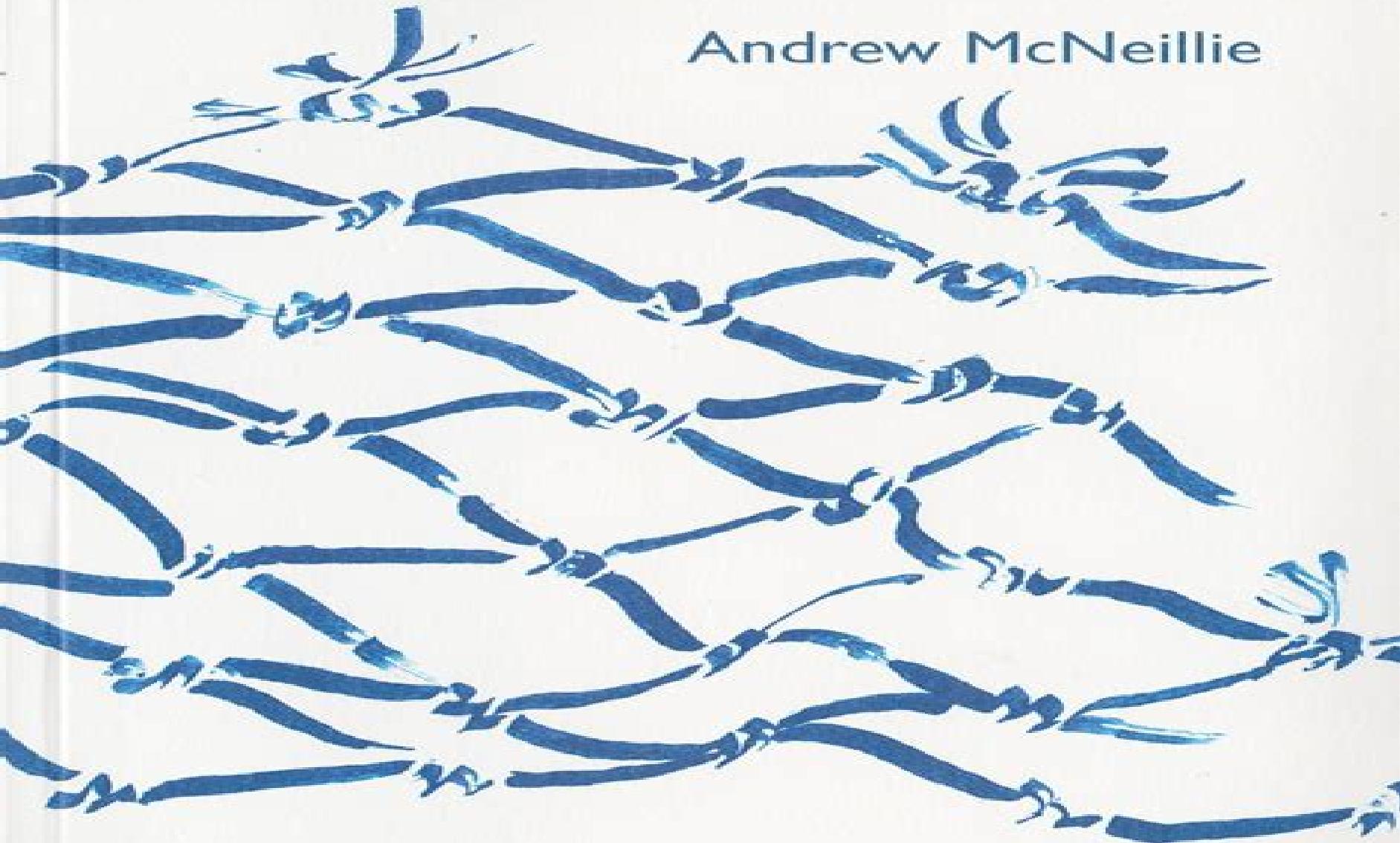


# MAKING ENDS MEET

Andrew McNeillie



# Making Ends Meet

**Beverly Riggs Howell, Mississippi State  
University. Cooperative Extension  
Service**

## **Making Ends Meet:**

**Making Ends Meet** David Caplovitz,1979-08      Making Ends Meet Larry Burkett,Brenda Armstrong,2002-03 Many people's excuse for not setting up a written budget is that they don't have enough money to budget or they think it would be too complicated. What they don't realize is that they do have a budget; they have income and spend it on expenses; they just don't have a written plan. They don't control their money; their money controls them. The great thing about having a budget is that you decide where your money goes. This book presents the basics of budgeting in an easy-to-understand format that uses a one-page budget form. It explains the real purpose of money, how to use a checking account, and how to deal with things that can wreck a budget like credit cards. Book jacket      Making Ends Meet Kathryn Edin,Laura Lein,1997-04-17 Welfare mothers are popularly viewed as passively dependent on their checks and averse to work. Reformers across the political spectrum advocate moving these women off the welfare rolls and into the labor force as the solution to their problems. Making Ends Meet offers dramatic evidence toward a different conclusion. In the present labor market, unskilled single mothers who hold jobs are frequently worse off than those on welfare, and neither welfare nor low-wage employment alone will support a family at subsistence levels. Kathryn Edin and Laura Lein interviewed nearly four hundred welfare and low-income single mothers from cities in Massachusetts, Texas, Illinois, and South Carolina over a six-year period. They learned the reality of these mothers' struggles to provide for their families, where their money comes from, what they spend it on, how they cope with their children's needs, and what hardships they suffer. Edin and Lein's careful budgetary analyses reveal that even a full range of welfare benefits—AFDC payments, food stamps, Medicaid, and housing subsidies—typically meet only three-fifths of a family's needs, and that funds for adequate food, clothing, and other necessities are often lacking. Leaving welfare for work offers little hope for improvement and, in many cases, threatens even greater hardship. Jobs for unskilled and semi-skilled women provide meager salaries, irregular or uncertain hours, frequent layoffs, and no promise of advancement. Mothers who work not only assume extra child care, medical, and transportation expenses but are also deprived of many of the housing and educational subsidies available to those on welfare. Regardless of whether they are on welfare or employed, virtually all these single mothers need to supplement their income with menial off-the-books work and intermittent contributions from family, live in boyfriends' or children's fathers' and local charities'. In doing so, they pay a heavy price. Welfare mothers must work covertly to avoid losing benefits while working mothers are forced to sacrifice even more time with their children. Making Ends Meet demonstrates compellingly why the choice between welfare and work is more complex and risky than is commonly recognized by politicians, the media, or the public. Almost all the welfare-reliant women interviewed by Edin and Lein made repeated efforts to leave welfare for work only to be forced to return when they lost their jobs, a child became ill, or they could not cover their bills with their wages. Mothers who managed more stable employment usually benefited from a variety of mitigating circumstances such as having a relative willing to watch their children for free, regular child support payments, or

very low housing medical or commuting costs With first hand accounts and detailed financial data Making Ends Meet tells the real story of the challenges hardships and survival strategies of America's poorest families If this country's efforts to improve the self sufficiency of female headed families is to succeed reformers will need to move beyond the myths of welfare dependency and deal with the hard realities of an unrewarding American labor market the lack of affordable health insurance and child care for single mothers who work and the true cost of subsistence living Making Ends Meet is a realistic look at a world that so many would change and so few understand **Making Ends Meet** Barbara Howar,1976 *Making Ends Meet*,2015 **Making Ends Meet** Ian Wedde,2005 Passionate witty and erudite these essays by a radical curator describe how museums approach their sometimes conflicting missions to sponsor scholarship generate popular appeal and claim social significance This analysis includes discussions of art and ethnology the failure of late Modernist art history the construction of official culture the intellectual history of European exploration in the Pacific problems with cultural studies of the Pakeha Maori and the conservation of archives and narratives *Making Ends Meet* Beverly R. Howell,Bobbie Ruth Dixon Shaffett,Mississippi State University. Extension Service,2005 *Making Ends Meet on Less Than \$2,000 a Year* Conference Group on Low-Income Families,United States. Congress. Joint Committee on the Economic Report,1951

*Making Ends Meet on Less Than \$2,000 a Year (case Studies of 100 Low-income Families), a Communication to ... from the Conference Group of Nine National Voluntary Organizations Convened by the National Social Welfare Assembly* United States. Congress. Economic Report Joint Committee,1951 *Making Ends Meet on Less Than \$2,000 a Year (case Studies of 100 Low-income Families)* United States. Congress. Joint Committee on the Economic Report,1951 **Making Ends Meet** David Patton,Ron Powers,Steve Herminghausen,Ilse Tebbetts,National Issues Forums Institute,2005 **How to Make Ends Meet: A Prescription for Her Financial Wellness** Jennie Coombs Dixon Chfc,2021-01-31 Have you ever wondered why as you are about to make ends meet someone moves the ends Does it seem like others in your peer group are headed for prosperity while you are destined for a life of financial struggle You work hard for your money and try to save but there is never enough to pay the bills save for your future pay off your credit card debt and have a little fun along the way How to Make Ends Meet is an easy to read easy to understand money management primer Suitable for any income level it is an action oriented guide for getting control over your money so you can begin living the life you envision Packed with practical advice about money matters this book gives you the information you've been searching for It walks you through the basics of creating a plan to help you manage the money you've got so you can achieve your goals This friendly guide now revised and updated shows easy steps to help you Organize your finances Set financial goals Craft a workable spending plan Get out of debt Save for the future Deal with financial stress Plan for your family and much more This book is the outcome of more than two decades of author research education and experience in personal finance What you hold in your hands is not merely a book but an invitation to become aware go beyond and breathe easier as you journey to financial wellness **Making Ends Meet**

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