**Lone Motherhood, Poverty and the Meaning of Money**

**Abstract**

Money means different things to different people in different contexts. Even though lone-mother–headed families are key targets of financial coaching programmes worldwide, there is still little research on how this population construes the meaning of money in developed economies. The present article focuses on the social construction of money among low-income lone mothers in Israel – a highly market-oriented, neoliberal economy. Based on a qualitative analysis, the study found five main representations of money: survival money, motherhood money, earned money, coping money and resistance money. Our findings confirm the notion that money exists outside the sphere of the market and obtains contextualised meanings reflecting gender, cultural and social structures.

*Keywords:* poverty; sociology of money; social construction of money; motherhood; lone mothers.

**Introduction**

Lone-mother–headed families are both a key focus of worldwide poverty research (Kornbluh & Mink, 2018) and a key target population of anti-poverty social policy (Goldberg, 2010). Based on the assumption that these women need value orientations that encourage savings and thrift, as well as the knowledge and skills required to manage their finances, one major objective is to coach them how to handle money properly (Caissie, Gaudet & Godin, 2017; Helman & Maron, 2018). Yet little research has been conducted on what money means to impoverished lone mothers of young children in developed economies, and most of the existing studies have been conducted in countries in the Global South (Cnaan, Handy & Moodithaya, 2012; Singh, 2006).

This study focuses on the meaning of money among impoverished lone mothers living in a neoliberal, highly competitive, market- and money-oriented, stratified society. Israel exemplifies such a context, having experienced strong and rapid economic growth, particularly in the high-tech arena (OECD, 2020). Yet, despite its reputation as a start-up nation, Israel has one of the highest rates of poverty, highest costs of living, lowest average wages, and widest gender wage gap among the OECD countries (Kumar *et al*., 2019). In addition, neoliberal social welfare policies in Israel—for example, the revamping of welfare programmes to align with a work-based policy regime—encourage the increased participation of lone mothers in the workforce (Achdut & Stier, 2016). Based on in-depth personal interviews, this qualitative constructivist study sheds light on the understudied topic of the social construction of money amongst the poor in developed economies. Specifically, it examines how poor lone mothers negotiate the meaning of money in the context of a market-oriented, increasingly unequal society. Through this analysis, the article shows how identifying the meanings that these women attribute to money enables a better understanding of the dynamics of power and recognition as experienced by this impoverished and marginalised group. Although this study addresses the specific case of Israel, the insights gleaned from the analysis presented here may contribute, in both theory and practice, to an examination of such dynamics in additional locations.

**Review of the literature on money and its meaning**

***Evolution in sociological and economic views of money***

Unsurprisingly, given its importance on both the individual and collective levels, money is a central topic in the social sciences. Both economics and classical sociology have understood money as a homogeneous entity, a universal medium of exchange, and an abstract but largely agreed-upon standard of value or unit of account. Much of the social and economic research conceptualises money in terms of its quantitative characteristics and instrumental utilities. For Simmel, money represented the objectified articulation of exchange relationships that transform goods into commodities and tie people to the flow of goods and services (Simmel, 2005). According to Marx, money was a kind of mask, a symbolic veil over the real economy (Gilbert, 2005). The classical sociological view of money gives primacy to money’s universal fungibility and unlimited ability to circulate among different social areas; it perceives money as value-neutral, a symbolic medium without value in itself (Ingham, 2001).

Over the years, this classic sociological view has evolved toward a more constructivist-hermeneutic view of money (Dodd, 2014). The constructive turn on money claims that money is socially and contextually defined, and its meaning is shaped by cultural-social norms and value systems (Dodd, 2005; Zelizer, 1997). Through her constructivist-historical analysis, Zelizer (1989, 1997) showed how money acquires specificity and meaning as part of cultural practices and social structures that go beyond the formal economy, which fails to capture the very complex range of characteristics of money as a social medium. This model asserts that, although money does serve as a key rational tool of the modern economic market, it also exists outside the sphere of the market and is profoundly influenced by cultural and social structures. Accordingly, money has many meanings that exceed the boundaries of the economic (Furnham & Argyle, 1998; Guyer, 2004; Author C, 2017; Zelizer, 1997).

The constructivist study of money addresses issues such as cross-cultural differences in the meanings of money (Dell'Orto & Doyle, 2001; Dutta-Bergman & Doyle, 2001; Parry & Bloch, 1989); money’s relationship to intimacy (Zelizer, 2005); the management and control of money in households (Baek & DeVaney, 2010; Guérin, Morvant-Roux & Villareal, 2014); and the transformation of money into moral and social resources (Bradford, 2015). These studies assume that money has no inherent essence apart from its cultural uses, which are determined by the traditional transactional modes of each culture's economy (Hart & Ortiz, 2014).

*Poverty, gender and the social construction of money*

Empirical research has demonstrated significant gender differences in the use of money, with men reporting greater confidence, independence of action, risk-taking and gambling with respect to money compared to women, who have a greater sense of envy and deprivation (Peiss,1986). It appears that men’s identity, self-esteem and sense of power are inextricably linked with money, whereas for women, money has a more instrumental significance (Atwood, 2012).

Researchers from a variety of disciplines use a gendered framework in investigating the use and meanings of money. Feminist scholars approach money as a central aspect in the gendered division of power (Nyman, 2003). Economic and social historians often discuss the economic lives of women in terms of poverty, powerlessness and the lack of money. In addition, studies have found that married women in poverty are more likely than their male counterparts to report stress caused by economic hardship (Santiago *et al*., 2012). Several studies found that husbands in poverty retain major decision‐making power over the allocation of money and that women are relegated to making decisions only about small household purchases. Junior, Katz and Ahn’s (2016) qualitative study found that impoverished married women, when asked about household money management, most often responded that their husband had the final say about financial decisions. Silva-Segovia and Lay-Lisboa (2017)’s study also revealed that money gained meaning as a symbolic element of power. Although women shared a high level of responsibility for household finances, they constructed it as an *illusion of power*, in which they felt that the money was owned by their husbands, and that they were expected to give their husbands a detailed account of their money management. Studies that explored poor lone mothers’ experiences focused on stressors and coping strategies; they highlighted multiple stressors among lone mothers which were associated with their low-income status, including limited and poor access to medical care, prolonged and ongoing distress, stress related to childcare and confronting stigma (Broussard *et al*., 2012). *Feminine distress,* hardship and struggles among poor women were also evident (Krumer-Nevo, 2005). In response, feminist scholars highlighted the need to provide sufficient care and support to marginalized groups, advocate for social justice and intervene in the political sphere (Goodkind & Ballentine, 2017).

The anthropological literature, however, has shown that women in poverty use different strategies of ‘resistance’ to deal with situations where male power over the circulation of money restricts their margins of action (Guérin, Morvant-Roux & Villarreal, 2014).

In many ways, the feminisation of poverty can be framed as another expression of the masculinisation of money. Historical, anthropological and sociological studies show that the relationship between money, women and poverty should be analysed in a situated and contextualised manner (Author C, 2017). Accordingly, the use and meanings attributed to money reflect macro social and economic dynamics.

In recent years, the number of cash transfers programmes and the amount of funds that they distribute have increased worldwide. Designed to reduce poverty and to promote family well-being, many of these programmes target women (Rawlings & Rubio, 2005; Sanders *et al*., 2007). This strategy is based on the assumption that women are more likely than men to invest in children's health, nutrition and education and that giving money to women will increase their control over expenditure decisions and thereby empower them (Bonilla et al., 2017; Patel, Knijn & Wel, 2015).

**Lone-mother families in poverty in Israel**

Israel has one of the highest rates of poverty among OECD countries. In 2016 the poverty rate among Israeli households stood at 18.5 per cent, and the rate of near poverty was 8.1 per cent; thus, more than one in four Israeli households are either poor or nearly poor (Adva Centre, 2018). The rate of children living in poverty is almost 30 per cent. The Gini index of inequality is presently 0.34. Studies have shown that lower-middle-class individuals—whose income lies between the poverty line and 25 per cent above it—experience high levels of economic hardship as well.

As for the specific case examined by this research: the rate of lone families is currently 11% of all families with children below the age of 18, while 87% of these households are headed by women. About 25% of lone mothers’ households live in poverty (Israel National Insurance Institute, 2019). In previous years, legislation for single-parent families entitled mothers who were the primary breadwinners and caregivers to various allowances and social rights (Berkovitch, 2001). However, welfare reforms enacted at the beginning of the 21st century sharply cut key state allocations, including child allowance, alimony allowance and income support. These cuts were accompanied by de-legitimization and stigmatization of single mothers. Also, the first decade of the 21st century saw the implementation of various welfare-to-work programs designed to replace welfare allocations with their recipients’ participation in the labour market (Herbst, 2013). As a consequence of the reforms, lone mothers are assumed to be exclusively responsible for both care and breadwinning in their households, with minimal state support (Helman, 2011). At the same time, both official data and academic studies have demonstrated that despite the government’s attempts to decrease poverty via participation in the labour market, the wages earned by lone mothers often do not allow them to alleviate their poverty (Author A, 2018; Author B, 2016). Moreover, overall societal inequality remains high, and the underfunded social welfare programmes cannot meet the needs of every family in poverty (Israel National Insurance Institute, 2019). In the rankings of OECD countries, Israel continues to place at the top of the poverty scale (OECD, 2019).

**Method**

**Participants**

We interviewed seventy Jewish low-income single mothers who had dependent children and whose family income was below the poverty line. Participants were recruited through public social services, non-profit organisations and community centres providing services to this population. The sample was highly diverse in terms of age, education, kind of job and place of residence. The women ranged in age from 21 to 53 years. More than half of the participants (0.56, n= 39) were employed in paid jobs. An addition 24 per cent (0.24, n = 17) had income from a mix of paid jobs and benefits from the National Insurance Institute. Fourteen individuals were unemployed or actively seeking work and depended only on National Insurance benefits. The women held a variety of positions, including as human services workers, hairstylists, elderly caregivers, salespeople or cashiers in store, secretaries and cleaners. About half worked in lower-paid office and service jobs. Thirty per cent (n = 21) of the women had not completed elementary or high school, 43 per cent (n = 30) had completed high school or its equivalent, and 27 per cent (n = 19) reported a college or postgraduate degree. Half of the women were divorced, 10 per cent were widowed, 18 per cent were separated and 22 per cent were single.

**Data collection**

Data were collected through semi-structured interviews, which each ran from one to two and half hours; most lasted about two hours. The participants chose the setting for the interviews, most often their homes. Each participant was asked the same questions, mostly in the same order, based on the interview guide.

**Data analysis**

Using a social constructionist analysis that takes a critical stance toward taken-for-granted knowledge, assumes that knowledge is an interactive process, and provides historical and cultural specificity, we aimed to determine the role of the social and cultural context in framing participants' construction of money. Specifically, we were concerned with how money comes to be endowed with meaning by low-income single mothers and how these meanings are reproduced, negotiated and transformed through social practice and social relations. The data were analysed and categorised using a thematic analysis approach. Data analysis continued until the results were deemed to be sufficiently illuminating, contextualised, coherent and relationally grounded.

**Findings**

The data analysis found that the lone mothers generated five main social constructions of money: survival money, motherhood money, earned money, coping money and resistance money.

***Money equals survival***

For many lone mothers, generating enough money to meet their families’ basic needs is a constant struggle. The concept of survival money implies that living in poverty is living in a constant state of alertness, one expression of which is the routine repetitive counting of cash. Failing to secure enough money may expose families to eviction, food shortages, electricity cuts, and traumatic situations. Participants’ equation of money with survival reflects their continuous efforts to subsist in a Darwinist survival-of-the-fittest society.

Thirty-seven-year-old R’, who is separated, a human services worker, and the mother of two children, shared her conception of survival money:

*I have lived all my life in survival, since I was born. You know I was born premature, but I survived, I have strength. Look. I had no choice but to eat, but if I did not have to, I know I would return all my debts, everything, untill the last cent.*

Study participants reported that they prioritise their expenses according to what is important and what is less important for survival. SH’, a forty-one-year-old single mother with one child and who works as elderly caregiver, said,

*The money goes to rent, electricity bill, and basic food stuff. Even water. I do not fix the water heating boiler because I have no money. For a long time, I did not buy clothes and medicine that I must take.*

M’, who is thirty-one and the mother of a five-year-old daughter, described how she would juggle her available resources:

*There were days I cut off the electricity in the fridge because it was empty. There were very hard days, but you know, somehow, I survived.*

Money was essential not only to physical survival but also to psychological survival. For many women in the study, the lack of money represented being in a state of siege, with their freedom of motion severely restricted. Being without money led to a life of physical and social withdrawal. Forty-year old S, a divorced, unemployed mother of two, described her bleak life:

*I have no calls. I have nothing to do at home. I do not have a place to go, a club. After school there is no activity for the kids. There is nothing to do, and he runs away, and it is not good. He does have a cell phone but no internet. No computer, no TV…I have nothing.*

In contrast, having money meant being able to take advantage of community resources and feeling included and having access to society. Money meant one could reach out and participate in society; the lack of money meant being imprisoned within the boundaries of the house and segregated from the society of consumption. M’, a forty-nine-year-old mother of two, who works in a shopping centre and is separated from her husband, expressed how isolated she felt:

*And you know that everything is expensive here in the city. And I do not know how to move from place to place. It's an injustice.... I sit here alone all the time with the children.*

This participant was thus aware that many people do not need to struggle to make ends meet, that unequal distribution of resources condemns the poor in a highly competitive society to live in a state of mere survival. Forty-eight-year-old R’, a divorced mother of three children who is a saleswoman in a store, felt compassion for others who had less than she had:

*I don’t know how people here, around me; how do they get along with no money? It's hard for them to do their weekly shopping, they do not go out, they do not go anywhere, they do not go to restaurants, they do not eat outside the house, they do not buy or eat luxuries—even meat and all that stuff.*

Generating sufficient money to meet very basic needs consumes the energies of these women, leaving no space or allowance to dream. Thirty-nine-year-old S’, a divorced, a mother for two children, unemployed, said,

*Sure, it's hard because most of the money goes to debts and basic things and that's it and there's nothing left. And then there are no luxuries and no luxuries and things I thought like a perfume or a dream that I do want. It remains a dream.*

Yet, money becomes so crucial to survival and is so scarce that imagination sometimes becomes a necessity. L’, who is thirty-seven, divorced with a child and unemployed, said,

*My son told me he wanted hot food and I had no money, so I got stuck. I brought a paper and I started drawing. I drew a box on paper and inside the box a hot meal and I told him to imagine he was eating it.*

This participant developed creative ways to cope with seeing her son always needing more than she could provide.

In Israel’s market-oriented society, money is the proxy for dream realisation. However, those who construct money as a struggle for survival do not have space or energy for dreams or luxuries. They have no escape from the daily fight, which they must lead because, as mothers, they see themselves as the protectors of their families.

***Motherhood and money***

Israel is a very family-centric society, in which the hegemonic discourse of motherhood portrays a ‘good’ mother as one whose primary responsibility is to devote her energy and time to the care and development of her children. Therefore, the survival construction of money, which acknowledges that her highest priority must instead be to secure sufficient resources, represents a threat to ‘good’ mothering. The narratives of those research participants who related motherhood to money were permeated by trauma. Y’, who is forty-four years old, is divorced with two children, and has a cleaning job, confessed to stealing milk from her mother’s house to feed their children:

*I would take my mom's groceries on Fridays. I would steal milk from the fridge and hide the morning's milk in my bag. On my way to the cash register in the store I calculate the cost of groceries a thousand times and count the cash in my hand a million times that I will not have a scandal in front of people. I've come to the point that I'm afraid to touch the cash money.*

Women in the study explained how money shapes the mother–child relationship and is a marker of their functioning as mothers. S’, who is a forty-year-old divorced, unemployed mother of two, said,

*My children should feel equal in the school. I will not pay the electric bill; instead I’ll buy something for my child and make him feel happy.... I'll use the money as a mother, and I can make him happy.*

One of the main meanings of motherhood money is that it can be used to preserve family cohesion and togetherness. Twenty-year-old A’, who is divorced with one child and works in a bookstore, stated,

*I wanted my child to have a father, to have a brother. I did not give him either a father or a brother. I cannot even dream of having another child. I have lost a lot in my life, and I am afraid of losing my son. For that reason, I put my child’s needs as a priority. I work hard, and the money is used first for my son's needs. So, I give up on all kinds of women's expenses; you know like to get a haircut and stuff like that.*

Yet for impoverished lone mothers, motherhood money is always too short to cover their children’s needs. In the losing battle for motherhood money, the shadows of guilt and helplessness are an unavoidable presence. E’, who is a thirty-six-year-old widowed social services worker and a mother of four children, lamented,

*I feel that I am disappointing my children. As a mother I see myself as the main [one] responsible for this home, and because our situation is so dreadful, I see it as my responsibility …I see myself as the main cause of the situation.*

For these women, money seems to be the essential ingredient, indeed the basis of good motherhood, and so they feel trapped in the cycle of motherhood guilt: they cannot effectively meet their children’s needs with their current funds, yet working more hours to earn more money weakens the quality of their relationship with their children. As forty-year-old A’, an unemployed and divorced mother of one child, stated,

*For example, my neighbour, she works in several jobs, some of them illegal; she cleans apartments. She returns home completely unable to help her son with his homework, because she is exhausted.*

Thus, motherhood money seems to be both the precondition and the main obstacle to good mothering. By engaging in exhaustive efforts to secure enough money, these women seem to accept the gender obligations and social responsibilities that society imposes on mothers to guarantee the reproduction of the family. In the social and gendered order embedded in the monetary order, motherhood money plays the key role of regulating and disciplining these mothers’ lives.

***Valuing and using earned money***

Against the background of permanent hardship, these mothers place a special meaning on money earned from their own work; earned money thus has more value than money from other sources. Thirty-four-year-old D’, a divorced mother of two children who works as a secretary, stated,

*Financially I cannot be absent from work, I cannot lose even a minute…. You raise the children alone, alone, without any help.... I work for my children to let them learn and succeed*.

Most participants see the money earned from their labour as a kind of glorified money. It is money earned with suffering in dead-end jobs in the hostile labour market. Yet, despite the drudgery, the money they earn always seems to be insufficient to cover basic needs. L’, who is forty-two years old, is divorced with two children, and is an office cleaner, said,

*On Fridays and weekends when I was not working, I would clean houses. I worked and worked. But everything I worked was not enough for me!*

Many participants cannot earn enough from one job to feed their families, so they take on more work. Forty-six-year-old E’, a divorced mother of three children and a nurse, just started a third job:

*Right now, like I said, I work in two jobs. Now I just have to work in another, a third job because otherwise it's hard to feed my three children. If the night shift falls in the middle of the week, it really is not easy in the morning to continue to the main workplace. I work there without sleep and people ask me, ‘How are you working. You look terrible?’ I say, ‘I got up yesterday.’*

Despite the high value participants attribute to money earned in the labour market, it comes at a price: a constant sense of tiredness and even, for some women, poor health. E’ added,

*Sometimes there were situations like this where I worked countless nights. One night I slept at home all week and did not know how I survived. Today I slightly reduced that simply [because my] health situation does not allow and [it] is a pity for my children.*

M’, a thirty-seven-year-old divorced mother of two children who works as a saleswoman in a clothing store, spoke about her family’s economic hardships, which require her to work off the books cleaning houses:

*If I'm in such a situation that I cannot get through the month, I do clean houses.… I have no problem [with that], and so I have extra money every month.*

Many participants feel that one of their main missions as mothers is to impart a work ethic to their children. Participants reveal the moral value they give to work through the meaning they place on their children’s ‘earned money’. Thirty-seven-year-old G’, who is divorced, has five children and works as medical secretary at the paediatric clinic, said,

*One of my sons, Shalom Eliyahu, decided that he would clean the stairs of the building so that he would receive money. Shmuel worked in a kindergarten and does babysitting and saved almost 2,500 shekels. This money is for their needs, so they do not ask us because they know I do not have it. Uria also worked at McDonald's and made some money. I also want them to save for their future. Well, it makes them appreciate the value of money more; it gives the child a work ethic. Even a rich man should let his child work to appreciate the value of money.*

Earned money is crucial to protecting participants’ own social capital and those of their children. Having such money is seen as helping their children gain social acceptance. Given this important function that the mothers attribute to money, many give preference to their children’s needs over their own. They use their own earned money to buffer the consequences of poverty on children, such as social rejection.

The mothers indicated not only the importance and the value they attribute to social networks, but also how the essential role played by money in enhancing social networking. A significant proportion of the participants reported that their lack of money limits their participation in social events such as birthdays and weddings. Participants shared that they rarely meet new people because of their economic distress; they refrain from inviting people to their home, because they are embarrassed by its shabbiness, and so remain isolated. G’, who is a forty-one-year-old single mother of one child and who works as an elderly caregiver, stated,

*I rarely meet them (her friends) when I am in financial distress because anything like that can be an expense. When I am in financial distress it is more of a matter of communication in conversation. Gathering myself in social places and even less inviting people home is something that is very constricting.*

The permanent search for earned money is motivated by the desire to be a ‘normal person’, to be productive, to be accepted and valued according to society's values. This desire shapes the meaning of money and its management.

***Coping with the lack of money***

Participants in the study shared many strategies, based on the creative management of the meanings they attributed to money, to cope with their lack of money. We describe three patterns of coping: borrowing money, cheating, and saving money.

*Borrowed money*: Our participants reported that they borrowed money from family and friends. However, compared with earned money, borrowed money has a precarious status. A failure to repay the money may jeopardise the mother’s social capital or irrevocably harm her family relationships. Fifty-one-year-old O’, an unemployed widow with four children, described one effect of borrowing money from a neighbour:

*My neighbour, she knows my situation and she helped me, she never said no to me, she says no when she really does not have [money]... but maybe once or twice she said no to me because I owed her.*

To borrow money, some participants turn to the grey market, despite its predatory and risky nature. R’, who is forty-four years old, is separated with three children, and is unemployed, acknowledged she has no choice:

*What do I pay the loan from the grey market back with? From what I get from the income support, I return some money every month, but I do not cover the loan because I have to subtract the entire loan amount at once and I have no such option. In my opinion, I have already paid them lots of money and still owe them. What will I do?*

*Cheating*: Another way in which participants cope with their financial hardship is not to declare earned income to government welfare programs. Forty-four-year-old S’, who is a divorced woman with one child and relies on a disability allowance, said,

*I receive a disability allowance from the National Insurance Institute of NIS 3,400 per month.… I also work with two autistic children and I receive an additional NIS 800 a month, but National Insurance does not know about it…because otherwise, they would deduct this sum from the allowance. I have to cheat to survive.*

K’, a thirty-eight-year-old divorced mother of two, relies on a social security benefit; she noted,

*I try to clean houses as much as possible. I already have a few regular houses that I clean. The problem is that it is not a safe job because it is an illegal, unregistered informal job.* *I am not reporting this job because otherwise social security will cut off my benefits.*

Many participants confessed to working in the informal market to avoid being sanctioned and losing their welfare benefits. Yet living on cheated money means living in constant fear of being discovered.

*Saved money*: Most participants reported that they make careful calculationsregardingwhen they buy basic goods, from where they buy them, and in what quantity—all with the goal of reducing their spending—and possibly being able to save some money. Saving money implies some control over their use of money. Study participants reported that they had a sense of control when they made decisions about allocating their resources, such as spending money that was earmarked to pay rent on food instead. Many also engage in creative strategies and exert control in purchasing groceries, such as making a list beforehand, buying small quantities of food, and actually counting the number of vegetables and fruit they buy—as mentioned by forty-year-old Y’, who is divorced with two children and works as a cleaner:

*I try to reduce my expenses. Look, I'll tell you the truth. I didn't buy expensive fruits at the beginning of the season, I always waited.… Today I count I have four apples left so I'll only buy two more. Before I go to the supermarket, I count the fruits and vegetables that I have.*

Another woman, B, a forty-six-year-old widow with three children, who relies on both income earned by cleaning in a hospital and a social security benefit, stated,

*All the time I think how to end the month. I just do a lot of calculations, what to buy, what is cheaper, I'm really thinking about everything.… I have a notebook and everything I buy I write [down] and I do a lot of calculations.*

Saving money requires strategic money management. Earmarking money for specific purposes was a key management technique. Study participants classified their money according to a series of social and economic differentiations. Such differentiations distinguished ‘rent money’ from ‘money for debts’, ‘food money’ from ‘money for medicine’, ‘the children's school money’ from ‘money for the mother's needs’, and so on. Forty-year-old S’, who is divorced with three children and is unemployed, described how she allocated money:

*I don't buy my medications because there is not enough money for me. So instead I bring them (her children) food. If it is iron and calcium, then I should get them through the medications. I would rather give up my health to buy food and pay the rent.*

Participants also described numerous strategies through which they co-operate to help each other better manage their finances, in ways that fit the more standard definition of financial intermediation. In sum, living in a highly stratified and competitive market-oriented society implies the need to find multiple and ingenious ways to stretch the buying power of money in a life in poverty.

***Resistance money***

Some participants devise means of resisting the constant struggle for money. Despite their awareness of the centrality of money in Israel’s super-competitive market-oriented society, some defy the all-encompassing construction of money; for example, forty-five-year-old Y., who is divorced with three children and works as an elderly caregiver, stated,

*Money is not all in life. I learned this lesson when my mother was at the hospital. She was very sick, and no money could help her. There are much more in life than money. I learned my lesson. You have to value life. A lesson I am trying to teach my children.*

C’, who is thirty-six years old, is separated with one child and works as a shop cashier, has a similar perspective:

*I see people chasing after money all the time, and they end up in the same place as me. Happiness is not something you buy with money. Money is something that you need, but when you understand the meaning of money, you realise that money is not what makes the person. A person can work and earn thousands and thousands, and suddenly things get wrong. You have to learn to trust in yourself, to rely on what is in your control. When you learn to trust yourself from the inside, I believe it will be fine.*

Constructing an alternative construction of money requires a good deal of trust, self-confidence and optimism, as noted by G’, a thirty-nine-year-old widow with two children who works as a secretary:

*In general, I'm an optimistic person, and I believe it will be good. Even if the economic situation is not brilliant, it is not what makes you happy and money is not everything in life. There are those with lots of money and bad relationships with family and friends.*

Deconstructing money also implies seeking one’s own truths, one’s own purpose in life. Consider how S’, who is forty years old, divorced with a child, and employed in a beauty salon, described her approach to setbacks:

*I say to myself, ‘Why should I cry?’ I've been in this situation before, and I know things will work out and I'll get out of the trouble. I say to myself, ‘You have a healthy child, I'm healthy, you have a family that helps and they will not let you live in the street, what's the problem?’ Less money, I know it will be like this for the rest of my life.… I've learned that I will always have a shortage, and my mission in life is to show people the half-full glass.*

Defying hegemonic views of money, in turn, enables an individual to conceptualise what is important in her life. M’, who is thirty-three years old, is separated with a child and works as a waiter, said,

*You have to be happy, and things will work. It's not just a slogan…I see that. When you are happy with what you have, your fears and difficulties disappear. People who do not have peace of mind and optimism are lost… working in terrible jobs…in bad relationships that are not good for them—you have to listen to yourself and then it is very easy to get to this place. Because money is not the goal; money is just the means.*

Developing an alternative meaning of money enables participants to reflect on their own values. Fifty-two-year-old O’, a widow with three children who is unemployed and relies on social security benefits, stated,

*Money is not everything…. Money will not raise my kids. Hugs, love and support, not money will raise them. Values and infinite love will make them human beings...! Money is not everything? No... Respect care, love, that's what builds them... not money. This is the way; there is no other way; money is just a means.*

Thus, many participants generate their own counter-narratives of money that challenge dominant constructions; doing so enables them to resist adopting the hegemonic worldview that sustains and legitimates the growing inequalities in an economy guided by neoliberal values.

**Discussion**

This article examines the interaction between poverty, gender and the meaning of money in a highly developed, neoliberal economy such as Israel. Specifically, it addresses the ways in which women, who occupy the lowest socioeconomic status of society, negotiate the symbolic meaning of their money (Author A, 2017). Our study confirms the idea that money obtains contextualised meanings that reflect gender, cultural and social structures beyond the economic sphere. It thus supports recent research that supports aspects of Zelizer's model (Fridman, 2016; Kaye *et al.*, 2014; Wherry, 2008), which claims that money is another type of socially created currency, subject to particular networks of social relations and its own set of values and norms (Anteby, 2010; Biscotti *et al.*, 2012; Haylett, 2012). Money is a critically important symbol used to negotiate not only material possessions but also the political, economic, class, gender and generational bonds between people living in poverty. The article also highlights the interplay of money, morality, and power in impoverished individuals’ social construction of money.

Our study confirms earlier research on lone-mother–headed impoverished families that finds that those mothers are frequently unable to meet their family’s basic needs such as food, housing and utilities. Yet it also shows that participants’ main constructions of money go beyond their basic economic needs to include the relational (social isolation) and existential (sense of emptiness) spheres (Carruthers & Ariovich, 2010; Dutta-Bergman & Doyle, 2001; Christopher, 2012; Dell'Orto & Doyle, 2001; Parry & Bloch, 1989; Zelizer, 1989). More important, the findings challenge reductionist and one-dimensional economic images of the poor in social sciences (Douglas & Ney, 1998).

We find that the experience of poverty and always struggling to make ends meet shapes women's parenting practices (Lange *et al.*, 2017). Motherhood plays a central role in the construction of money, which reflects the significance of varied gendered discourses of motherhood. The discourse of intensive motherhood encourages participants to divide their energies and resources between the need to provide for their children in a state of economic deprivation and the dictate to take care of them properly (Hays, 1996). The complementary extensive discourse of motherhood imposes on mothers the complete responsibility for ensuring the well-being of their children (Christopher, 2012). In the context of an increasingly polarised society, the Israeli concept of a deserving, “good enough” mother is one who can prove her ability to meet, on her own, the needs of her children (Author C, 2016). The privatisation of motherhood in the neoliberal regime of Israel implies the total dedication of mothers, even lone mothers, to both intensive and extensive motherhood—all in the context of the decreased commitment of the state to assist mothers who are not able to work, to provide accessible early childcare for working mothers, and to enable upward mobility for those in the low-end jobs typically held by lone mothers (Mandel & Shalev, 2009).

Money that comes from earned work, sometimes involving hard physical labour, seems to have a symbolic surplus compared with other types of monies. Our participants depict multiple images of heroic sacrifice and stoical suffering in the labour market, all related to the money they earned; participants rank earned money high in terms of morality. There is thus an interplay between money, morality and dominant local social discourse. In the Israeli case, participants’ constructions are influenced by the hegemonic discourses of neoliberalism that reify participation in the labour market as the expression of personal responsibility. The systemic moral devaluation and stigmatisation of welfare money as immoral money have deepened the idealisation of paid work, even in an oppressive labour market like that in Israel for low-income lone mothers.

Findings show the centrality but also the limitations of earned money: it is not sufficient to enable many mothers to meet the basic needs of their families. The single mothers in our case are not irresponsible spenders who lack the ability to manage money. On the contrary, they seem to be very skilful in managing and manipulating their limited resources to make ends meet. In addition, by developing counter-narratives that prioritise life satisfaction and purpose over money, they resist the hegemonic discourse around money.

In sum, this study shows the multiple meanings of money that poor women construct in Israel as they negotiate with employers, the state, the financial system, and society in general, as well as with and for family members (their sons and daughters). These meanings do not always align with each other. The lack of money makes it more difficult to do the ‘relational work’ of matching money meanings with contexts and relationships in ways that protect or enhance the moral capital (Author C, 2017) of poor women, enabling them to transmit values ​​to their children while maintaining material resources. Does the different meaning of money build on an accepted hegemonic hierarchy? Before a stable hierarchy, the rejection of the centrality of money coexists with the need to negotiate and make compatible meanings of money very present in the lives of poor women. Our study shows that these constructions of money are not independent of the dominant discourses but are shaped by the broader society, with gender playing an important role.

**Implications for social work practice**

Lone mothers face significant economic hardship and struggle considerably to meet their families’ basic needs. In recent years, this marginalized group has had to confront a neoliberal policy which portrays them as economically irresponsible and aims to "teach" them how to manage money. Such neoliberal discourse and practices exclude lone mothers from the social and economic stream. Therefore, students of social work and social workers must be made aware of how lone mothers construct and attribute meaning to money; how this meaning of money is embedded in and shaped by its context, including socio-political and gender structure; and the various consequences of this meaning for lone mothers' experiences, their strategies for dealing with poverty and their lives, especially in countries in which neoliberal discourse threatens their well-being. The current findings, which delve deeply into lone mothers' experiences and construction of money and are grounded in data, are crucial in order to promote policy change among social workers, to acquaint them with the oppressive nature of neoliberalism and to encourage them to challenge the neoliberal discourse and create conditions that enable lone mothers and their children to live a dignified life.

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