

Determinants of the work-welfare choice: A study of AFDC women

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DETERMINANTS OF THE WORK-WELFARE CHOICE

A STUDY OF AFDC WOMEN

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TABLE OF CONTENTS

<u>TOPIC</u>	<u>PAGE</u>
I. Introduction to the Study: An Overview of the Debate . . .	1
II. Determinants of the Work-Welfare Choice	6
III. Three Illustrative Case Studies	18
IV. AFDC as a Substitute Husband	32
V. Policy Implications	34

I. INTRODUCTION

This study is concerned with the patterns of use of work and welfare by AFDC women. Its objective is to throw light on the determinants of the choice of work or welfare by examining the total life situation of women at the time that they go on welfare. The broad questions which focus the research are as follows: What is the relationship between work and welfare in regard to AFDC mothers? How does the use of work or welfare or a combination of the two relate to other aspects of a woman's life situation?

The 1967 Amendments to the Social Security Act raised the issue of work for AFDC recipients. It placed a work requirement on some recipients and authorized a cash incentive for employment. The first \$30 earned per month by an AFDC mother can now be kept without the penalty of grant reduction, an additional third of earned income can also be disregarded, and up to \$60 a month is allowed for work-related expenses.

Prior to this time, one of the goals inherent in AFDC was the preservation of the right of mothers to remain at home. The program emphasis was on social services to ameliorate the conditions that kept recipients in poverty. That shift in emphasis from services to employment was, at least in part, a response to the dramatic rise in the number of AFDC recipients during the 1960's. More than 10 million recipients including 2.8 million adults are currently receiving payments under the AFDC program compared to 3 million recipients in 1960.¹

Concurrent with the emphasis on employment in public assistance, a number of theoretical formulations about the determinants of the work-welfare choice emerged in the literature. Economists including Hausman (1967) and Durbin (1969) concerned with incentive effects stressed the relationship of welfare benefit levels to wages as a determinant of the work-welfare choice. Hausman revealed the surprising fact that many AFDC recipients could not equal in wages their earnings on public assistance.² Durbin's study of New York City pointed out that welfare allowances had increased in the 1960's "more than the average wages in manufacturing, more than the minimum wage and more than the average or maximum unemployment compensation benefits."³ She noted that the inclusion of various benefits in-kind, such as medical services, must be added to the grant to determine real welfare income for comparison with wages.

Goodman (1969), Levinson (1970) and others argued that obstacles such as poor health, lack of day care facilities, and domestic responsibilities hinder entry into the labor market, encouraging women to choose welfare over work. Goodman's study of AFDC recipients led to the conclusion that employment barriers operate through a cumulative effect.

Considering the amount of employment, it does not seem that these obstacles are permanent or absolute. Evidently, the respondents can cope with some of them from time to time, but as they increase in number and severity, unemployment increases.⁴

Levinson's national study of AFDC women showed that the employment potential of recipients as measured by educational and occupational attainment had increased between 1961 and 1968. However, despite this improved employment potential, most of these women faced serious problems which prevented them from even applying for jobs.⁵

Miller (1958) and Rainwater (1965) focused on the subcultural determinants of behavior in the "lower classes." Miller described the lower class

as a distinctive cultural system which produces its own way of life, values and characteristic patterns of behavior.⁶ Consistent with this thesis, Rainwater argued on the basis of empirical study that identity in the lower classes was tied to a life style that rewards expressive behavior rather than instrumental behavior like occupational performance.⁷

The problem is that most formulations and findings treat only one aspect of the work-welfare issue, whether it be the relationship of wages to welfare benefits, limitations on the ability of women to enter the labor force, or subcultural influences. In other words, they lend only a partial perspective to an understanding of the phenomenon. The impetus for this study was the belief that other important elements of the choice of work or welfare had been overlooked. For example, a series of exploratory interviews with AFDC women revealed that a complex process lay behind the decision to use welfare which involved issues such as 1) the role conflicts of a mother without a husband, 2) the closeness of the relationship of a caretaker to a child, and 3) the risks connected with self-support.

The objective of this study was to develop further insights into the phenomenon of the work-welfare choice by identifying the range of variables that impinged on it in the case of AFDC women. This line of research has obvious importance for the development of work-related welfare policy. So far, policy making appears to have proceeded on the assumption that it could ignore the needs of the target group with questionable results in terms of program effectiveness. If the process behind the work-welfare choice and its elements could be better understood, then policies could be developed which address the needs of recipients as well as administrative and budgetary consideration.

Method

The intent of the study was exploratory. Intensive, in-depth interviews were developed that would attempt to reveal the range of behavioral variations in AFDC women. A case study approach was used with a small sample consisting of 27 respondents.

Of the 27 women in the sample, 16 had only one period of public assistance; 9 women had two periods of assistance; and two women had three periods of assistance. The total length of time that these women had used public assistance at the time of our interview ranged from four months to 14 years. The median length of time on assistance for a recipient in the sample was between two to three years. Thus, roughly half of the sample could be considered short term users. Interestingly, six of those 14 short-term users had two periods of assistance and one woman had three periods of assistance.

At the time of the interview, 12 women were employed under the regulations that allow an AFDC recipient to work and to continue to receive aid. Three other women disclosed in their interviews that they were working on a part-time basis but had not reported this change in status to welfare. The remaining 12 women who were not working at the time included two who were anticipating entering the WIN program and several who had previously been employed while on assistance.

In order to reach AFDC recipients, the corporation of the Massachusetts Department of Public Welfare was enlisted. The investigator worked out procedures with the administration that would minimize the inconvenience to the staff and preserve the rights and confidentiality of public assistance recipients to choose whether or not to participate in the study.

Three welfare offices, in Dorchester, Cambridge and Watertown, were selected to represent an ethnic mix of clients in the AFDC program. The

Dorchester and Cambridge offices included both black and white recipients in the caseload. The impression was that roughly the same labor market conditions prevailed in these three sites whereas the offices in other areas might have reflected different conditions.

An interview schedule was developed around several topics of significance to the study of the determinants of the work-welfare choice, including work history, marital experience, children, life style, neighborhood and community ties, and sources of income. The purpose was to build a picture of a woman's total life situation at the time she went on public assistance. Although the investigator decided to use formal questions in order to obtain comparable information from respondents, she encouraged the women to talk freely about issues, for example, the events that precipitated the decision to use welfare. In this way the interview elicited unforeseen points and allowed the women to forge their own linkages between events in their lives.

In most cases two interview sessions, usually lasting an hour and a half each, were required to complete the discussion. While extensive notes were taken in all of the sessions, 17 of the 27 interviews were tape recorded.

Regardless of whether or not a relationship was established in these discussions with respondents the rapport was sufficient for the tone of the interview to be conversational. These women were not hesitant to reveal facts in the interview that they had apparently not disclosed to the welfare department, such as incidents of employment on assistance and sources of un-budgeted income. They did not seem to know in many cases that they were entitled to keep the income if it was casual and not regular income.

After completion of the interview with a respondent, the investigator developed a detailed case history or narrative on her. The variables that influence the work-welfare choice were identified by moving from interview

schedule to narrative. The narratives in addition provided case illustrations of the interaction among variables.

A sample of 27 women was built up over a three month period including June, July and September of 1971. It was not possible to reach a few of the women suggested by the social workers at the welfare office and four women who agreed to participate when contacted by a social worker had changed their mind by the time the researcher contacted them. The attempt to enlarge the sample was concluded when important variations in personal characteristics among AFDC women were fully represented.

The sample was composed of 15 white women and 12 black women on AFDC. Five of the women had never been married while 15 were separated and seven were divorced. The age range was from 20 to 42 with median age of recipients being 28. While the number of children in the families in the study ranged from one to nine, the median was two. The range in age of children in the home was three weeks to 17 years. Two thirds (18) of the women had at least one child in the home under six years of age. There were seven women in the sample whose youngest child was between three and five, and 11 women whose youngest child was under three years of age.

II. DETERMINANTS OF THE WORK-WELFARE CHOICE

Until recently scant attention was paid to the relationship of AFDC women to the labor market. The prevailing assumption was that the use of AFDC reflected unemployment, for any number of reasons. Legislation designed to encourage employment among AFDC recipients focused attention on their work patterns and observers began to cast doubt on previous assumptions about the participation of recipients in the labor force. Rein and Miller in 1968, drawing on two national studies, pointed out that AFDC women have a substan-

tial work history even while receiving aid. Relating this work history to the use of AFDC they concluded, "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."⁸

At about the same time, Carter noted that some AFDC women used public assistance sporadically to substitute for loss of other income, especially income from employment.⁹ In 1971, Rein and Wishnov used data from independent studies and AFDC program statistics to point out the fact that while a small number of recipients use welfare and work simultaneously, a considerable proportion of AFDC families rotate between being on and off public assistance. They attempted to link this phenomenon to employment of AFDC family heads:

There is no certain way of conclusively linking these two phenomena of 'on and off welfare' and employment...but the assumption can well be made that at least a substantial number of the rotating cases actually do or could fall into the category of 'opened and closed for reasons of employment.'¹⁰

The evidence from continuing statistical studies supports the image of the AFDC woman as having an attachment to the labor force. In 1969 three fourths of all AFDC mothers in the home had some employment experience. About one fourth of these had a recent work history, having left their jobs in the past two years. The same annual DHEW survey shows that 14.5% of all AFDC mothers were also in the labor force while on assistance. The percentage employed was highest in those states having the lowest payment levels and a tradition of welfare policies that encourage seasonal employment.¹¹

The changing conception of the relationship of AFDC recipients to the labor market has resulted in a new perspective on the decision to use welfare. That decision has come to be viewed as a choice between work and welfare,

although it is not necessarily a dichotomous choice. An eligible head of household may choose to work, to combine work and welfare, or to rely on welfare alone as her source of income, but the choice to rely solely on assistance does not preclude re-entering the work force at a later time.

The Predominant Theories: Income Determinants vs Child Care Resources

The discussion which has emerged concerning the work-welfare choice has recognized that significant barriers may keep women from choosing employment. Two competing theories appear to predominate in this debate and are reflected in present and proposed welfare policy. One of these theories emphasizes the role of income determinants in the decision to use welfare. The other explanation focuses on child care issues as the critical determinant of the choice of work or welfare. The discussion that follows uses a series of case studies to explore the extent to which either theory is sufficient to explain the decision with regard to work and welfare.

The key variable in the income determinants theory of the work-welfare choice is earning potential - the wages that a woman is able to command in the jobs available to her off assistance. Assuming that a wage spectrum exists for all women, at one extreme would be those whose wages fall below their income potential on welfare while at the other extreme would be those whose wages exceed that potential. The point on this spectrum at which a woman falls would have implications for the work-welfare choice that she makes. According to this theory, those female heads of household who choose AFDC cannot afford to work because their income off assistance would be either less than the amount that they could obtain on AFDC, or so close to this level that they conclude the effort to work is not worthwhile.

The competing theory that purports to explain the work-welfare choice argues that the key variable is the availability of adequate child care resources. If a spectrum exists in the larger population in regard to access to child care, then at one end would be those women who have no substitute caretakers available, while at the other end would be those women for whom child care is no problem should they wish to work. According to this theory, those women who choose AFDC do so because they lack access to appropriate child care arrangements. In other words, the primary deterrant to employment for some welfare recipients is the unavailability of child care. The case examples below illustrate these alternative explanations of the choice of work or welfare.

The excerpt that follows quoted from the interviews with the women in the study represents the situation of a recipient who has a low earning potential and therefore makes the choice of a higher income from welfare.

Mrs. L. is a 27 year old mother of two daughters aged five and seven. She has been on welfare for six years since her separation from her husband who was the father of her older daughter. The job that Mrs. L. held the longest, three years, was a waitress at the minimum wage. Immediately prior to going on AFDC she worked part time as a cashier for \$1.00 an hour.

If Mrs. L. had a full time job as a waitress at the minimum wage she would earn \$55 a week or \$220 a month. Under welfare she receives \$245 a month. In addition the quarterly grant payment of \$90 spread out over 12 months adds \$22 a month to her budget.

If earning potential were a sufficient predictor of the work-welfare choice, one would not expect to find any recipients on assistance whose earnings off assistance would exceed their payment level by a considerable amount. However, the case example that follows indicates that this condition is not necessarily consistent.

Mrs. E. is a 24 year old mother of one child who has been on AFDC for eight months. Prior to the decision to use welfare she was employed as an executive secretary earning \$115 a week. She was due for a raise to \$130 a week. Currently she receives \$200 a month from AFDC. The addition of the quarterly grant brings the monthly payment level to \$220.

The alternative theory that seeks to explain the work-welfare choice argues that the availability of child care is the primary barrier to employment. The case example below illustrates the situation in which an AFDC mother attributes her decision to the lack of substitute caretakers.

Mrs. T. is a 29 year old divorced mother of three children. She worked for a year after her separation as a supervisor on the night shift in the maintenance department of an insurance firm. Her mother babysat for her. However, she was fired because of absenteeism.

Mrs. T. recalled that she was absent because her youngest child was suffering from asthma attacks. She did not feel she could leave him with her mother under these circumstances. Child care problems impeded subsequent attempts to get a job although her son's health improved. She felt that she could not use her mother as a babysitter in order to secure a daytime job, saying "My mother had her own life to lead."

However, this condition in regard to the availability of child care is not met by every AFDC situation. The case that follows provides evidence that contradicts this theory of the work-welfare choice.

Mrs. E., the recipient who had worked as an executive secretary noted that she had a babysitter for her daughter who lived in the same apartment building. She paid her \$25 a week. If Mrs. E. had chosen to work she could have continued to use this woman as caretaker for her child.

These cases appear to indicate that neither earning potential nor availability of child care is an exclusive or sufficient explanation of the work-welfare choice. The excerpts from the interviews reveal that the AFDC population includes women who have a relatively high earning potential so that income alone is too narrow a base on which to explain their decision.

Similarly, the AFDC population includes women who have access to child care resources suggesting that its variable is inadequate by itself to account for the work-welfare choice.

An Alternative Framework

It is this investigator's impression on the basis of all the case studies that other variables than those described above must also be involved in the decision that an AFDC woman makes concerning work and welfare. The purpose of this section is to define those variables that combine with earning potential and availability of child care to affect her income maintenance choice. The question of the relative importance of these variables in determining the work-welfare choice will be addressed in a later section.

Other Income

Common sources of additional income outside the welfare grant are pension payments, earnings from employment, and gifts from relatives. If a recipient has other income to supplement the welfare grant, her financial status on assistance is obviously more attractive than it otherwise might be.

From the point of view of the welfare system, other income falls into one of two categories, sanctioned or unsanctioned, with differential implications for the recipient's financial status. That income which is sanctioned includes 1) regular earnings reported to the welfare department on which deductions can be made (i.e., the recipient keeps the first \$30 plus one third of her earnings) or 2) "casual income," defined as earnings or gifts of any amount received on an occasional basis (for example, wages from an occasional day of work). Unsanctioned income includes earnings on a regular basis not reported to the welfare department so that the appropriate deductions from the AFDC

subsidy could not be made. A recipient who garners \$15 or \$20 a week from babysitting but who does not report this to the welfare department is in a more profitable position than another recipient who does report this income and loses two thirds of every dollar that she earns.

In-kind subsidies although they are not received as cash by the recipient form another source of income; for example, a rent subsidy increases the disposable income that a woman has since it reduces the portion of her welfare check that goes toward housing. Medicaid provides another example of an in-kind subsidy that decreases the recipient's outlay of cash from her welfare grant.

While some recipients have no extra sources of income as defined in this study, other recipients do have supplementary sources. The examples below illustrate a range of situations with regard to additional income.

Mrs. Q. lives in a federally subsidized Veterans' Housing Project. Her rent is \$63 a month. Mrs. Q. observed in her interview, "I feel I'm better off than a lot of people on welfare" referring to the fact that she uses a relatively low percentage of her grant payment for rent leaving her a relatively high disposable income. She pays 21% of her monthly grant of \$294 in rent. Should her income increase, the Project Administration would decrease the subsidy to Mrs. Q.

Mrs. T. lives in private housing paying \$115 a month in rent. This figure represents 41% of her monthly grant payment of \$276. She obviously has to use a larger percentage of her total grant payment to absorb rent leaving her relatively less disposable income than Mrs. Q.

If a woman anticipates the possibility of having additional sources of income to supplement the AFDC grant, the chance is greater that she will choose welfare over work. Some women whose earnings are inadequate to support their family off assistance could be better off in strictly financial terms as a result of combining welfare with a supplement such as occasional employment.

Restrictiveness of the Maternal Ethic

A woman's concerns in regard to child care are not limited to the availability of resources such as babysitters or day care facilities. An additional variable that enters the picture is the restrictiveness of her maternal ethic. This variable refers to a woman's judgement about the age at which she is willing to leave her child with a substitute caretaker and the kind of caretaker she will allow. One indication of a very restrictive maternal ethic is the decision by a woman to be the sole or primary caretaker of her child until he enters the first grade. A less restrictive conception of the maternal role is revealed by a woman who chooses to use a substitute caretaker on a regular basis.

The interviews with recipients in the study disclosed the fact that some women have a relatively restrictive outlook on their maternal responsibilities. The excerpt that follows illustrates this position.

Mrs. K. is a 24 year old mother with secretarial experience. In her interview she said in regard to her decision to use welfare, "I feel I have no choice. My child is my responsibility." She indicated that she would be unwilling to use day care for her two and one-half year old daughter should it exist in her community.

Other women in the study revealed a less restrictive maternal ethic, viewing their child care problem as a matter of the lack of adequate facilities.

Mrs. C. is a 22 year old mother who applied for welfare shortly after she came to Boston. One of the reasons that she gave for this choice was the fact that she had no one to babysit for her children then aged six months, three and four. A few months later she did go to work during the day since an aunt was able to babysit. Although Mrs. C. said in her interview that she prefers to use relatives as caretakers, she did indicate that she would be willing to use a day care center if it were nearby.

The more restrictive a woman's conception of the maternal ethic, the greater the probability that she will choose to rely on public assistance rather than on employment if she is eligible for AFDC. The quality of child care resources available may certainly be a determinant of the strength of the maternal ethic. For instance, the situation in which a mother concludes that the child care arrangements she has made are inadequate may be guilt producing and lead her to question the decision to allow another person to care for her child.

Interest in Work

Interest in work refers to the desirability with which a woman views employment outside the home. Although more women today fit both work and motherhood into their life cycle than in previous years the assumption is that women in the population vary in regard to their interest in work. One of the determinants of the strength of interest in work that a woman evidences is the family role ideology to which she adheres, i.e., the traditional conception that a mother's place is in the home. The kind of job experiences that she has had constitute another possible determinant of this variable. For example, a woman whose previous jobs have been low paying, strenuous activities (e.g., laundry work or household service), may have a lower interest in work than other women with jobs under better conditions and higher paying. Personal qualities such as industriousness may also obviously influence the amount of interest that a woman has in work.

High interest in work is reflected in a substantial employment history in relation to an individual's age. The expectation is that a woman with an interest in work will express a preference to be employed rather than on assistance and indicate plans in that direction. Low interest in work is, of course, reflected by a relatively scant employment history and a lack of moti-

vation to find work.

The case examples that follow illustrate a position at each extreme of the continuum in regard to interest in a work role.

Mrs. P. is a 30 year old recipient who has worked since she was 16 years old. She enrolled in the WIN program on her own initiative. In her interview she said, "I prefer working to sitting at home. I have my pride and independence."

Mrs. L. has not worked since she went on AFDC five years ago. Prior to the assistance period she worked at night as a cashier. Recalling her reasons she said, "I had to work to pay the rent. My husband only worked one week out of the month." When asked if she considered the possibility of going to work instead of relying on public assistance at the time of the disruption of her marriage she said, "Who wants to go to work when you have a baby at home." She said that she had told the social worker that she was not interested in work or training when the worker attempted to discuss the WIN program with her.

The less interest a woman has in work the greater the chance she will choose welfare over work should she become eligible for public assistance. However, other obstacles (e.g., availability of child care) could constrain an individual from choosing employment with the result that a woman with high interest in work goes on welfare.

Insecurity

Insecurity, as defined for this study, refers to the fear and anxiety that a woman has about her capability for self-support. One source of insecurity among low income women is probably past experience characterized by a series of low paying, high turnover jobs in the labor market. An indication of a high level of insecurity is verbal expressions of doubts and uncertainty about one's ability to control future events, for example, citing the possibility of illness or accident that could lead to job loss. On the other hand, more security about one's capability for self-support is revealed by the expression of confidence about one's prospects for the future.

Assuming a spectrum exists in regard to insecurity about the capability for self-support, the case examples that follow illustrate the range of viewpoints. The first excerpt represents the situation of a recipient who has a high level of insecurity despite a relatively good earning potential.

Mrs. S. is the 42 year old mother of two children aged twenty-one and eight. She went on welfare for the second time after the birth of her younger daughter out of wedlock. Currently she works full time earning a net salary of \$85 (before deductions \$102) a week and receives \$48 a month as a supplement from welfare. In her interview, she observed of her status, "If you are on supplementary...you can always fall back on it. Your case is still open if you get sick."

In response to a question dealing with a hypothetical situation about a recipient who had a job she liked, Mrs. S. selected the answer which suggested that the woman work and continue on AFDC. She observed, "she would have her independence but should something happen it will still be there. ...You can avoid the waiting period to get back on."

The second case example illustrates the viewpoint of a woman who is more secure about her ability to support herself and her family. She spontaneously indicated in her interview that she planned to get off assistance as soon as she considered it feasible in terms of her responsibilities to her child.

Mrs. K. is a 24 year old mother of a three year old daughter who has been on welfare since the birth of her daughter. She said that she planned to return to work as a secretary when her daughter entered school. During the course of the interview she noted, "I don't plan to make a vocation of welfare."

In answer to the question about the hypothetical situation of a recipient who had a job she liked, Mrs. K. selected a response that advised the women get off welfare as soon as possible. "There's no point in being on welfare if you can work," she observed.

Insecurity enhances the probability that a woman will use AFDC when faced with the need to support her family. This variable undoubtedly also

affects the length of dependency on assistance. The evidence from the interviews with respondents such as Mrs. S. is that it is difficult for a woman with a high level of insecurity to exchange the stability of the AFDC check for the risks connected with financial independence.

Welfare Stigma

Welfare stigma refers to the degree of social acceptability that people attach to the use of public assistance.¹² Low social acceptability is revealed by the expression of feelings of shame and embarrassment. Another indicator is the perception of negative attitudes on the part of primary and secondary others, such as relatives, landlords, and others with whom the recipient would come in contact. By contrast, the recipient who does not perceive welfare as a socially unacceptable alternative, might find neutral or positive attitudes on the part of others towards her dependency on public assistance.

The excerpts below represent examples of welfare stigma. The first case illustrates the situation of a woman who views her work-welfare choice with discomfort.

Miss B. is a 20 year old recipient who lives with her two and one half year old daughter in a housing project. When she was asked her feelings about going on welfare, she responded, "I didn't mind as long as no one knew about it." She added, "My father thought it was a crime."

The next excerpt illustrates a viewpoint at the other extreme of the spectrum in regard to the social acceptability of welfare.

Mrs. C. is 22 and has four children. Recalling her decision to go on AFDC three years ago, she said, "My relatives advised me to go on welfare until I could get on my feet." At that time Mrs. C. had just moved from Florida to Boston. When asked her feelings about the use of AFDC, she said, "I was embarrassed at first. I'm not as embarrassed. Everyone is on welfare up here."

The point on the spectrum at which an individual falls obviously influences the work-welfare choice that she makes at each juncture of her life. One common assumption has been that black community regards welfare with less stigma than the white community because of social, economic, and cultural factors affecting the behavior of the black male. The evidence from this series of case studies does not provide a base from which to defend or refute this argument. It was apparent that variations existed in regard to the social acceptability of welfare among both the group of white women and black women interviewed. Those white women whose experiences were similar to black women, e.g., lived in housing projects or in a tenement, revealed attitudes closer to some black women in the study than to other white women whose background reflected more affluent social origins.

III. THREE ILLUSTRATIVE CASE STUDIES

When a husband or father is no longer in the household, the first concern of a woman with children is the support of her family. Although one option in these circumstances may be to turn to relatives as a source of financial assistance, this study does not consider that alternative. From its perspective, a woman faces only the choices of work or welfare, or of using wages and public assistance as mutual supplements.

The preceding chapter identified several variables that combine to influence the work-welfare choice of the AFDC recipients in the study. The accounts that follow are quoted from the interviews and illustrate the way in which these variables interact in the lives of these women to determine the particular work-welfare choice that they have made.

1. The Case of Mrs. S.

Mrs. S. is a 20 year old white woman who had been on public assistance for a month and a half at the time of the interview. She and her husband had been separated off and on for nine months prior to her application for AFDC. Currently, Mrs. S. is living with her daughter Kelly, aged three, and a girl-friend, Tony, aged 18, in a third floor walk-up apartment in a low income white neighborhood. She said that she gave Tony shelter after the girl's father kicked her out because of her pregnancy. Tony was in the process of applying for AFDC.

Although she had not finished high school, Mrs. S. was an articulate respondent. She dropped out of school in the 10th grade, when she became pregnant with Kelly, to marry the child's father. Recalling this decision, Mrs. S. said, "My mother made me. She said she'd have me sent up before the Youth Service Board (as a delinquent) if I didn't marry him."

Mrs. S. had used AFDC previous to the current time to support herself and her child for a month about three years ago during a brief separation from her husband. A year and a half later she went on aid again, but this time it was while her husband was in the service. Since his allotment check from the Army was only \$130 a month she qualified for public assistance.

In her interview, Mrs. S. revealed an intermittent work history over the past three years including nine months on the assembly line at an electronics factory, cashiering at a dime store for three months, and six months as a quality control inspector on the night shift of the assembly line at a razor blade factory. These episodes of employment occurred after Mrs. S. reconciled with her husband. The job at the razor blade factory preceded the last period on assistance while her husband was in the army.

Immediately prior to the current AFDC period Mrs. S. was employed as a switchboard operator at the local branch office of the telephone company. She had worked at the telephone company for nine months, taking the position at the time that she and her husband separated. In discussing her reasons for quitting this job, Mrs. S. stressed her responsibility to her child. "I quit my job because of my baby. At the time I didn't have anyone minding the baby." She explained that her sister was temporarily keeping the child, Kelly, along with her own children, observing,

It wasn't worth my time working and only spending a few hours a day with the baby. She was forgetting who I was. She was calling me Auntie Sharon. I said I'll go back on welfare for a while and make sure she knows me.

Mrs. S. added that she did not consider her sister an adequate babysitter although she had been glad of her willingness to keep the child. She noted of her sister, "She lets the kids run wild. Then she screams and yells at them."

As the discussion of her decision to leave work continued, Mrs. S. gave vent to another issue. She said of the telephone company, "The pay was too low," "I'm doing as well now as I did when I was working," she added. "At least I'm not shelling out for babysitters and carfare. Your check is gone before it gets into the house." Mrs. S. estimated that she brought home \$54 a week after expenses from her paycheck of \$87 a week at the telephone company. In addition, her husband contributed \$20 a week in child support payments.

Recalling her life while at work, Mrs. S. reflected, "I didn't have time for myself working." She pointed out that she had been under stress and hospitalized for a month in the Spring. "It seems like every six months I have to quit work and go on welfare until I can get my head straightened out.

Mrs. S. volunteered the prediction that she would be back at work and off assistance in a few months. "I don't like sitting at home. I will probably go back to work by November - around Christmas - if I like the job and it pays enough."^{*}

In her interview Mrs. S. disclosed mixed feelings about the use of welfare. On the one hand she said that she felt that she should be out supporting her daughter. On the other hand she pointed out, "Everyone around here is on welfare." She indicated that her relatives approved of her decision to leave work. "They think I should be home taking care of my baby."

Under AFDC Mrs. S. receives a subsidy of \$110 per month. Her husband is expected to contribute \$21.64 weekly to bring her income up to the budgeted standard of \$196.90 for a family of two. Mrs. S. said that he had only been contributing \$15 a week. To rectify this situation she said that she had "papers put out on him." In addition to the monthly welfare allowance, Mrs. S. receives a quarterly flat grant payment of \$79.30. Averaging the flat grant over 12 months, the total budgeted income per month for the family is \$216.73.

Mrs. S.'s welfare budget of \$216.73 is equivalent to her estimated take home pay of \$54 a week or \$216 a month after expenses at her last job. However, her husband's child support payments of \$20 a week supplemented her earnings so that her total income off assistance was \$296.73.

Although she did not anticipate additional sources of income outside of the welfare allowance, at the time that she quit her job, Mrs. S. revealed that she currently had other unbudgeted income. To take one example, she said that her mother gave her "some change, a couple of dollars" for running errands on occasion. She said that Tony's boyfriend was supposed to pay \$10 a week for her room and board but was late in his payment. Most significant, Mrs. R. re-

* The Dept. of Public Welfare closed out Mrs. S.'s case due to her return to work nine months after she went on assistance.

ported that her boyfriend had recently found a job after several months of unemployment and that she could count on \$15 a week from him to make ends meet. With his contribution, her total income for the time being rose to \$276.73 a month, twenty dollars short of her disposable income of \$296.73 a month off assistance.

Commentary

Using a three point scale from high to moderate to low, Mrs. S. was ranked on those variables identified as determinants of the work-welfare choice. Her earning potential of \$87 a week, while it seems low, was rated as moderate, since it was close to the median (\$2.46 per hour) for white female workers in the communication industry.¹³ She was placed at the upper end of the spectrum with regard to the availability of child care since she had at least one relative in the area who had offered to babysit for her daughter. The fact that Mrs. S. was willing to leave her daughter at age three with a substitute caretaker suggested that she had only a moderately restrictive maternal ethic.

Mrs. S.'s intermittent efforts to increment the family income while married indicated a moderate interest in a work role. She revealed little insecurity about her capacity for self-support in the interview, pointing out that she had plans to terminate assistance. Since she functioned successfully as a breadwinner in the past it was not surprising that she was low on this variable. Finally, she did not disclose welfare stigma to be one of her concerns.

It was difficult to reconstruct Mrs. S.'s position on the variable of other income prior to the AFDC period. The comments in her interview suggest that she did not anticipate her boyfriend's contribution of \$15 a week at the time that she decided to apply for assistance. If so, she was initially at

the lower end of the spectrum with regard to this variable.

Some variables play a more important role than others in the determination of the particular work-welfare choice that an individual makes. Most significant in this recipient's case was the sense that her employment had negative effects on her daughter. This perception threw into relief her responsibilities. The result was that the maternal ethic predominated over her interest in work. Concurrent with this change, the interview suggests that Mrs. S.'s basic interest in holding down a job diminished under the stress of the disruption of her marriage and of subsequently trying to combine the breadwinner and homemaker roles. She began to feel that work was not worth the effort it involved. The outcome with regard to the choice of work or welfare might have been different, however, had Mrs. S. regarded the child care arrangements that she had available as adequate.

The fact that Mrs. S. harbored little welfare stigma by the third time that she applied for assistance facilitated her decision to leave work. Turning to AFDC enabled her to resolve those problems with her relationship to her daughter that she felt stemmed from her employment i.e., the child not knowing her. Through the use of various sources of income, Mrs. S. was able to round out a living on welfare that was competitive with her earning potential off assistance.

2. The Case of Mrs. H.

Mrs. H. is a 35 year old white woman who had been on public assistance for three years at the time of her interview. The decision to apply for AFDC was simultaneous with the break-up of her marriage. Currently, she and her two children, aged nine and twelve, lived in the first floor apartment of a two family house on a street of well-kept duplex and single homes.

This AFDC period represented the first time on public assistance for Mrs. H. She has combined welfare with work throughout the entire period. At the time that she left her husband, Mrs. H. was employed on a part-time basis as a waitress at a local coffee shop bringing home around \$30 a week. "I knew I couldn't support my family," she emphasized in her interview. "There was no other way (except to apply for AFDC). We couldn't live on my salary. That's for sure."

After six months on AFDC, Mrs. H. switched jobs taking a position at a larger restaurant. She said that a friend advised her to work at the restaurant because she would find "the girls to be older," that is, the waitresses closer to her own age whereas they were younger at the coffee shop. While stressing the importance of the element of age in her decision, Mrs. H. also pointed out that the hours were shorter, an 18 hour week rather than a 24 hour week, and the tips better. She averages \$45 a week between tips and basic pay on the luncheon shift.

Learning that Mrs. H. had a high school diploma plus four year's work experience as a bookkeeper, the interviewer asked if she had considered the possibility of full-time work instead of a part-time job. Mrs. H. said, "No," stressing her obligation to her children.

I couldn't see a full-time job with the children. They get home at 2:15 and I get home at 3:15 or 3:30. They're just alone an hour. They can't get into much trouble in an hour.

Mrs. H. did indicate that an alternative job possibility existed as she had worked full-time in the bookkeeping department of an insurance company prior to her marriage. She said that her sister who is now employed as a supervisor at the company encouraged her to return to work there, objecting to the idea of waitressing.

I could have gone back to the insurance firm. I worked there for years. But it's 8:30 to 5:00. I couldn't see going back there. It's a long time. I like to work and I like to keep house but I have to take care of the kids too. I can't see leaving the children that long. I can't see working until 5 o'clock, rushing home, making supper. It's too much plus it's not good on the kids. They need the security of a mother, right?

Elaborating on her motivation for the decision to work on a part-time basis as a waitress, Mrs. H. continued,

I wouldn't want to come home from work with anything on my mind. Waitressing is you go out and do the work and you come home and no more headaches. Your mind is clear with the kids.

Another reason is my bad eye. Sometimes I get headaches. Another thing...I don't like to sit down. That's why I like waitressing. I'm always on the go. I wouldn't do anything but this.

Welfare stigma did not deter Mrs. H. from applying for public assistance to supplement her earnings as a waitress. She recalled her feelings at the time that she first went on welfare.

I felt as if I needed it. It was there for people who need it and I figured I was doing my job by working. In other words I was doing my share. If they could give it to people who didn't work then I think it's coming to you if you do work.

Mrs. H. disclosed apprehension about the possibility of self-support in her interview.

You can't work a job and support yourself unless you have a big position.

Pointing out that her earnings as a waitress varied from day to day, she said,

I could go to work and have a slow day. Sometimes we just stand around. I always worry about that.

Under AFDC Mrs. H. receives a subsidy of \$212 per month (based on four and one-third weeks). In addition to the monthly welfare allowance, she gets

a quarterly flat grant payment of \$91. Averaging the flat grant over 12 months, the total AFDC supplement for the family is \$235.

Mrs. H's earnings from her job are computed to be \$45 a week or \$195 per month. The combination of a welfare allowance and earnings raise her total budgeted income to \$430 a month. In addition to this income she noted in her interview that she had other income that did not go into the AFDC budget. Mrs. H. said,

If it weren't for my mother and sister I wouldn't make it. My sister hands me \$10 or \$15 maybe every three weeks.

Mrs. H. also disclosed that she picked up extra money by work as a waitress on holidays. This amount varies. For example, referring to a recent holiday shift, she said,

I worked the whole day and all I made was \$14.

Commentary

Using a three point scale from high to moderate to low, Mrs. H. was ranked on those variables identified as determinants of the work-welfare choice. She was obviously low on the variable of earning potential at the time that she applied for public assistance with a weekly take home pay of \$30. Under the assumption that Mrs. H.'s children could care for themselves, she was rated as high on the variable of availability of child care. Simultaneously she was placed at the upper end of the spectrum in regard to the restrictiveness of the maternal ethic because she expressed strong reservations about not being at home when her children returned from school.

Mrs. H. ranked high on the variable of interest in work. She indicated a high level of insecurity with regard to her capacity to support her family despite considerable work experience. She was low on welfare stigma. The

gifts from relatives that she could anticipate to augment the welfare grant placed her at the midpoint on the other income spectrum.

When her husband left the household, Mrs. H. chose to combine work and welfare as mutual supplements maintaining her level of work effort rather than expanding it thereby increasing her earnings. The variable that played the most important role in this decision was the maternal ethic which constrained the options that she perceived to be open to her in regard to employment, predominating over her interest in work. An additional quote from the interview illustrates this point. Considering the alternatives now before her in regard to work, Mrs. H. said,

I could make more money if I worked dinners(at the restaurant) instead of lunches. The tips are bigger but I wouldn't do it because of the children.

Mrs. H.'s earning potential is also of significance, perhaps even of equal weight, in the particular work-welfare choice that she made. She may be better off in strictly financial terms by combining wages from her job at the restaurant and welfare than by working in a full-time clerical position as her sister suggests. Her take home pay from a clerical position would have to exceed \$115 a week to compete with her budgeted income on assistance. In addition to those earnings taken into consideration in the computation of the AFDC subsidy, Mrs. H. also has the opportunity for varying amounts of other income on assistance which makes this situation more competitive with self-support than it might otherwise be.

Mrs. H. is obviously better off in strictly financial terms than a recipient with two children of the same age who relies on AFDC as the sole source of income. The budget for such a family is \$296 a month as compared to Mrs. H.'s budgeted income on assistance of \$430 a month.

Another variable which bears importantly on this recipient's decision in regard to the use of work and welfare is the high level of insecurity that she feels about her capability for self-support. Mrs. H.'s comments in her interview substantiate the fact that she feels more insecurity than some other respondents in the study. Responding to a question about the advice which she would give a woman in similar circumstances to her own after the disruption of her marriage, Mrs. H. said,

I'd tell her to go on welfare. Then she'd be guaranteed and know the kids are provided for. If she works she could fall down or get sick. God forbid something happened to someone who didn't have any welfare.

3. The Case of Miss P.

Miss P. is a 24 year old black woman who had been on AFDC for nine months at the time of her interview. She and the father of her infant son separated six weeks after the child's birth. Presently, Miss P. and her son were living in a sparsely furnished one bedroom apartment in a tenement building but she was out every day looking for a new place to live as she had difficulty with the landlord.

A high school graduate, Miss P. had worked as a clerk typist for three years in the office of a factory in her hometown in North Carolina. She had come to Boston with her boyfriend two years ago. "We were going to get jobs or get into a training program - OIC, NAACP," said Miss P. "He got into OIC but I didn't." Subsequently, she looked for a job that would allow her to learn to be a keypunch operator.

"They told me I didn't have enough experience or that my typing was too slow," she recalled in her interview. After a few months of waitressing, Miss P. did find a part-time job as a file clerk at \$2.10 an hour with an insurance firm that had a training program for keypunch operators. "They promised

me that I could get into the program when they had an opening but they never had one while I was there," she said.

Miss P. became pregnant about a year and a half later. She quit the job with the insurance company early in her pregnancy because she could not stand on her feet. Her boyfriend remained with her through the birth of their child. She said that he left the household because of his concern with his own future. "He thought we would stand in the way of his getting ahead, but I knew Peter and I wouldn't."

Over a period of three weeks Miss P. said that she made telephone calls about jobs. "I even called back the insurance company. They told me that they didn't have any openings although they had an ad in the paper." She said that she didn't think this company was aware of her pregnancy out of wedlock.

When the money that she had on hand, about \$50, ran out, Miss P. moved in with a friend from work. She babysat for the two children of this woman and her husband while they worked. These arrangements broke down after a couple of months when the husband lost his job. "I became the family problem," said Miss P. "I was going to try to make it on my own but I didn't have the money for a security deposit on an apartment or for furniture."

Miss P. applied for AFDC at the suggestion of her friend. "I was relieved," she said. "I felt with the help of welfare I could get a new start."

Since going on welfare, Miss P. said that she had considered trying to get into a training program. "At first I thought I would stay on welfare until Peter was six but the money's too little for that. I thought that I could get into a program that paid me while I learned." Miss P. said that she gave up on this idea for the time being because she couldn't find a babysitter. "You can find someone who wants to care for an older child but not one in diapers. They're in to everything."

Under AFDC Miss P. receives a subsidy of \$201 a month. In addition to this monthly welfare allowance, she gets a quarterly flat grant payment of \$79. Averaging the flat grant over 12 months, the total budgeted income per month for the family is \$212.60. Miss P. said that Peter's father stopped sending money when the child was six weeks old. Stressing the fact that she had learned to budget, Miss P. did admit that she still ran short on occasion. "Then I borrow a few dollars from a friend," she said.

Commentary

Miss P.'s wages of \$2.10 an hour at her most recent job placed her towards the lower end of the continuum on the variable of earning potential. She was earning less than the average (\$2.33 an hour) for a black female in the insurance industry in the Northeast.¹⁴ The comments in her interview on the subject of employment suggest that both limited work experience and discrimination against blacks pulled her earning potential down.

In general, Miss P. appears to have had more limited options than the other two women whose interviews were quoted in this chapter. As a stranger to the area with few social ties, she lacked the option of a friend or relative to care for her son that other women in similar circumstances might have. The fact that her son was an infant may have reduced the chance of finding an alternative form of child care such as day care center to place him in.

It was more difficult to rate Miss P. on the subjective variable of the restrictiveness of the maternal ethic than on objective dimensions. Since wide agreement exists in this society that a mother should be a child's caretaker while he is an infant, differences among women on this variable do not emerge until a child is somewhat older. The exceptions are perhaps women at extremes on this spectrum, for example, the mother who actually prefers another caretaker than herself for her child as soon as possible or the mother who refuses

to consider the possibility of a substitute caretaker until the child goes to school. Miss P.'s attempts to find work before applying for public assistance, her more recent efforts to locate a day care center, and her willingness to leave her son with a friend on occasion suggest that she is not bound by a restrictive maternal ethic.

Miss P.'s work interest was only moderate after the birth of her son. Although she attempted to find a job when her boyfriend left, she gave up the search after a few weeks. Simultaneous with this relative disinterest in work she was low on welfare stigma and felt considerable insecurity about her capability to support herself. For instance, she said in her interview that she had applied to the Boston Institution for homeless women as an alternative to fall back on if she was denied AFDC. In contrast to some recipients in the study, Miss P. was low on the variable of other income with no expectation of cash outside the welfare grant.

Turning to an assessment of the relative importance of variables in Miss P.'s work-welfare choice, it appears to be the case that the most significant issue was the unavailability of child care. This situation acted as a constraint on her opportunities to look for work and the kind of job that she could take. Although she did not turn to AFDC immediately after her boyfriend left, the evidence is that Miss P.'s lowered work interest also contributed importantly to her decision to rely on public assistance. In addition, although not at an extreme on the maternal ethic dimension her preference to take care of her son weighed heavily in her decision to use welfare. The fact that she attached little stigma to public assistance facilitated the decision to apply for aid. Once on assistance she found that the AFDC subsidy of \$212 a month, while hard to manage on, exceeded to her earning potential of \$168 a month at the insurance firm.

IV. AFDC AS A SUBSTITUTE HUSBAND

A new way of looking at the relationship between the AFDC recipient and the welfare department emerged from these interviews. Many of these women seemed to be reacting to welfare as more than just a source of income, or as a bureaucratic organization. It seemed that a concept catching some of the complex role relationships between the recipient and AFDC is that of "welfare as a substitute husband."

In marriage there are many roles and functions which the two partners fulfill. Among the aspects of the interviews which led to the idea of welfare as being a substitute husband for these women was the observation that even among those who had worked while on assistance (17), self-respect was more closely linked to their home and family than to a job. Secondly, the women who had not worked or who had worked briefly expressed no plans or interest in employment. Despite the absence of a husband, they had a homebound orientation. Third, a considerable number of the women (19) had no intent to get off welfare, but rather were quite satisfied with their status.

The analogy of marriage throws light on aspects of the recipient's relationship to welfare that are frequently overlooked in the public discussion. The husband-wife relationship has an emotional component, a self-identity component, and a security component as well as a financial component. To think of AFDC solely as a source of income ignores important psychological and social underpinnings of welfare dependency.

AFDC provides the security of a stable income to the recipient family. The comments of the women in the study suggest that it may provide greater financial and emotional security than did the actual man of the house. Mrs. S., a recipient who used welfare three times over the past three years, is a case

in point. Comparing her life on welfare to her marriage to a man who lacked a consistent work history, she said,

At least I don't have the aggravation of listening to him talk about getting a job. It's one less mouth I have to feed now. I know how much I have to live on ...I'm only dependent on the state.

The security that AFDC provides is probably one of the most important incentives for low income women to choose welfare. The quotes from the interviews with recipients reported in Chapters II and III illustrated the insecurity that recipients feel about their own capability for self-support. The interviews further revealed a view of the world fraught with risk.

Although the man of the house has departed, a woman's identity continues to be bound up with the housewife role. AFDC fills in for the husband allowing the "recipient-wife" to define her role in the domestic vein although the marital relationship is no longer intact. If this hypothesis is valid, it explained the psychological underpinning for a woman's position on a cluster of variables related to the work-welfare choice. These variables include the maternal ethic, interest in work and welfare stigma. She may, for example, perceive her options with regard to child care and employment as if she were married. Thus she does not feel compelled to go to work on a full-time or regular basis if employment would interfere with her conception of her maternal responsibilities. One could speculate that such a woman comes to attach less and less stigma to welfare since it is the vehicle which permits her to define her role as she did while married. Alternatively, a marriage to welfare may be no more stigmatized than a marriage to a man who defies societal norms such as an alcoholic or a convict.

While the influx of women into the labor force has increased, a homemaker role continues to have greater social validity than a work role when children are young. To stay at home imparts more status and approval to a

woman than to spend the day at work since employment of mothers in our society has the connotation of child neglect. Consistent with this line of reasoning, I found that most of the women in the study (22) felt that their relatives did not think less of them for going on welfare. The comments of one of the recipients provides a clue to the motivation for this response. As she put it, "My relatives think I ought to be at home with my baby."

Casting AFDC into the role of substitute husband places welfare dependency into a new light. The same incentives exist to make a go of this partnership as with marriage, i.e., security, self-identity, status, and the sake of the children. Rather than being a unique relationship symptomatic of social problems, reliance on public assistance may become a variation on the theme of the wife role in an institution similar to marriage.

V. POLICY IMPLICATIONS

This study of AFDC women indicates that several variables are involved in the choice of work or welfare. This finding casts doubt on the argument that earning potential is adequate to explain the work-welfare choice. Similarly, it rejects the alternative theory that availability of child care is sufficient to explain the work-welfare choice. Those additional variables that we have identified as combining with earning potential and availability of child care to influence the income maintenance decisions of AFDC women are the following: other income, restrictiveness of the maternal ethic, interest in work, insecurity about the capability for self-support and welfare stigma.

If this theoretical formulation applies to the larger AFDC population, then it should have implications for the evolution of work-related welfare policy. It suggests that recent policy which seeks to propel AFDC women to work has overlooked important substantive issues that bear on the choice of work or

welfare. To take one example, the variable of insecurity about the capability for self-support requires consideration. It is not surprising that low income women whose work experience, as well as married life, may have been financially shaky would find the stability of the welfare check more attractive than mediocre employment. Yet present welfare policy does not address itself to this sense of financial risk simultaneously with its efforts to encourage women to remain in or re-enter the labor market.

Work-related welfare policy could respond to this sense of risk among some recipients by creating an administrative mechanism that allows a person's case to be re-opened quickly should she lose her job or her earnings drop. The knowledge that welfare is immediately available to fall back on may reduce her anxiety about employment and then bring her further toward self-support.

This formulation also has implications for the effectiveness of economic incentives in coaxing AFDC women to work. Current welfare policy disregards the first \$30 earned and an additional one-third of earned income and allows up to \$60 a month for work related expenses. For those women at the more restrictive end of the spectrum in regard to the maternal ethic, economic incentives alone would not be sufficient to deter them from using public assistance or encourage them to go to work. Some women might respond to incentives if adequate child care were available. The more significant factor than income incentives or the availability of child care in these mother's work-welfare choice is their own sense of timing, as to when the cut-off point is reached in terms of the child's need to have the parent at home, i.e., maternal ethic again.

The fact that women vary on a spectrum in regard to the restrictiveness of the maternal ethic suggests that it does not pay for welfare policy to place a work requirement on AFDC women. That approach which pushes women into

the labor market would only clog the administrative apparatus with recipients who do not want to go to work. The more effective approach may be to make employment feasible by removing obstacles to labor market entry so that those recipients not bound by a restrictive maternal ethic may choose to go to work.

Future research on the determinants of the work-welfare choice would address itself to the interrelationships among the variables identified in this study. It should look at the choice of work or welfare both horizontally, from the point of view of the woman's current decision, and vertically, from the point of view of the various choice points in a woman's life. Recent evidence shows, "in contrast to the image of AFDC women as a continuously dependent, never working group, patterns of work do exist and some form of attachment to the labor force is present in most cases."¹⁵ Why a woman will choose welfare at one juncture and choose to work at another is certainly one of the relevant theoretical questions that deserves attention.

FOOTNOTES

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