Patterns of work and welfare in AFDC

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PREFACE

The pressures for change in the welfare system as a result of the rising caseload, which now approaches 14 million people, and increasing costs have focused attention on employment as a strategy to level off the number of people on relief and as a way to move recipients into positions of self-support. The various efforts aimed at employing welfare recipients presuppose that a large segment of the recipients of AFDC, particularly women, are able to seek, obtain, and keep jobs that pay well and that their children can be adequately cared for in terms of their physical, emotional, and educational needs. This has raised a series of questions centered around: (1) the employment potential--"employability"--of recipients; (2) the different patterns of use of work and welfare; (3) the structure of job opportunities as manifested in labor market structures; (4) the significance of incentives, regulations, and training in the work effort of recipients; and, (5) the effects of welfare policies on work patterns and of manpower policies on welfare.

This paper, by Rein and Wishnov, is a beginning attempt to explore the second area of concern and to clarify what we can derive from existing information on the patterns of use of work and welfare by recipients. The work experience and labor force participation rates of AFDC mothers is much more extensive than is generally realized. However, the nature of the jobs and the fact that AFDC women work in the unstable, low-wage parts of our economy appear to put many in a position of needing financial assistance at the same time as they are employed or intermittently during periods of unemployment.

These patterns are being further explored in an empirical study presently underway at the Social Welfare Regional Research Institute, with recipients in the Boston area. It is anticipated that this study will do much to fill out our information on the ways in which recipients mix work and welfare in their lives.

The Social Welfare Regional Research Institute (SWRRI) at the Institute of Human Sciences of Boston College was established by a grant from the Social and Rehabilitation Service Division of the Department of Health, Education and Welfare. It began operation in May 1970 around the focus of "employment and employability". In narrowing down this theme, the SWRRI has defined its research concentration to a subfield which is called "employment-related welfare policy". This area is con-

cerned with: (1) the interaction of welfare policies and the employment and employability of client populations; (2) the employment experience and employability profiles of client populations; and (3) the evolving issues in employment, the economy and welfare that form a backdrop for the consideration of public policy.

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PATTERNS OF WORK AND WELFARE IN AFDC*

Focus on Employment

It is only within the last few years that employment for AFDC** mothers has become an issue. When the program started in 1935, most of its recipients were the children of widows, and like its predecessor, Mothers' Pensions, it had the explicit function of keeping the mother out of the labor force and in the home, in order best to be able to raise fatherless children. Early studies indicate a primary interest in the welfare or progress of the children who, together with their widowed mothers clearly comprised a segment of the "deserving poor". In fact, the progress made by children in recipient homes was thought to be due to the beneficial effects of stable income from AFDC, and continuous periods of assistance were considered desirable for the welfare of the children.

But then the AFDC caseload began to change. By 1950, the father was deceased in as few as 18% of the cases, but by 1961, this was true in only 6.8%; by 1967 only 5.5% of mothers on AFDC were widowed. Similarly, by 1950, mothers who were divorced, separated, deserted or unmarried already amounted to 37% of the caseload. By 1961, this was true in fully 57% of all cases, and by 1967, 70% of cases fell into this category.[1]

* This paper is based on data collected as background for, and preliminary to an empirical study entitled, "Work and Welfare on AFDC", the principal investigator of which is Martin D. Lowenthal, and of which the authors are project directors...at the Social Welfare Regional Research Institute in Chestnut Hill, Massachusetts.

** Although the program has had two names, ADC and AFDC, we will use the latter throughout for the sake of uniformity.

In addition to the categorical signs of family "disorganization", AFDC families were engaging in "problem behavior". Bradley Buell in 1951, discovered that a small proportion of poor families were absorbing a large proportion of social welfare resources.[2] A 1960 study lists child neglect, promiscuity, desertion, alcoholism, as behavior problems among AFDC families which by now had become known as "multi-problem".[3] Perhaps more important than the change in the composition of the caseload was its growing size. The number of recipients increased (nationally) from two million in 1950 to three million in 1960 to a startling eight million in 1970.

In the population at large, it became more and more acceptable for women, including mothers to seek employment. In 1970, 43% of the female population is in the labor force as contrasted with 38% in 1960.[4] The "war on poverty" which delineated poverty and dependency as being undesirable states, offered the panacea of jobs and also led to a focus on employment for public assistance clients.

In 1967, the amendments to the Social Security Act stipulated a mandatory work requirement for some AFDC recipients, and a monetary incentive for employment. The growing importance of work for both women and those in poverty, coupled with an AFDC population that was also growing both in numbers and in family disorganization, led to a focus on employment for AFDC mothers.

A Theory of Work and Welfare

Consistent with the original intent of the AFDC program that mothers not work was the pervasive belief that they, indeed, do not work. Although a national study was done as early as 1950 illuminating a substantial work

history for AFDC "caretakers", the data did little to change the image of a homebound mother who had never had any connection with employment, and who was and would forever be dependent upon public assistance.

But as it became functional to think of AFDC women in alternate terms, it was discovered that these women have experienced employment, both while on welfare and before and after welfare. Rein and Miller, in 1968, drawing their data from two national studies, pointed out that women on AFDC have a substantial work history even while on welfare. They tied this in with the concept of an "irregular economy of poverty areas" which provides mainly low-paid marginal, and part-time employment to slum-dwellers, and which dictates certain irregular patterns of employment. They concluded that:

> Public assistance often served as a form of wage supplementation for the low-paid, partially employed worker. Welfare status did not necessarily represent a sharp break with the labor force, as the theory of assistance would imply.[5]

Carter, at about the same time, noted that some AFDC women use welfare sporadically or episodically to substitute for the loss of other income, especially income from employment. She said that it was a mistake to think of these families (as had been done in the past) as "spiraling downward through ever-increasing amounts of deterioration brought on by self-induced crises that lead to public assistance".[6] Instead, welfare is used in conjunction with work at different times and in different ways, this pattern being more reflective of an irregular job economy than of personal failure.

Empirical studies like Bernard's, done in 1964, discovered that, "AFDC operates as an important buttress to the labor market in providing income to a significant group of families who occupy the lowest level of the occupa-

tional structure".[7] More recently, in a participant ethnographical study, Valentine, who is studying eighty ghetto families intensively, suggests that:

> "...under fluctuating and marginal economic conditions, the actual sources of general subsistence and occasional surplus become multiple, varied, and rapidly shifting...a great many individuals manage to garner small increments of income from several or numerous different origins."

He adds that "for most citizens it is impossible to receive an adequate income without combining both wages and welfare or other resources."[8]

The Welfare Pattern

The image we get from all these accounts is of an interlacing of work and welfare and other resources in the lives of the very poor, to effect an unstable and irregular kind of income maintenance. But how does welfare fit into this total economic picture? If it is, indeed, used to serve as an alternate or supplement to work in the irregular economy, this will be reflected in certain kinds of welfare statistics. These will be case turnover statistics which we would expect to be high; duration of periods of assistance which should be short; number of periods of assistance which should be many; and, reasons for opening and closing cases. "The game of musical chairs played by new cases, previous cases that return, and cases that close for awhile or for good, reflects the interaction of the welfare system with the unstable employment conditions of the irregular dead-end job economy available to them."[9]

Grigsby, in a study of Baltimore of the period 1960 to 1966, verifies this suspicion: in this six year period 28,000 different families in Baltimore had received AFDC, this being 75% more families than had received it for a single year. Only 2,000 of these were continuously on welfare while

24,000 were on-again, off-again..."nearly all of the 28,000 constituted a permanent population at risk."[10] The high proportion of families that were "on-again, off-again" or "repeaters" in Grigsby's study, is supported by what Greenleigh Associates found in a study in the state of Washington in 1964--that 75% of cases had been opened and closed before their current periods on AFDC.[11]

National studies which are conducted at only one point in time and which include other than metropolitan areas (in the Washington study over 78% of the respondents were city dwellers)[12]--show recidivist figures. In 1960, the Burgess and Price cross-country survey gave 36% of cases as having been on AFDC at a previous time;[13] the 1961 Department of Health, Education and Welfare national account found 33% of cases open before.[14] In 1967, the official national figures show a repeater status for 39% of AFDC clients,[15] and in 1969, 38% had received AFDC "prior to most recent opening."[16] It can, therefore, safely be said that nationally, at least one-third of the AFDC caseload "turns over", while in metropolitan areas, there is probably a much larger number of AFDC cases that follow the pattern of intermittent welfare.

In order for this to be a viable pattern, clients will have been on welfare for short periods of time rather than long ones. In a 1950 national study, 20% of AFDC clients had terminated before one year, 50% had been "on" under two years, only 11% had been "on" seven years or more.[17] In 1960, 23% had received AFDC for under two years, 40% for two or more years, and 12% for seven or more years.[18] In 1961, 31% had received AFDC for less than a year, and an additional 16% for from one to two years, so that almost half fell into the category of "under two years".[19] The 1967 national statistics found that 17% of families had been on AFDC for six months since most recent

opening, 18% one year but less than two, 11% two years but less than three; only 8% had been on between seven and ten years, and another 8% over ten years.[20] The 1964 study of Washington gives similar figures: 20% had been on less than six months, 37% less than a year, 55% less than two years, 79% less than five years, and 92% less than ten years.[21] The national study in 1969, for "AFDC received since most recent opening", lists 32% of families as having received assistance less than a year, and 51% less than two years.[22]

All figures show that those clients on AFDC continuously for long periods of time, comprise a very small part of the total caseload. The old image of "forever dependent families" has had to be modified to include periods of time off of welfare and of non-dependency. The median length of time on welfare has centered around a two year period since 1950 with very little variation.* But short periods of assistance do not mean that each family comes on once for a short time and then leaves the rolls forever. To take the concept of interspersed periods of work and welfare further, a proportion of the same families would go back and forth between the two. This would be reflected in the number of case openings and closings or periods of assistance for the same families.

The first major national effort to consider this issue was the Burgess and Price study which cited 19% of its sample as having had one closing

* The fact that there have been continuously more recipients on AFDC through the years, and that the median length of stay has remained about the same, might lead to the conclusion that there are now more people staying on welfare longer, particularly in light of the large number of new arrivals who have been on welfare only a short time. With the new income-disregards in effect after 1967, this longer stay is almost inevitable as a result of the greater difficulty in employment income reaching welfare benefit levels.

previous to the time of the study, 7% as having experienced two previous closings, 3% three and 4% four or more.[23] In 1961, 20% of cases in the national sample were opened once before, 7% twice before and 5% three or more times before.[24] Greenleigh Associates found an even higher figure of previous openings; 24% had had one previous opening, 11% had two, 12% had three, 7% had four and as much as 20% had five or more.[25] Grigsby's findings are put in a somewhat different case, but are even more revealing. Of all the AFDC closings in Baltimore in 1960, 65% had been reopened by 1963. Of the 1963 closings, 35% were reopened within three months.[26]

It is clear that the part of the caseload that is in flux, encapsulates a group of clients that have a pattern of going on and off welfare several times. What is not equally clear is what proportion of this group's cases are opened and closed for reasons of employment. Blackwell and Gould in 1950 show that 25% of their sample of closed cases were closed for "employment or increased earnings of one or more members (other than father) of the family".[27] In 1960, Burgess and Price gave 10% of their cases as having been closed for the employment or increased earnings of the mother.[28] In the first half of 1969, a national sample indicates that 13.6% of closings were for "employment or increased earnings of the mother".[29]

These figures, though illuminating, do not tell the whole story. For example, of those cases with insufficient income at the time of termination of AFDC, Burgess and Price found that 17.5% of the mothers said they would "try to get a job".[30] In addition, the reasons for closing cases (other than employment) such as "absent parent returned", "youngest child reached age 18", "failure to comply with agency policy", do not at all indicate the future source of income of these closed cases, and may very will portend of future employment of the mother, especially when other alternatives fail. In

other words, the feasibility of employment after the case is closed, rather than exactly at the point of termination, is present though this pattern would not show up in closing code statistics.

Similarly, reasons for opening cases are given by Greenleigh Associates as "loss of employment" in 10.6% of cases, but 9.1% were opened because the mother was pregnant, and another 5.3% for the "incapacity or illness of the homemaker".[31] In both instances, the mother may have been employed in addition to being pregnant or ill. The national sample, mentioned before, for January-June, 1969, finds that in 8.2% of cases the reason for opening is "lay-off, discharge, or other reason", in regard to earnings of the mother, and an additional 9.4% are under "illness, injury or other impairment", again in relation to mothers' earnings. Still another 10.4% were opened because they were "living below agency standards", a possible code for hidden employment,[32] as manifested by underemployment.

The pattern that emerges from the Welfare statistics indicates that there is a small group of "stable" AFDC clients who use welfare in a continuous way, and a much larger group that rotates between being on welfare and being off welfare. The data also shows that a certain number of cases are opened and closed for reasons of employment, and that this number may be even larger than is apparent. There is no certain way of making a conclusive link between these two phenomena of "on and off welfare" and employment, given the current state of the data, but the assumption can well be made that at least a substantial number of the rotating cases actually does fall into the category of "opened and closed for reasons of employment".

The Work Pattern

If the thesis is true that AFDC women work to a substantial extent, and also work irregularly, studies that have considered this issue, though

they may be few in number, will illustrate it. The Blackwell and Gould 1950 survey makes the dichotomy between work by women on AFDC during the "crisis" period (which is the time preceding application) and the assistance period. It found that one half of the mothers had a "usual occupation" during the crisis period; this is not to say that they were all employed precisely at that time, but that this number were usually employed. About one third of the mothers were actually employed during the crisis period, 11% full-time, another 17% part-time, and 3% in "other employment status". Some of the changes that occurred between both periods were in the full-time employment group which decreased from 11% to 5%, while "other employment" increased from 3% to 7%. It is important to note that fully one third of the mothers had some attachment to the labor force both before and during AFDC.[33]

The irregularity of the employment is attested to on several counts. Of those that worked full-time during both periods, only half worked throughout the period while the other half worked only "most of the period". Similarly, in the part-time category, half only worked throughout in both periods. In the "other employment status" category, which the authors define as "employment which could not be considered either full-time or part-time",[34] we can conclude an even greater degree of irregularity than in the previous categories. This probably refers to <u>sporadic</u> work which may then also be part-time or full-time or seasonal, etc. The fact that this kind of employment increased while on AFDC, may indicate that welfare functions as a supplementary benefit to this kind of work more easily than to regular work. The authors do conclude that "irregular employment characterized many of these homemakers".[35]

The Burgess and Price study of 1960, uncovers an almost identical pattern to that of the study of ten years before. Again, about one third of the women were working in some way both before and during the receipt of AFDC. The same dichotomy of about half working regularly and half irregularly during both periods in both full-time and part-time categories, still held. In addition to actual work, however, Burgess and Price found that 16% of homemakers said they had looked for employment and not found it during the welfare period.[36]

Some interesting changes occured between both periods. The full-time component (adding "full-time throughout" and "full-time most of the period") dropped from 13% to 9% of the total, similarly to what it had done in 1950. Of those who were working full-time in a regular capacity before AFDC, only 50% continued this way during AFDC. Another 10% started to work "full-time most of the period", about 10% now worked part-time both regularly and irregularly, 6% went into the "other employment status", and 26% stopped all work.[37] The authors attribute these changes to either a voluntary work reduction on the part of the mothers to enable them to be at home, or to loss of employment.

The other category that changed the most between both periods was that of "other employment status", the one with the most irregular employment patterns. Here the reverse happened. As in 1950, this category increased again from 3% to 7% of the total. Of those who were in this group, 44% continued in this status, while 46% didn't work at all. The remainder fell into other categories. However, the increase in this group is accounted for mainly by the number of formerly full-time workers now working irregularly and also to a smaller extent by some formerly part-time and not-employed women now working irregularly.[38]

Though the same proportion of women (30%) both before AFDC and during AFDC had some work experience, it is significant to note that whereas in the crisis period "other employment status" was the smallest of all work categories (2.7%), during the receipt of AFDC it became the next to the largest (6.8%), with only "part-time most of the period" (an almost equally irregular type of employment) being higher (8.7%).[39] It would seem, therefore, that highly irregular employment is consistent with the receipt of AFDC for those people who are employed, and may function to "round out" a welfare income, in addition to being used as an alternate to welfare during several periods in the lives of welfare recipients.

Women who are not on welfare, in the general population, also use work intermittently and part-time, but to round out a husband's earnings. Of the 34 million women who worked in 1965, only one third worked full-time all year round; one third worked part-time (some of which was part year, as well) and the remaining third worked full-time for less than a year (one half worked under 26 weeks). Morse, in The Peripheral Worker, indicates that 2 out of 3 women that worked in 1965 were in the peripheral work force, and that "intermittent or short-term work experience is relatively common for women".[40]

The study of the State of Washington shows that 8% of the AFDC respondents had income from work, amounting to an average wage of $77.00 per month. Aside from legal support orders, this was the source of the most income for these recipients.[41] More significant is the employment pattern, which is indicated by data on the length of time women had been on their last job and in the labor market. It reveals a picture of long association with the labor market, but employment periods of short duration. Fifty-two percent had been on their last job for less than six months, but only 9% had been in

the labor market for this short period of time. Sixty percent had been at their last job for less than a year, whereas only 14% had been in the labor market for this length of time. A full 43% had been in the labor market for from 5 to over 10 years, but only 7% had been at their last job this long.[42] This data would seem to show a serial pattern of discontinuous periods of work.

The 1967 study of welfare mothers in New York City showed a surprisingly large degree of work had been done by these mothers at various times in their lives. About one third of them worked only before their first child was born, another third worked both before and after, 22% worked after the first child. All in all, as many as 85% had worked at some time, while only 15% had never worked.[43] Although the pattern of work was not studied, the length of time worked emerged as follows: 9% worked for under one year, 21% worked one to three years, 22% worked three to six years, 20% worked from six to ten years, and as much as 28% over ten years.[44] What we can learn from this is that there was, indeed, a great deal of work experience; the data does not illustrate the irregularity of this experience--whether it was part-time, full-time, sporadic, seasonal, or even less regular. But if these are AFDC recipients at the current time, 85% of whom have work experience, and many of whom have ostensibly been on assistance at previous times, the confluence of work and welfare patterns would seem very likely.

Goodman's data is consistent with the hypothesis that one segment of recipients inter-sperse periods of work and welfare. In a study of a national sample of over 11,000 respondents (made up of active, closed and ineligible AFDC cases) concerned with a thirty-seven month period from 1965 to 1968, he found that there was a good deal of employment which was interlaced with wel-

fare as either concurrent or alternate modes of income maintenance. More than half of the respondents had been at work at some time during the three year period. Only one third of those who worked had received no welfare, another third had been in receipt of AFDC during the entire working period, and the remaining third had received assistance during part of the three year period. For two thirds of this group, work and welfare were combined in some way to afford an income. Of those who had been on welfare throughout, two thirds had no work during this time, and the other third had worked varying amounts of months, nine percent of which had worked during all 37 months on welfare. Furthermore, of the active cases, only 48% had had no periods of employment during the 37 months, while 35% had one period of employment, 10% had two such periods, and 5% had three or more.[45]

This discontinuous work pattern may, in actuality, have been even more irregular than is apparent. The study failed to obtain information from the respondents regarding whether they worked part-time or full-time during the months worked, and whether they worked during the entire month in question. The fact that 31% of those who were working at the time of the interview, were working part-time seems to indicate that the same may be true for the previous three years. Goodman's interpretation of the data that "steady employment is uncharacteristic of the recent lives of most of the respondents"[46] is consistent with the theoretical framework dealing with the use of work and welfare discussed earlier. This study also found, interestingly enough, that respondents had periods of neither work nor welfare which were unable to be accounted for by husband's support as a means of maintenance. We are reminded of Valentine's statement that people living under marginal economic conditions, acquire small amounts of income from different

origins and that "the actual sources of general subsistence and occasional surplus become multiple, varied, and rapidly shifting".[47]

Implications

Welfare policy has, since 1967, shifted to the position where it condones and almost encourages work for AFDC mothers. However, in contrast to the image of these women as a continuously dependent, never-working group, it has turned out that patterns of work do exist, and some form of attachment to the labor force is present in most cases. The nature of this attachment is tenuous and to different kinds of jobs than is usual for most working people. The jobs may be intermittent or seasonal or part-time, or afford a few days per week of work or a few hours here and there. Such jobs require little skill and probably in most instances, yield little pay.

Because of its irregularity, attachment to this kind of job market almost dictates a certain flexibility in disclosure. Jobs of this nature are difficult to report (accounting and budgetary machinations in welfare would make the client "behind" and leave his budget generally in a state of confusion), and advantageous to keep hidden (aside from the obvious benefits of unbudgeted income, there is also the "plus" of no work deductions). If this group, because of its connection with a fluctuating economy, tends to accumulate small amounts of income from various sources, then incomplete disclosure of resources and amount of work would be consistent with this aim.

From the vantage point of the welfare system, work is to be encouraged, and certain incentive features were incorporated into budgeting procedure as a result of the 1967 Amendments. The first thirty dollars earned per month by an AFDC mother can now be kept without the penalty of grant reduction, and an additional one third of earned income is also disregarded. This,

coupled with certain benefits in kind, such as food stamps and Medicare have brought the welfare payment up to a point where it is now competitive with wages, especially the low wages of the low skilled job market. The result has been that the incentive system has made it even more difficult for recipients to "work themselves off welfare". The proportion of AFDC women who are both at work and on welfare at the same time (overtly) has remained the same, and case closings for employment have also not increased.

Any effort to propel AFDC mothers toward employment will have to make provision for jobs that compete financially with current patterns of the use of work and welfare. These jobs will have to be regular enough, steady enough, and yield enough pay to override some of the secondary benefits that are inherent in present styles of coping with income maintenance, such as flexibility to move between work and welfare, the security of welfare payments, the potential for incomplete disclosure of resources, minimal demands of irregular type jobs, etc. Employment policy may also have to take into account elements of client life styles that are related to present means of income retrieval, and that may be initially recalcitrant to new and different job opportunities.

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