts in the United States between the ages of 22 and 50 who have chosen to be single mothers, this article presents a typology demonstrating the factors leading to, and consequences of, differing combinations of economic and social support for childrearing marshaled by the mothers. Ensuring middle class lives for their children is a central goal for the mothers. This goal determines how and why the mothers construct specific strategies to complement their 'one pair of hands' based on resources they develop: some have both financial resources and a deep network of support ('good jobs/good friends'), others have either one or the other ('tapping the networks' and 'looking to the market'), and a fourth group have neither ('going it alone'). Despite variation in resources all the women seek ways to tip the balance of work and family in favor of mother-time, and in the process of developing individual solutions activate broad kin and community networks.*

KEY WORDS Family; work; single mothers; social networks; friendship; family finances.

RESUMEN *Este artículo se basa en entrevistas a fondo con cincuenta mujeres de edades que variaban de 22 y 50 años, todas ellas madres solteras por elección, y vecinas todas de la zona este de Massachusetts en los Estados Unidos. Aquí presentamos una tipología que demuestra los factores que conducen a, y las consecuencias de, las varias combinaciones de apoyo económico y social con las cuales las madres pueden contar para criar a sus hijos. Una meta central para las madres es el asegurar para sus hijos una vida de tipo clase media. Esta meta determina el cómo y porqué las madres, basándose en recursos desarrolladas por ellas mismas, construyen ciertas estrategias para aumentar la capacidad de las 'solamente dos manos' de cada una: algunas tienen recursos monetarios tanto como una fuerte red de apoyo ('buen trabajo/buenos amigos'), otras tienen o el uno o la otra ('utilizando las redes de apoyo' y 'sondeando el mercado laboral'), y, disfrutando de ninguno de estos recursos, hay un cuarto grupo ('haciéndolo a solas'). A pesar de la variación que se encuentra en los recursos de cada madre, todas ellas buscan la manera de influir el equilibrio entre el trabajo y la familia a favor de más tiempo*

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con la madre ('mother-time'), y así al desarrollar soluciones individuales, logran activar anchas redes familiares y comunitarias.

PALABRAS CLAVES Familia; trabajo; madres solteras; redes sociales; amistad; finanzas familiares

The one thing I always say when people ask me about becoming a single mom is to think about how you can work fewer hours and make an extra one thousand dollars a month because to have a baby that's what it is going to take—in childcare bills (\$700/month) you've got to increase health insurance, your life insurance—all that stuff—you have to buy diapers—think about financially what you're getting yourself into.

...just raising my fees a little bit and running my credit card debt up is basically how I do it. I carry \$10 000 at a time but I always make my payments so my credit rating stays excellent. But you know it is not a good way to live—not, you know, when you are supposed to be getting ready for your retirement.... (Quote by a 46-year-old social worker).

This is a study of mothers who parent without a partner. These single women are neither divorcees nor teen mothers, and they are not poor. They are women who chose to have children on their own. The families they have constructed challenge the traditional nuclear family and the ideologies that uphold it. They seek to alter the structure and the content of family life by substituting other adults for absent fathers and by restructuring their own work lives.

Yet, even as they challenge traditional family forms, these women cling tenaciously to the desire to remain in the middle class. They want their children to share in their middle class status and middle class values. This is important because middle class status, in their perception, compensates for the stigma of illegitimacy; this represents a huge (and important) gulf between these children and the welfare-dependent children of the teen mothers [1]. Furthermore, the women believe that the stability of a middle class lifestyle (which is defined in economic terms) protects their children; economic instability, they would argue, is tied to the major risks associated with growing up in a female-headed household.

However, as the above quote indicates, these women form families within a scarcity model; i.e., there is no expansion in time or income. Single mothers have only one pair of hands. How, then, do women generate more money with less time for work or more family time without endangering family stability?

It is important to put these women's situations in a structural context. Unlike other industrialized nations, the US government provides direct family benefits—in the form of childcare subsidies, medical benefits, and early childhood education only to the poorest citizens [2]. Aside from those who live in poverty, family benefits are the responsibility of individual families. Moreover,

many of these benefits (including paid parental leaves) are not available to part-time workers or workers in small companies. Few workplaces provide free or even subsidized daycare. Despite a new national policy of short-term unpaid family leave, only a small percentage of employees take advantage of the policy because they lack the savings to remain home [3]. As a result of the lack of a coherent national policy, mothers of young children are conspicuously vulnerable in the US, in contrast to all European nations (Ferber & O'Farrell, 1991; Moss, 1996). Further, because of the gender division of labor in the work force, and consistently lower pay for women workers, the burden is far greater when families are dependent on only a mother's wage (Kuhn & Bluestone, 1987). Single mothers are more likely to be in service industry occupations or have blue collar jobs as compared to all female workers (Amott, 1988), which are precisely the jobs less likely to carry benefits.

Methods

Research design

Most US studies of single, never-married mothers focus on teen mothers (Kaplan, 1997; Furstenberg *et al.*, 1987; Horowitz, 1995; Williams, 1991). We, by contrast, are focusing on women who were not teen mothers when they had their first child. Women are eligible for inclusion in the sample if they were unmarried and not living with either the father of the child or a romantic partner who is defined by the mother as a co-parent at the time of birth or adoption *and* at the time of the interview. We wanted to include women who had children through various routes to motherhood. Therefore, we designed sample quotas that target women on the basis of known and unknown fathers. Among families we have interviewed with unknown fathers the children are either the offspring of anonymous donor insemination (ADI) or they are adopted (domestic and international). Among families we have interviewed with known fathers the children are either conceived with men who are recruited by the women to be donors (biological fathers, not social fathers), or they are conceived within long-term or short-term relationships ('accidentally').

This design represents a theoretical sampling strategy (Glaser & Strauss, 1967): we develop analytic constructs for each segment. For example, since all the women face problems of childcare we looked at our data until we had exhausted all the ways they coped with this problem. Once consistent patterns emerge from the interview narratives we conclude that we have explicated all the relevant strategies. This is not a random sample nor do we draw respondents from clinical settings (e.g. hospitals, shelters); instead we recruit women through social networks. For example, we talk about our research to people we meet in grocery stores, beauty parlors, playgrounds and at our children's afterschool lessons. To avoid the likelihood that we are drawing upon insular social networks, we ensure that no more than three women are known to each other. This sampling strategy is based on the goals of data gathering.

The goals of this data collection are to gather life histories on past decision-making, present choices and future goals (e.g. educational needs, marital aims, religious upbringing of children) of these single mothers. Data are collected on topics from their initial decision to parent (i.e. reproductive histories, relationships with friends and lovers in the past and present, views on mothering) to present decisions on how they integrate employment, childrearing and family life. We asked the mothers to tell us about providing for their children emotionally, socially and economically; we asked them also to tell us how their children talk about their family arrangements (including household and non-household kin and fictive kin). All interviews are tape recorded with the permission of the respondent and conducted by the authors of this paper. The interviews were extended conversations ranging from a minimum of two hours to multiple conversations carried out at different times and sites (i.e. home, work and children's activities). They are coded in order to look systematically for patterns of coping strategies across interviews.

Women told us that they agreed to be interviewed because of how we introduced the study. We explained to the women when we contacted them that we see that economically self-sufficient single mothers are given little attention in the media or policy discussions leaving both professionals and the wider population to believe that all single mothers are living at tax payer expense. We hoped we could counter these negative stereotypes through our interviews with them. We also explained that we sought to use the self-sufficiency strategies they told us to enhance policy as the US attempts to transfer increasing numbers of women off government dependence. In addition, we used our own status as mothers of young children instrumentally to establish a rapport before beginning the interviews (Hertz, 1995). Like the mothers we studied we spend much of our free time with our children in middle class child-oriented environments (from daycare or afterschool programs to parks and enrichment activities). It is the kinds of things we do with our children that we would swap information on with these mothers, minimizing the traditional power differential between researcher and subject (Reinharz, 1992) and emphasizing instead our shared status as working mothers.

Sample characteristics

As a result of this sampling strategy, the 50 interviews we have conducted include residents of 21 different communities in the eastern part of Massachusetts between 1995 and 1997. We have also made a conscious effort to include women of different racial and social class backgrounds. While the majority of mothers in this study are White, 46% of the families are either transracial or minority. The majority of women are heterosexual; six (12%) are lesbian single mothers. We find women equally distributed across our typology (see Fig. 1) with regard to race and social class. The majority of women had children

between the ages of 2 and 7 years though a quarter had children over 8 at the time of the interview. This allows us to gather both immediate and retrospective data on early childhood and entry into adolescence.

Women in this study hold jobs as varied as lawyers and waitresses. In addition, the majority of women in this study have a non-wage source of income usually rental property, roommates, extended family assistance or child support. Defining social class as education, occupation and income, our sample is composed of 24% working class and 76% middle class. But, this objective criterion does not capture the widespread belief expressed in the US that everybody but the very poorest and the most wealthy are entitled to claim membership in the middle class. Despite the growing discrepancies between the richest and poorest, there is a continued belief that everyone who is self-supporting is bound together in the 'middle'. Because these women are neither the poorest (collecting welfare) nor the richest we are using a cultural construct of 'middle class' that all the women in this study call themselves, regardless of the traditional sociological class markers mentioned above. Middle class life style provides for a future, not simply coping or hanging on financially from paycheck to paycheck. Nearly all the women in the study have at least a community college associates degree. There is a wide income range, from women who make under \$20 000 per year to women who make \$130 000. The median wage income is \$40 000 per year, which approximates the median income for all families in Massachusetts (US Census, 1993). Moreover, half of the women have non-wage income ranging from \$2000 per year to \$40 000 per year, with a median non-wage income of \$7500 per year (non-wage income is primarily from inheritance, rental income and regular financial gift-giving).

Everyday life as both provider and nurturer

At the outset of our study, we hypothesized that the 'time bind' (Hochschild, 1997; Schor, 1992) that couples face when they seek to accommodate both work and family probably applies with even greater force to women who have children without partners. Simply put, single mothers have only one pair of hands. The arrival of children (especially the first child) often 'disturbs' the pattern and the equilibrium of everyday life in all families. Shocks to the system like sleep deprivation, and unanticipated expenses (even when temporary) can strain the social fabric of the family and even threaten the family's standard of living. But the range of adjustments that can be made in the division of labor, shuffling of work hours, and even in earning strategies is likely to be far greater with two people than it is for one.

Herein lies, for us at least, the most interesting problem for these families in our sample: when time and money are both finite and, even more to the point, when they appear to be inversely apportioned, how do single mothers negotiate the trade-offs between the two?

The calculus of time and money, we suspected, would not be simple for two very important reasons. First, these are women who by their actions are demonstrating that they are willing to challenge convention in order to have children. They are likely, therefore, to want to spend as much time as they can with their children. Second, these women cannot be just 'good mothers', they must also be 'good providers'. If they were economically successful in their jobs or careers before the arrival of children, they probably achieved success by always being available to work the extra hours.

If the good provider and the good mother seemed incompatible—or, worse yet, contradictory—how are these families possible?

Strategies for Stability: wages alone are insufficient

Using wage-income alone as the baseline, the average among these families is solidly working or middle class. Yet, income alone masks other important factors that contribute to the stability of these female-headed households and their social class positions. The mothers in the study chose to maintain a consistent life style and allocate their budgets to do so. We find that there are two major dimensions of resources available to families: financial resources and social resources. Within each of these broad dimensions we describe domains of family life and the strategies that women construct: for coping within each area. These are particularly favored strategies that emerge from our interview data as consistent responses to open-ended questions. Below we discuss each dimension defining the domains they cover.

Financial resources

These are material and economic resources available to the mother (including wage-income, trust funds, housing) and the way she chooses to use the resources.

Wages and gifts. This includes earned and unearned money. That is, money earned from wages and money that has accrued from investments or trust funds. In addition, there is a third strategy, which falls outside the parameters of predictable money, that we call 'pennies from heaven'. The women do not rely heavily on this because it is unpredictable and voluntary on the part of the giver. Basically, these are spontaneous altruistic gifts that are usually not routinely available to the mother. However, the women know who to approach as likely candidates for gift-giving; they make their needs clear to these gift-givers.

Saving and spending. Lifestyle sets consumer choices. While either trying to get pregnant or waiting for an adoption women add to their savings and those with higher incomes restructure their finances. When the child arrives some

women use their money to buy commercial services (au pairs, take-out food). Others live frugally: for instance they use public libraries, purchase clothing at second-hand clothing stores and rely on hand-me-down toys; they take kids to parks instead of buying a backyard playset.

Housing and households. This set of strategies revolves around home, community and consumer choices. Housing is critical to the stability of family life (Mulroy, 1988). In the greater Boston area mothers have a variety of housing options, from living in apartments to buying single homes, condominiums, or multiple family dwellings. They can also choose various types of communities that are less or more urban. Women decide what kind of community the family lives in and who lives in the household (and who is available to help). These strategies are linked to both kinship supports (living with grandmothers) and linked to barter systems (trading space for daycare).

Social resources

This is the mother's ability to express to others her needs for help with childrearing that may range from primarily social to both social and financial, and to receive the help she needs.

Friendship and kinship. These women are highly enmeshed in mutually supportive networks of friends, kin and childcare providers to help raise, not simply care for, their children. While grandmothers are most often deeply involved, widowed fathers, aunts, siblings and cousins also participate. Godparents are designated with expectations that are not simply symbolic.

Non-monetary exchanges. Bartering is the classic exchange of goods and services without the use of money, often used by women in this study. We also find examples of bartering emotional goods (like extended contact with the grandchild) for material support (like pre-school tuition). Similarly, women may barter with childless friends exchanging personal time for themselves for involvement in a child's life.

In contrast to the networks of poor women whose resources are thin, most recently studied by Edin and Lein (1997), the networks available to the women in our study are rich in resources. Since these women are primarily of the middle classes themselves they have extensive contacts among their middle class peers that they can tap into to help them in numerous ways. Yet, even the poorest women in our study maintain cross-class friendship with middle class friends who offer aid at critical junctures.

The single mothers 'bank' offers of help from others like a savings account in order to draw out help when they need it. Called upon to give are an older generation, mostly women kin. Besides grandmothers, there are numerous

stories of maiden aunts—independent women—who might have made the choice to parent alone if women's history and medical technology had evolved differently. Single girlfriends and other kin are also likely sources of support. The other women who help are only a husband (or partner) away from single motherhood themselves. In addition to male relatives, the men who help are either empathetic men who see these women as vulnerable and needing male protection or are unable to commit to full-time fatherhood.

With the exception of just buying services through the marketplace, the strategies discussed above are all relatively low cost and are chosen to enable these single mothers to spend more time with their children or to give the children a larger, enduring circle of kin. The mothers devise a repertoire of at least one and typically multiple strategies and actors who provide solutions to daily life. In aggregate the stories of the women in this study represent the emergence of women's folk knowledge for rearing children as female-heads of household, keeping the family emotionally and economically intact. Making plans does not guarantee that they will always succeed, especially plans as contingent as these.

In sum, the mothers combine economic and non-economic forms of support to make the difference between maintaining the class status achieved in their early adult lives and slipping downward with the added expense of childrearing. But most maintain their former social class positions through blurring different forms of income and non-monetary assistance. They craft a composite of wages, favors, and re-cycled goods in order to stretch their 'mother-time' further; they figure out ways to spend more time with their children and less time earning wages.

Figure 1 illustrates the four categories that we have developed. The majority of mothers have either high social or high financial resources, though a few mothers are lucky enough to have both and the unlucky few have neither—these mothers struggle the hardest. The ability to mobilize social resources can compensate for low financial resources. But the absence of that ability means that financial resources are the only means available to some mothers and their children. Below we discuss each category and the ways the mothers within it adapt their strategies to the organization of daily life [4]. While it is possible to shift categories, women develop strategies between the decision to become a mother and the first year of the child's life; rarely do networks decline, though specific individuals may change or be replaced over time.

Going it alone

These women tend to be loners compared to the other women in this study. Family, typically, is not close-by or is unable to assist and close friendships are rare. Women in this group are less likely to have childhood or adolescent roots in the area. They came to Boston for college or jobs and often times work in non-profit organizations that pay little or are freelance workers without job

		Financial Resources	
		Low	High
Social Resources	Low	I. Going It Alone <ul style="list-style-type: none"> • Family is not close by • Network ties are not intimate • Hard to ask for help • Jobs are low-paying and not secure 	II. Looking to the Market <ul style="list-style-type: none"> • Money buys the helping hands • Networks are for leisure, not help • Do not want to owe favors • Jobs are high status/well paid
	High	III. Tapping the Networks <ul style="list-style-type: none"> • Intense use of kin and friendship networks • Bartering for services • Attract gifts • Use of flex-time or part-time employment 	IV. Good Jobs/Good Friends <ul style="list-style-type: none"> • Multiple strategies • Buy services but prefer family for milestones • Network ties are intimate • Top-paid career professionals

FIGURE 1. Strategies for life style maintenance of single mothers.

security or job-provided benefits. Even though acquaintances may be nearby (i.e. boarders), these networks are distant from the intimacy of family life. We asked women who were at the birth of their child or who were with them when they adopted in order to gather material on the duration and nature of their network ties. Usually, the women in this group gave birth with the presence of only hospital staff. They told us they had neither friends to ask or family available for help. They did have professional childbirth attendants. These women brought their new children home alone without a welcoming circle of people to help ease the transition to new motherhood. For instance Amy, aged 44 with a 3-year-old, told us in the interview: "People look for long-term intimate connections in their lives and I had zip." She sends out an annual letter where she reports thanking the following people for helping her give birth:

...the infertility counselors, the fertility doctor, the mid-wives, the childbirth instructor, the labor coaches, and the nurses in the special care nursery, the mommy and baby exercise instructor and the volunteer from the visiting moms program.

The day of the first interview in a series with Amy, a freelance professional, she was preparing for an annual house party that afternoon. Although she knows a lot of people whom she invites in an annual letter to this party, the ties are not reciprocal as evidenced by the lack of response:

And the other thing is attempting to build a friend network, working very consciously. Such as my thing this afternoon. In my letter I sent—I mean I get hurt because half the people don't even bother to

respond to the R.S.V.P, let alone come and so many people don't come after all this effort.

Characteristically, these women are tentative about asking acquaintances for help and they are acutely sensitive to social norms of not asking 'strangers' for help. This leaves them with a scarcity of people they feel comfortable to draw upon on a regular basis. For instance, Beth, who works in the non-profit sector and is 40 with a four-year-old son told us:

I don't have time to know people, except at Adam's daycare [a center], then you know, it's like kids get together, but it's—I don't feel I know anyone well enough to say "Can you take Adam tonight?" or "I'll take so and so tomorrow night" because there is no relationship that has developed. When does it develop? You say, "Hello" to people and you like the people who come in...but...

Amy, who gives the annual party, described how uncomfortable making friends through work felt to her:

My manager happens to be the mother of a young child. And I felt that she has been supportive and sympathetic to me in all ways. And I hesitate to think about what circumstances I could even invite her to my house? Or is that overstepping? Or at least not appropriate?

These women do not know how to turn acquaintances into good friends who will help. They, therefore, either wait or do everything themselves paying high personal prices and wishing for some leisure time alone. Daycare is particularly important for all women in this study but especially for these families who compared to the 'high social' women generally lack close sustained relationships between their children and other adults. The social involvement in daycare provides a partial substitute, Beth continued to explain:

And then I found this daycare center and I thought all was well with the world. And it has been. This daycare has it's faults just like anyplace does, but for the most part it has provided for Adam a sense of community and stability and I feel he is safe there.

They also have more limited financial resources that makes any purchase of services outside of daycare (or even daycare itself) difficult at best when they are struggling to make ends meet at a middle class standard of living. Beth had to make a difficult choice between the use of her limited resources and the doctor's orders:

The last 6 weeks of my pregnancy I had toxemia and I was suppose to have complete bedrest, but I couldn't do it. I couldn't afford to do it. If I did that, the money I'd saved for my maternity leave would have been used up and then I wouldn't have had a maternity leave. Plus, my boss would have fired me.

The lack of enduring dependable social support combined with lack of money leaves the women in this group depleted by their efforts to patch together a reasonable life for their child. Exhausted and needing sleep Beth sighed:

Now I reached the point where I am beginning to feel a little run down, losing reserves, somehow like I need a vacation, I think.

Often times these women have human capital but work in occupations or parts of the economy that either never paid well or are subject to recent economic instability. Without economic stability it feels like one is standing on a shrinking ice floe, despite working hard. Amy, now a freelance contract-employee without benefits, was formerly employed in a high-tech firm that laid off thousands of workers. She has been unable to find permanent full-time work since:

And here I am educated, and the jobs I've gotten have been responsible, high education, special jobs, but they still fall out from under me; they still don't pay; they still have all these ups and downs. But at least I have the sense that if I didn't have hope, I'd really be in a bad way. And I'm very aware that I have hope. Then all of a sudden hope seems to be something—I can imagine not having hope.

Beth, who has been working for 20 years in a non-profit organization, has a unique vantage point from which to intellectually explain her precarious economic foothold:

I probably will always be on the edge...what I mean is when you work for non-profits, you don't make lots of money. And there's always that fine line between being someone who's there helping out and falling over and becoming the person who has to be helped. I've never been in that situation, and again, I really feel it's by the grace of God. But it could happen...

By having neither in-depth social resources nor high incomes these women worry and are more stressed about how they will continue to provide materially for their children without depriving them of 'mother-time'. They have fewer options and typically focus on making money since they see this as a solution to ease the burden of organizing a satisfying family life through other strategies. In sum, they have fewer resources to organize into multiple strategies even though they try.

Looking to the market

Carolyn, age 47 with two school-aged girls, succinctly stated the problem this way: "Well, I'm only one pair of hands, what can I do to make the situation pleasant for everybody?" The women in this category approach the work-family conflict by using their money to buy the extra pair of 'helping hands' (Hertz, 1986) in the form of nannies, or several individuals who do not live in the

household. They are problem solvers and super-organized to be both the breadwinner and the nurturing mom simultaneously—making it look like a breeze even without a partner present.

Carolyn tells the following story about why she hired a delivery coach to help deliver her first child, even though her mother was present:

As the time approached, my mother said, “Of course I’m going to be there.” And I said, “You are?”...It turns out that because the fathers weren’t allowed in the delivery room at that time, her mother had actually been with her....So she assumed she would be with me. And I thought, I hadn’t thought about it. I hadn’t thought about having a friend there, although there would have been friends who would have been happy to come. But if I felt like I’m not going to worry about anybody else. If I hire somebody, they are going to take care of me! (she laughs) So I said to my mother, “Well, you’re welcome to come, but I’m still having this nurse because I don’t want you to have to be responsible for anything...I don’t want you to have to be the person who needs to pull me through this.” So she wasn’t the coach but she was present.

The women who look to the market do have family and friends around who are integral to their family lives but they choose, for social and emotional reasons (i.e., they view it as simplifying their lives) not to place themselves in reciprocal and interdependent relationships with these networks. For the most part these women are professional or entrepreneurs with stable and high incomes. They work full time, but are always home for dinner finishing up a day’s work after the children are asleep.

Carolyn has had a variety of household and childcare tasks done by paid help. She puts ads in the local paper to find daycare and elementary teachers who have afternoon time and need to make additional money. Occasionally she has bartered room for childcare but she has not liked having other people in her home. Carolyn’s strategy is to figure out what kind of help she needs as her children grow and for which time slots in a day:

So I’ve created jobs and I’ve done a lot of job-splitting. So at various times, I’ve had help with cooking, mostly when the kids weren’t really eating and I just wanted to have stuff on hand but I didn’t want to work at it...I actually hired somebody to come in in the morning, get the baby dressed, put together her stuff to take to daycare, because she went straight to daycare. And do the laundry—that person actually left after we did...And then by the time Alexa could hold her own bottle, I didn’t need the morning person anymore. And by the time both kids were eating, they actually preferred my cooking, so I could go back to cooking again because they could sit and play with each other for a little while.

Women in this group are hiring help based upon their own needs as primary:

they are not hiring childcare for their working hours only. They are parceling out the home work that wives do, claiming for themselves the part of childrearing they prefer. In the example below Carolyn explains how she re-scheduled her helpers to free her from the necessity of coping evening after evening with the myriad tasks of feeding, bathing and settling young children for the night. Notice how she uses hired assistance to free herself to be the 'play person':

And the other part I figured, [is]... I did not try to do it on my own between work and bedtime. So even though I was always the story reader, I was always the play person, I knew that was the witching hour for everybody, so I always had help...I didn't want to be frazzled at the end of the day.

These women do not wish to impose upon friends; they set boundaries and limits on what friends do for one another. Friends are for enjoyment and leisure but not obligated to become part of the ways that these women organize work-family strategies. Just as they do not owe the friends favors, the friends do not owe back. Put differently, they do not want to 'wear out' their social capital but prefer to save it for special occasions:

We do a lot of things with friends, but I feel more comfortable not having to ask for help, even though there are people who would be more than happy to give it. And there have been situations in which I have used people...But some times I felt like, "Gee I'm not getting enough out of this friendship". But I'm not sure I really asked. And I think, in the same way I felt more comfortable to hire the labor coach, it's not that there wouldn't have been friends who would have come with me and gone through classes and all the other things that I know people have done. But I felt like then I would worry about them, and I didn't want to do that...Yes, I could ask a friend and a neighbor—and have, on occasion, to take one or another of the kids. I don't usually ask people to take both, except for my sister-in-law. But more often I will try to hire somebody, not worry about that and then we do things as a family with friends.

Because they have the financial resources to buy help they can choose when and how to include friends and family in their extended family circle and their preference is to manage hired help rather than call on family and friends. These mothers are opting out of the economy of gratitude because they can afford to (Hochschild, 1989). They express their preferences to helpers in a more direct way because there are no bonds of obligation beyond the market relationship, leaving them free of feeling dependent. They avoid the entanglements of those women in this study who become deeply enmeshed in all phases of family life and therefore cannot separate the strands of obligation and reciprocity.

Tapping the networks

This category is the most common in our study. Women who rely the most on networks typically work in female-dominated occupations earning wages at the border of the working and middle classes. They are more likely than women in the other categories to barter, especially living space. Because these mothers are highly social, they encourage other adults to develop significant and intimate relationships with their children. Finally, they are skillful at finding 'pennies from heaven': establishing rapport by revealing their stories to people who become significant gift-givers. But the mothers, despite their skillfulness, cannot guarantee that a gift will be given or an individual will always come through.

There are no easy ways to expand financial resources. The limitations are tighter once a child arrives because the mothers' options are fewer and the costs greater. Women also want to be 'good mothers'. In this context 'good mothering' means providing financially as the breadwinner and following the US cultural standards of attentive nurturing with long periods of 'mother-time'. [5] This presents a time conflict because each ideal requires full commitment. Some women go the route of expanding their work hours by working multiple jobs. But they are likely to earn the least to begin with and the extra jobs are seasonal or erratic. Working extra time is a trade-off for time spent with children but as US women from minority and immigrant groups have reported being a good provider and having a close family member or friend care for a child is being a 'good mother' (see Glenn *et al.*, 1994, especially the chapters by Collins and Segura).

The women in this study who earn the least have family members or fictive kin who care for their children as substitutes for themselves so they can work extra time. Their children might accompany them to extra odd jobs (e.g. house cleaning, bridal party cosmetics, babysitting). This extra work is done at enormous personal cost and effort. These women take these extra jobs despite their personal cost because the chosen life style—for the poorest women, remaining off state aid—requires a minimum level of cash only available through paid work. To keep their costs from rising the grandmothers may either live with them or take the children for part of the week so the mothers can work outside the home.

Freelance or self-employed professionals (i.e. clinical social workers, software developers, editors) do not have to struggle with an organization to cut back on hours but there are only so many hours they can cut and still maintain their life style. Some try to increase the rates they charge, others take a part-time job that carries medical benefits (a huge expense for the self-employed) and do contract work with the remaining allocated work hours each week.

Having more limited resources than the women in the high financial category, these women are more resourceful about drawing on friends and relatives to create a 'crazy quilt' of arrangements that are more interchangeable and irregular. Instead of a fixed set of characters that we think of as comprising kinship, these women create a 'repertory family' (Hertz & Ferguson, 1997) by

pulling together an ensemble of people who provide some combination of emotional and psychological support, economic contributions, and routine household chores and maintenance. They are spreading the 'risk' of losing a key player by having multiple players in their lives.

Space in homes and apartments becomes a resource. Sometimes it is used to make ends meet and generate essential income. Other times the mothers can work fewer hours or get by with less money by renting out space in their homes. Turning space into exchange-value gives the women continued autonomy from a more structured job situation, which in turn allows them to blur the boundaries between work and family. This blurring is fairly common among 'networking' households. It occurs through turning living arrangements into commercial value either supplementing wages or substituting rental income for wages. For example, one woman runs a bed and breakfast during summer months, another buys a three-family house and lives in one unit, renting out the other two units in order to work part-time.

Typical of this group is Danielle, aged 36 and a nurse, who pays part of the rent on her apartment with the help of a live-in roommate. The roommate pays some money but basically they barter the use of Danielle's car and the space for general help around the apartment:

I advertised for a roommate cause I just felt that financially that would make it more do-able... (Later on she added about the roommate:) ...She has a full-time job and she doesn't actually babysit a lot, but she keeps this house. She actually does a lot of the housework which is great. It just works out that way. She's folded my laundry and things like that. She uses my car sometimes and it kind of works out.

However, saving and spending strategies go beyond barter to include life style choices about the importance of how to use limited financial resources. Bringing lunch from home and rarely eating out are ways to be frugal. As Ellen, a mother of twins discovered, second-hand items cut her expenses:

I thought I would get everything new and everybody would buy me things. Of course, they couldn't do that. Everything you see on my children right now, someone else has worn. I got the twin stroller from a couple of friends. And their car seats, their old car seats, I bought from a friend who had twins, and she gave me most of her clothes...So everything we have is used.

Another important coping strategy among these women is that they see to it that their children have kin-like relationships with other adults—like the fictive kin many of us called 'auntie'. But auntie, in these families, has a direct relationship with the child that is independent of the mother. Godparents are not simply symbolic but expected to develop permanent relationships with the child in addition to providing gifts, guidance and material help. Below, Frances, aged 49, who works as a manager for a small company, discusses how she

purposely constructs relationships for her preschool child so that the family content is not simply a mother-child dyad:

I very consciously put together this circle of godparents and they've all been wonderful. (So you see these people as not having a relationship with you but having a relationship with your daughter?) Oh, they do. In fact, frankly, for a long period of time, I'd get invited because they wanted her! (So does everybody see her on a regular basis?) Everybody sees her on a regular basis and I make sure they do. I facilitate that.

Gracie, who is a social worker, reports fostering a male role model for her son with a man who had no children of his own:

...Ned in his early 50s, he's never had kids at all, and he totally loves Ben. He has a truck and he picks up Ben in the truck and that's their thing and they go off on a truck ride. It's been really really good for them because they have this whole relationship that they wouldn't have otherwise...

Since her job stretches into the dinner hour she has an elaborate plan for caring for her son at the end of the day. In addition to Ned's help, she has other friends pick up her child. Each friend has a fixed day of the week for pick-up and playtime for the past five years:

It's very hard to find any (daycare facilities) that are open that late... So when Ben first started going to daycare, at that time I actually had 5 people. I had somebody every day of the week who picked him up. They would pick him up at 4:00 or 4:30 and have him for a couple of hours until I got home. There was my roommate, the two people with older kids, then my friends Joan and Mary.

The description from yet a third mother, Hillary, a 39-year-old bank clerk, illustrates both a barter arrangement for her five-year-old daughter's daycare and the extended network which is generally available to pitch-in:

Well, I have a lot of family and friend support right around here. My mother is right upstairs, which is very helpful. And as I said, my other two brothers live close by. My two sisters-in-law are both home with their kids, so they are always around. One of my brothers and his wife are both doctors, so I always go to them with medical questions. One of my childhood friends is still in town, and she has two girls. So I watch her two girls on Tuesday afternoons while she works, and she watches Casey on Monday while I work. And she's always around in a pinch.

Regardless of financial resources, all women designated highly social ('Good Jobs/Good Friends', and 'Tapping the Networks') have similarly intimate friendships. Frances, who earlier told us about the circle of godparents, also illustrates the depth of some of these friendships in the following example.

The friend is a psychological 'safety net' since the two have reciprocated over a lifetime, seeing each other through the ups and downs of living:

She and I are witnesses to each other's lives...I knew her when she didn't have a cent in her pocket and she has since married a multi-millionaire...And she is my daughter's godmother and she'll be her guardian if something happens to me. And it's not just the financial part, that's clearly sort of a wonderful icing on the cake. But it's just that she's there; she'd been through single motherhood; she just knows when I could use a little help here, and she's just there.

Similarly, birthing stories of network-intensive women reflect the deep connections they have to a wide range of people. Going in for a routine pre-natal check-up Irene, aged 28, was frightened when the nurse discovered she was in advanced labor. Irene, who is a beautician, told the following story about her son's birth:

...I started crying because my birthing partner wasn't there... "Nobody's here, I'm going to be all alone having this baby. I could have the baby alone but I just don't want to have it alone." ... She [the nurse] called Pam [the birth partner], Pam called Bob [the biological father]...In a matter of 20 minutes there were 6 people there...And then slowly my relatives started trickling into the other room...

The support of these friends and mothers extended to when she brought the baby home with different people sleeping over at night, buying and cooking food and running errands until she was back on her feet.

Janet, a 46-year-old elementary-school teacher with a seven-year-old child, relies on different people for their particular strengths. Below she gives an example of how she uses one friend to negotiate with her landlord:

...I don't have a man to stand up for me, so you know what I'm gonna do? I have a friend, I work with him. He was raised in Hell's Kitchen, he rides a Harley. He's gonna come over and he's gonna talk to this guy (the landlord) and he's a big guy, he's scary looking. He's gonna say to this guy, "You know how Janet adopted Amy and she's taking care of her? I've adopted these two and I'm taking care of them."

In addition to having the 'street sense' to know which friends are most likely to be helpful under which circumstances these mothers also find ways to get monetary assistance, which we call 'pennies from heaven'. Below, Kathy, a 39-year-old with a one-year-old child, illustrates a typical mix of kin help with an unexpected large money gift that enabled her to adopt. The grandmother also provides a reliable source of additional monies that partly go directly to the daycare costs:

Well, in terms of the adoption proper, she basically paid for everything.

We never totaled it up, but I think it's probably around \$20 000. And then she contributes, she's paying for the daycare. She tries to figure out ways to give me money that won't be gifts in terms of taxes, you know? There's a limit on that. So she can just write checks to this daycare center so it's not coming to me. And she contributes about \$250 a month to household stuff.

The gift-givers may provide financial cushions by loaning money with no expectations of being repaid. But the women note that they can not control whether or not these 'pennies from heaven' will fall again. Yet, they become skillful at invoking intimate ties from the past in the present, leading us to believe that this is a strategy that women rely on for the future while treating each as a new altruistic act. Danielle, who talked earlier about bartering space with a roommate, reveals where she finds 'pennies from heaven':

'I have people who lend me money or who will give me money, as needed. I don't know how to characterize it. I have a good friend who will give me some money if I need it for something...He would be the person I would be able to go to without any strings attached. I don't have to pay him back...Like I had to go to him to pay for my taxes. I'd go to him if I was running short for the month and he'd just give me a couple of hundred dollars to get me through the month. He's just a very good friend of mine...we were involved with each other years ago...

Janet, who talked earlier about a friend's offer to help her with a difficult landlord, also reported that she has others who are scouting ways of alternative financing of a mortgage for her. Not only will this make her housing situation more stable and less vulnerable to unscrupulous landlords but her strategy for stability includes finding someone who is sympathetic to her tug on their heartstrings:

I was looking for a conventional mortgage and I won't get it. So what I'll have to do is find somebody and this is the story for me as far as parenting. Find somebody who will do a seller financed mortgage. And someone will do it...you know this is a glamorous situation. It pulls people's heartstrings. Single parenting...people feel for us. (Really?) Oh yeah! So there is an elderly man who, when he makes the decision will call me instead of putting it on the market and Dennis might do seller financed. He might not, depending upon what his needs are...Then there's another man who's renovating a house and he would like to help us out. And Hector and I might be able to make something work...People have been helping me find property, helping me find rentals. Again, we become like a project.

The kindness of others includes stories of free or reduced rent or daycare, the two biggest expenses women have—these are temporary reductions given when

the landlord or daycare owner learns that the women are temporarily short on money. The narratives of these women are peppered with repeated examples of gift-giving of this type; nonetheless, the strategy is not ultimately assured and involves a big investment of time and emotional work eschewed by the women who cope through market transactions.

Good jobs/good friends

These women have deep social and financial resources. They have multiple strategies of both economic self-sufficiency and a variety of friendship or kin-based assistance that complements what they buy. They earn more than double what the average household makes in Massachusetts, having upper-middle class incomes. These are top-paid career professionals who are in senior positions in their organizations or if they are self-employed they own companies that employ others. But after achieving motherhood they cut-back on work hours relying instead on accrued savings and investments in order to maintain their high standard of living.

Technical or professional skills allow women who work in larger organizations to argue for flexible arrangements. These include working a shortened work week with fewer long days, working part of the week in the office and part from home, or cutting back to limited travel. Below one woman, a manager in a large firm, explains how she is able to be an agent in shaping her worklife but she can do this because of her advanced technical skills:

I'm going to have one-third of the number of people reporting to me than I used to and I'm going to walk out of work at 5:15 pm...And that was a very conscious choice. I didn't want a job that was going to consume me right now because I know that my priority needs to be taking care of Peter [her son]... So it's constantly this balance of how much time at work and with my child. How deep does the foot go in? Is it the toe; up to the ankle; up to the knee? How deep am I in the work world with still my arms and my head free to be with Peter and it's a balance that I anticipate continually needing to adjust as the years play out...

Some of the women also have trust funds, which similarly makes up the short-fall introduced by the expenses of child-rearing in this social class. In contrast to the women whose primary strategy is looking to the market, these mothers have a 'lacy patchwork' of caring significant others who help with their child. The friendships also allow them more freedom to buy a life style with upper-middle class luxuries. They could afford to just 'throw money' to solve work-family tensions, but they would rather have the messy closeness of surrounding themselves with others. This distinguishes them from the women who also have similar economic means but are uncomfortable with a more social life style.

As an example Louise, a 42-year-old manager, has a trust fund. Before

motherhood she used the dividends from her trust fund to buy her condominium outright. Since her son's birth five years ago she has decided to put this money aside for her son's college tuition. Further, her choice to live frugally in her twenties despite the presence of this trust fund has given Louise her own financial cushion. This has allowed her to find a job with fewer hours than she worked before her son was born. But, in addition to strictly monetary resources, Louise is deeply enmeshed in a social network made up of friends, family and in her unusual case, the father of her child who takes him overnight once a week. Her pregnant sister who works nearby helps Louise weekly by filling in the gaps between daycare and occasional late meetings. The two sisters anticipate the birth of the newest member of the network and how they will both adapt their current patterns. Louise laid out the options: "When she has her baby if she decides to put her child in daycare near her work, I expect that we will be able to continue reciprocating...We sort of arrange it week to week. We just talk about it at the beginning of the week. "Is this going to work out this week or not?"

In addition to kin-exchanges and a paid daycare center, Louise hires occasional babysitters and a former daycare provider, who the child calls 'Mamere'. Mary, who also hires a live-out au pair, is 42 years old and a physician. She talks about why friends and family members take her baby regularly, giving her time for much cherished athletics:

I have a very large network, of all ages, both men and women. Several women friends who have not had children, who are older, too old now to have kids, or don't plan to have children, who would die to have the opportunity to spend time with a baby. ...I've been single for years, I'm very social, and friends are very important to me...

She exchanges the personal time she takes for herself for other women's desire to be close to a baby. She calls upon an abundance of friends never overtaxing any single person.

In the following narrative, this same mother talks about filming her infant's first attempts at solid food. She could ask the au pair to film the feeding. But what characterizes 'the good job/good friends' group is that they repeatedly select friends or kin as preferable to hired help for witnessing and marking milestones, e.g. important family events. This is a choice about what matters in creating memorable moments in family life. Below Mary describes such a moment:

You know I want somebody to film it, her eating her first food. So I have to figure out who's going to come over for dinner the night that I feed her. So in two weeks, John and his daughter are coming for dinner...and he'll help me with it. He's had three daughters so he knows about feeding her...There is something for me about doing something new that I feel reassured if there is somebody else around,

even if they are equally incompetent. It just feels like there is another hand to catch. If somebody can hold her...

Similarly, the following mother, Nadine, aged 38 and an entrepreneur, describes the party that her friends brought to the hospital at the birth of her son a year ago:

His godmother was one of three people in the delivery room...well, more than that. I had wanted one friend and the godmother really wanted to be there and she was so important, and my ex [boyfriend] helped me deliver, he wanted 'to do' the baby. And then a friend who is a massage therapist came because I was gonna have induced labor. So she came to help me and she stayed. She had been asking if she could be in the delivery room anyway and she and I had been friends for almost twenty years. But it turned out that a bunch of other friends found out I was in labor and showed up at the hospital. So there were by the end, when the baby was 8 minutes old 12 people in the delivery room...They brought chicken and champagne.

Olivia, aged 48 and a sales manager, illustrated the various elements she has arranged to help her care for her three-year-old daughter. She rents space in her apartment not only for money but also for companionship. She is very instrumental in deciding to have a roommate for financial reasons, allowing her to cut-back her work hours to four days a week for more than a year after her maternity leave:

My mother continues to be—she really makes it easy. If I had to do overnights, if I had to be out of town, I'd need an au pair and that was part of my thought, that I would have to get rid of a roommate and that's a fortune. And my thought was I wouldn't have my income from a roommate and I would have an au pair living here that I would be paying for. So that would be an extra \$20 000 a year.

The mothers in this study with both 'good friends and good jobs' gradually increase their work hours as their children grow from infancy to pre-school age. They have occupations with their own clientele that give them flexibility and control over how many hours they work and which days. However, they have social resources that allow them to keep some money in reserve. They are exchanging social capital for financial outlay.

In sum, when children arrive the mother could simply cut-back at work and therefore reduce her income. This would lead to downward mobility for all but the most wealthy women and destitution for the poorest. But the vast majority in this study would need to get by with less, leading to fears of slipping down the economic ladder. We find that friendship and family can substitute for income as a coping strategy. Those who 'tap the network' have deep social resources to compensate for reduced income; those with 'good jobs/good friends' also have deep social resources that complement their substantial

incomes. 'Pennies from heaven', an unreliable source of financial resources, do help shore up these families. Non-kin who exceed the traditional expectations of friendship also make significant contributions to these families. Similar gifts from kin members often aid the woman in thinking and then becoming a single mother.

Those who 'go it alone' lack the intimate network ties. Even though not all of them are on the low end of the pay scale, without good friends to tide them over they are forced to continue to work full-time and even in some cases add work hours. Others who are career-committed 'look to the market' to substitute for their presence at home. They are entrenched in organizations that expect masculine work patterns. They emphasize a tie between their job security and their children's future security as a rationale for not pushing the organizations that employ them for a reduced work schedule. They are more reluctant to entangle family and friends in daily life.

Conclusion

In order to forge their own families, the single mothers we studied have had to modify the model of married working mothers. These single mothers have managed to remain economically self-sufficient and exercise self-determination while simultaneously re-inventing extended community ties. On a practical level these single mothers knew they needed help to get through the week and, therefore, knew they would ask friends and family for ongoing assistance. The desire of these single mothers to make motherhood central meant subordinating work and the career-focused achievements of their middle class dual-earner peers. It would be a paradox if these women who deeply wanted children and were willing to pay the social price of having them without a live-in father, returned to working like their male peers, in standard career trajectories, and found themselves unable to spend time with these hard-won children.

These single mothers are peers to the wives in dual-earner couples, sharing middle class status and living side by side in neighborhoods. Yet, despite the increasing prevalence of working wives, these dual-career marriages do not challenge the status quo in either a restructuring of the work world (Bailyn, 1993), a redrawing of family ties (Gilbert, 1993), or a re-emergence of community obligations (Wolfe, 1989). In our prior work on dual-earner couples we found that they remain self-sufficient by transforming career achievement into economic independence, to 'make a life' that is distinctly their own (Hertz, 1986, 1991, 1997; Hertz and Ferguson, 1996). For instance, they take it upon themselves to purchase additional household services (e.g. childcare, fast food) all the while remaining isolated from dependence upon extended community. Middle class dual-earner couples sacrifice community membership on the altar of self-sufficiency.

By contrast, the single mothers we have studied have shifted the balance of work-family dilemmas away from financial self-sufficiency at any cost. Rather, the act of reaching out for assistance in daily life knits together community

around the needs of families—a glaring lack in the ordinary world of isolated US middle class dual-career couples (Crosby, 1991; Dizard and Gatlin, 1990; Hertz, 1986, 1991; Schwartz, 1994; Wolfe, 1989, pp. 51–75). It also minimizes materialism as the standard of success and achievement, making the moral life of family a core value. But this is not to suggest that the women in this study are simply willing to make do on less; instead they figure out various ways to maintain their life style and to ensure that their family lives are tied to the wider community.

In light of these economic constraints, we argue that the women in this study maintain family stability by the skillful manipulation of human and community resources. They are all economically self-sufficient [6] and rely mainly on wages. They are not vulnerable to sudden destitution although they are often quite vulnerable to downward spiraling if changes occur in their jobs. They do worry about money, but the presence of committed and overlapping support systems ensures their continued ability to work. These continuous long-term social ties combined with careful economic strategies distinguish these single mothers from the chronically poor mothers recently portrayed by Edin and Lein (1997) and Polakow (1993). However, as we have shown, women adopt different coping strategies as they consciously create alternative family lives.

Norms and values embedded in US institutions often penalize families that deviate from tradition, particularly female-headed households [7]. This is an artifact of the ‘cultural wars’ (Hunter 1991) in that attention is focused on the form not the content of family life. The women who head these families are marginalized culturally, politically and economically. Yet, as we have tried to show in this paper, the women who parent without a marital partner do little to undercut family life. Indeed, they seek to mobilize and re-invigorate kinship and community.

Notes

- [1] For scholarship on adolescent mothers see Kaplan (1997), Furstenberg *et al.* (1987), Horowitz (1995), Williams (1991).
- [2] In this discussion we are referring to services for families with young children in contrast to ‘entitlement programs’ universally available to senior citizens.
- [3] Daycare is the second largest cost all families with young children have after mortgages or rents (compare Hertz & Ferguson, 1996; Hertz, 1997). In 1995, for a pre-schooler in a full-day center based care in the greater Boston area, families could expect to pay \$12 000 per year for one child. Infant and toddler center-based care is even more costly.
- [4] We have selected narrative segments from women typical of each category in order to illustrate our analytical themes. In some categories we include fewer individual women because each story articulates multiple themes that maximizes our use of quotes. All names and identifying material has been changed to protect the anonymity of our respondents.
- [5] ‘Good mothering’ as an ideal used to mean staying at home, also reflecting the masculine ideal of the father as good provider. This cultural definition has shifted as more women with young children have entered the labor force in the US. However, as Garey (1995) has argued the mother’s visibly caring for her children remains a marker and a symbol of her devotion

- to her children. Therefore, women work around their children's schedules if possible. Since the exchange of a family wage for a stay-at-home wife no longer exists (except among the very rich), all women must now 'provide' regardless of marital status.
- [6] We are defining economically self-sufficient as not dependent upon government aid for primary support. The exception are the 5% of the women in this study who receive supplemental aid such as medical care for their children and daycare vouchers, but no cash.
- [7] Despite occasional policies that extended benefits to domestic partners, sometimes same-sex partners. But, these policies are inconsistent across different workplaces and US states.

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Bibliographical note

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Faith I. Ferguson rédige actuellement une thèse sur *Les mères célibataires par préférence* à l'université de Brandeis. Elle a publié des articles sur les modes de garde et les femmes durant les mouvements sociaux. Hertz et Ferguson sont en train d'écrire un livre sur les mères célibataires.