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WHY IS THE RATE OF PARTICIPATION IN THE UNEMPLOYED
FATHERS SEGMENT OF AID TO FAMILIES WITH
DEPENDENT CHILDREN (AFDC-UF) SO LOW?

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Much of the material in this paper is treated at greater length in the author's monograph, "Welfare for the 'Non-Deserving': A Study of the Unemployed Fathers Segment of Aid to Families with Dependent Children." Copies of chapters of this monograph are available upon request.

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ABSTRACT

This paper contains a brief description of the development and nature of the Unemployed Fathers segment of Aid to Families with Dependent Children. It is noted that never more than twenty-five states in a single year have offered this program since its enactment in 1961. Based on the March 1971 Current Population Survey, it is estimated that only 15 percent of those categorically eligible for this program in 1971 and residing in states where it was available were participating in the program. The paper examines the responsibility of welfare administrators and eligible families for this low rate of participation. The mechanisms available to administrators to keep their rolls low are noted. Greater attention is devoted to examining the reasons underlying voluntary nonparticipation by eligible families.

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I. Introduction

The federal government supports a welfare program that covers a small number of low-income families. This program, the Unemployed Fathers segment of Aid to Families with Dependent Children (AFDC-UF), was enacted in May 1961 to extend coverage to certain units excluded from previous federally assisted welfare programs. Since its inception, AFDC-UF has undergone some changes in criteria for eligibility and, like many federal programs, a few name changes.

Before AFDC-UF was enacted, a majority of states provided coverage through their general assistance programs to low-income two-parent families. The enactment of AFDC-UF represented the first time the federal government shared in direct cash assistance to families with a non-aged and nondisabled male head. Prior to that time, federal funding of programs aiding this group had been limited to work relief programs. AFDC-UF represents an important precedent in federal welfare policy. However, this program's promise has not been met by its performance. Never more than half of the states have offered the AFDC-UF program at any one time, and only a small percentage of low-income two-parent families receive assistance.

States are not required to have the AFDC or AFDC-UF programs. AFDC, providing welfare coverage to low-income, single-parent, primarily female-headed families, proved to be very popular among the states.¹ AFDC was enacted in 1935, and by the close of 1937, thirty-nine of the forty-eight states had programs in operation. All but one state

offered the program by December 1943; in 1955, Nevada became the last of the forty-eight contiguous states to adopt the program. All fifty states and most territories offer AFDC at present.

The experience of AFDC-UF has been quite different. By the close of 1961, the year of its enactment, fifteen states had added the Unemployed Fathers segment to their welfare programs. Since that time the program has grown very modestly. (See Table 1.)

Low participation by the states is one factor accounting for the small size of the AFDC-UF caseload. In addition, the criteria for eligibility for the program have been rather stringent. It is difficult to generalize about these criteria for the years prior to 1967 because their determination was left to the states. Since 1967, HEW has exercised considerable control. The national criteria exclude low-income families in which the head works full time or has no recent history of regular employment. The work history and other tests limit the eligible population considerably. Furthermore, participation in the program by families that meet these eligibility criteria and live in states offering the program is quite low, on the order of 15 percent.

This study focuses on why the AFDC-UF program provides assistance to so few low-income two-parent families.

II. Population Estimates

The AFDC-UF program has a low enrollment relative to the size of the eligible population. Moreover, the eligible population itself is but a fraction of the categorically eligible population in need. In

Table 1: State Participation in the AFDC-UF Program
and the National Caseload, 1961-1973

End of Year	Number of States Offering AFDC-UF	National AFDC-UF Caseload (in thousands)
1961	15	48.1
1962	14	51.8
1963	15	45.7
1964	18	64.2
1965	19	58.2
1966	22	55.2
1967	21	65.4
1968	24	61.9
1969	23	73.8
1970	25	157.6
1971	25	135.7
1972	24	120.0
1973	24	90.7

Source: U.S. Department of Health, Education, and Welfare, Social and Rehabilitation Service, National Center for Social Statistics, Public Assistance Statistics, NCSS Report A-2, December issues for the various years.

this section we indicate the factors that restrict coverage of this program and we present estimates of the rate of participation.

According to the Current Population Survey of March 1971, in that month there were 29.5 million family units with two non-aged, nondisabled parents and with one or more children under age eighteen (or under age 21, if enrolled in school).²

Of this number, 7.5 million had incomes below the state's breakeven level for their family size for the AFDC program. (This income level defines the point beyond which families on welfare would be removed from the rolls.)

Of the 7.5 million units, 3.5 million had incomes below the state's needs standard for their family size for the AFDC program. (The needs standard represents the level below which a family's income must fall in order for that family to be initially eligible for AFDC benefits.) Special rules, applying only to the Unemployed Fathers segment of AFDC, further restrict the population eligible for benefits.

In 2.0 million of the 3.5 million units the male head worked fewer than 100 hours per month, and in 1.7 million of those the head was not receiving unemployment insurance benefits. Receipt of or eligibility for such benefits disqualifies a unit from the AFDC-UF program.

Not all states offered the AFDC-UF program. Only 1.15 million of the 1.7 million units lived in states providing benefits to AFDC-UF families.

This number would be further reduced if the data source were sufficiently detailed to permit the application of other eligibility criteria, for example resource and work-history tests. The estimate

Table 2: The Impact of the Various Eligibility Criteria on the Size of the Eligible Population, March 1971

Line Number	Population Description	Number of Families (in millions)
1	Families with two non-aged, nondisabled parents and with one or more children under age eighteen (or under twenty-one, if in school)	29.5
2	That part of line 1 with family income below their state's AFDC breakeven level for their family size	7.5
3	That part of line 2 with family income below their state's AFDC need standard for their family size	3.5
4	That part of line 3 in which the male head worked fewer than 100 hours per month	2.0
5	That part of line 4 in which the male head was not receiving unemployment insurance benefits	1.7
6	That part of line 5 living in states where the AFDC-UF program is operating (the population eligible for AFDC-UF)	1.15
7	Number of families enrolled in the AFDC-UF program	.173
8	Line 7 as a percentage of line 6	15%
9	Line 7 as a percentage of line 3	5%
10	Line 7 as a percentage of line 2	2.3%

Source: Data for the simulation were extracted from the Current Population Survey, March 1971.

of the eligible population of units, 1.15 million, is therefore a bit on the high side.

Nonetheless, even this high estimate of the eligible population is a small fraction of the population with demonstrated need. One could argue that either the states' AFDC breakeven levels or the needs standards denote the level below which the states deem it essential to offer cash assistance. A unit on welfare receives benefits up to the breakeven level, but a unit's income must be below the needs standard to qualify for benefits initially. Even accepting the lower level, the needs standard, as the measure to be used in defining the population in need, there are 3.5 million male-headed units with consumption requirements unmet by wages or other income. Of this number, then, only one-third, or 1.15 million, are eligible for federally supported welfare assistance. The laws and regulations governing the AFDC-UF program disqualify at least two-thirds (more, if one chooses a more liberal definition of need) of the male-headed families with recognized unmet need.

The enrollment in the AFDC-UF program, as of March 1971, was a small fraction of the population even eligible for benefits. Only 173,000 units, 15 percent of the 1.15 million units eligible,³ or 5 percent of the units with recognized need, received benefits in that month. This very low participation rate suggests a considerable aversion to welfare and/or difficulty in getting on the rolls on the part of male-headed families.

The following sections discuss some of the factors that contribute to the low rate of participation. First we discuss very briefly

the role state welfare authorities may play in limiting participation. Following that, we examine at some length possible causes of voluntary nonparticipation of eligible families. It should be emphasized that while it has been estimated that 85 percent of those eligible do not participate, we have no information that permits us to apportion responsibility for this nonparticipation to the states or to the eligible families.

III. The Role of State Welfare Authorities

Welfare authorities can exercise a considerable amount of control over the number of families participating in AFDC-UF. In the first instance, welfare authorities may play a role in a state's decision to adopt or not adopt the program. Their influence, however, does not cease upon the state's electing to offer the program. Although HEW regulations spell out many procedures state administrators must follow, considerable leeway is vested with the state; there are numerous grey areas in the laws and regulation; and, finally, HEW does not supervise very tightly many aspects of the state's programs.

Welfare authorities' actual or potential influence over the size of their AFDC-UF caseloads devolves from their influence over the following four variables:

1. the size of the eligible population not enrolled on AFDC-UF,
2. applications for admission to the welfare rolls,
3. rate of rejection of applicants, and
4. rate of closure of cases on the rolls.⁴

The four variables are discussed below. Although we treat the items sequentially, it should be recognized that they are interrelated. For example, a greater number of eligible families might apply for benefits if they were to detect a decrease in the fraction of applications that are rejected. However, administrators might be inclined to raise this rate of rejection if an increase in the number of applications were to be recorded.

1. The Size of the Eligible Population

Research has pointed to the discretion caseworkers may exercise in interpreting the rules of welfare programs.⁵ This leeway extends to evaluating applicants' needs and available resources. A very complete accounting of needs and resources would yield a lower count of the eligible population than would a somewhat more lenient accounting, and both are probably legally defensible.

2. Applications from among the Eligibles

It is reasonable to assume that many of those eligible for AFDC-UF benefits are unaware of the program's existence or, perhaps, unaware of their eligibility for benefits. HEW has never publicized this program, and most states have behaved similarly.⁶ By advertising the existence and nature of this program, a state might increase the rate of application from among the eligibles.

A state may also affect the rate of application through the manner in which it treats applicants. It is anticipated that the application rate would be lowered if welfare authorities harassed applicants or subjected them to long delays.

3. Rejections from among the Applicants

Obviously, not all applicants are entitled to receive benefits under the Unemployed Fathers segment of AFDC. A rather complex determination of a family unit's eligibility must be performed. As was noted in section 1, there exists considerable leeway in this calculation. An examination of the rate at which applications are rejected leads to the hypothesis that the welfare authorities can and do exercise discretion in this area.

The function describing the percentage of applications denied is periodic over the years. During the year, rejections nationally rise to a maximum (approximately 35 percent) in March, April, or May and fall to the minimum (approximately 20 percent) in December.⁷ The curves describing the number of unemployed males aged twenty and older and the AFDC-UF caseload are also more or less regularly sinusoidal over one year. The curve describing the rejection rate lags behind the former by about two or three months and behind the latter by about one month, sometimes two. The curve for applications per month, likewise, is periodic and closely follows the unemployment curve.

The similar structure of the rejection rate and unemployment curves suggests a possible explanation for the former. This explanation is rather simple, almost tautological: The rejection rate rises and falls because over the year the applicant population is composed of a larger and then a smaller number of ineligible. The few available data seem to disprove this explanation. The available data were information on the reasons for rejection. It was anticipated that over the year the distribution of reasons would change. During the

early part of the year, when unemployment and rejections are highest, it was anticipated that there would be relatively more applicants rejected because their incomes or assets were beyond those permitted by the regulations. This was suspected because it seemed that the newly unemployed might not have had time to deplete their resources sufficiently to qualify for AFDC-UF. Analysis of the data on reasons for rejection indicated that there was no consistent or substantial shift between these two reasons or among the seven other reasons cited in the data.

This finding leads to the tentative hypothesis that the influence of state welfare authorities over the rate of rejection is responsible for this periodicity. The relative invisibility of AFDC-UF permits this manipulation, and budgetary considerations, it is argued, make such manipulation desirable. Consider the following scenario. Local administrators observe in January or February that their caseloads have risen to a high level. They decide they must stem the increase in their caseloads or their annual budget allocations will be exceeded. One "lever" they control is the rejection rate, and they increase their rejections. By May or June, applications have dropped considerably, owing to the annual downturn in unemployment and to the applicants' response to diminished prospects for receiving aid. At this point administrators let up on the rejection rate "lever" and admit a higher percentage of the smaller number of applicants.

Like all inferred scenarios, this one is imperfect. It implicitly assumes that administrators are consistently shortsighted in preparing their annual budgets. Most importantly, it assumes that local or state

administrators have the ability to communicate their budgetary concerns to lower-echelon employees and/or to encourage them to adjust their rates of rejection.

While there are no data to directly test these assumptions, there is information that suggests that states exercise considerable leeway in evaluating applicants' eligibility. Namely, an examination of states' rejection rates during an average month (July)⁸ over the seven-year period (1962-1968) demonstrates the existence of differing administrative stances toward AFDC-UF applicants. For example, never fewer than 34.0 percent of the applicants were rejected in Maryland, and the average during the period was 44.0 percent. In Massachusetts, on the other hand, never more than 11.0 percent were rejected and the average was 6.7 percent. Though these are polar cases, numerous other states show similar consistency in their rejection rates.

Six states that had AFDC-UF in operation during all or nearly all of the seven years consistently rejected applicants at a rate 4 percent or more above the national average.⁹ Two states that had the program during the seven years were always 4 percent or more below the national average, and three others tended to be that low, though with less consistency.¹⁰ Thus, twelve of the fifteen states that had the program at least six of the seven years were consistently high or low. Certain states seem to apply the eligibility rules stringently and exclude from the rolls units that in more lenient states might be considered eligible.

The existence of administrative discretion across states, however, does not necessarily prove that such discretion exists within a state. Nonetheless, it is tempting to hypothesize that states

can and do exercise administrative discretion with respect to rejection rates over the course of a year.

4. Rate at Which Enrollees Depart from AFDC-UF

Welfare authorities may be able to pare their rolls by increasing the rate at which participants leave the program. An analysis of the data on case closings suggests that the amount of control authorities exercise over this variable is not great.¹¹ This result is reasonable. It is illegal to remove a unit once it has been granted eligibility, unless its income rises to the breakeven, a change in the family's composition disqualifies it, or some other significant change occurs. Since a family can readily question an administrative decision through the fair hearing process, it is unlikely that states pare their rolls in this way. One option open to administrators is to review their caseloads more regularly in an effort to spot disqualifying changes soon after they have occurred. While authorities may elect this option to increase the rate of case closings, it seems to have relatively little effect on the size of the caseload and is questionable in terms of its cost-effectiveness.

IV. Voluntary Nonparticipation of Families Eligible for AFDC-UF

We have noted some factors that keep the AFDC-UF enrollments low. It was observed that program adoption is at a state's option; that rules and regulations governing the program define units as ineligible that would be eligible on income or asset criteria alone; and that administrators appear to exercise some control over caseload

size, principally through subjective interpretations of the eligibility criteria. No doubt some of those seemingly eligible are ineligible in their place of residence because of local variations in eligibility criteria or differences between what units report to a census surveyor and what is learned by caseworkers. However, many more probably never have applied for benefits. It should be stressed that while it has been calculated that 85 percent of those eligible do not participate in AFDC-UF, it is not known what part of this percentage is attributable to administrative manipulation, ignorance on the part of eligibles of their own eligibility, or voluntary nonparticipation. There exists no information on which to even base a reasonable guess.

The purpose of this section is to analyze the factors contributing to voluntary nonparticipation among eligible families. This task would be simplified and accomplished more accurately if a comprehensive body of data on attitudes of participants and eligible nonparticipants existed. No study to provide these data has been undertaken. The arguments for this analysis come, then, from inference from three small interview studies and from secondary sources.¹²

Three principal concerns account for eligible families' electing not to participate in AFDC-UF. These are concern over personal success and status, reluctance to surrender independence, and a feeling of being undeserving or, at the extreme, unworthy of assistance.

1. Personal Success and Status

"In America, the themes that each individual is responsible for his own lot in life, that each individual has considerable chance to achieve success if he applies himself, and that achievement is of greatest importance, lead to a sensitivity

about status coupled with concern about personal responsibility for success or failure."¹³

The poor, like the nonpoor, are concerned with success in the marketplace. Goodwin¹⁴ compared the work orientations of a sample of AFDC-UF fathers in the Work Incentive Program (WIN) to those of fathers of middle-income families. He found that blacks and whites in both groups placed high emphases on life aspirations and the work ethic and that these emphases were not significantly different between groups.¹⁵

Work and achievement are important to low-income males. Yet it is apparent that those on AFDC-UF or those eligible for it have not succeeded in the marketplace. This lack of achievement, according to McKinley, leads to a "sensitivity about status" and "concern about personal responsibility." These feelings may diminish the attractiveness of the AFDC-UF program.

Receipt of benefits from AFDC-UF, as from other programs, carries with it more than the certification of need. At the extreme, the recipient is viewed as a loafer. More charitably, he may be viewed simply as a failure. In this country, there is respect for the man who assumes responsibility for himself and his family. It follows that there is little or no respect for those who elect or are forced to rely on public or private charities. As we have observed, the potential or actual recipient himself is not immune to these feelings.

One would anticipate that the male head of a family in poverty would be reluctant to admit having failed. The inability to provide an adequate income does not in itself require a declaration; rather, it is simply a state of being. Receipt of welfare does require an

admission of failure. The applicant must demonstrate to the intake interviewer, among other things, that he has no prospects for immediate employment and that he has no resources to fall back on.

2. Independence

Welfare may interfere with a family's independence, or freedom from external influences, in two important ways. First, obligations imposed directly by welfare authorities may require certain standards of behavior or actions of recipients. Second, relations among family members may be affected negatively by dependence on welfare. Though more subtle than direct intervention, this impact is considerable, and anticipation of this reaction may be a powerful disincentive to participation. These influences will be examined in turn.

a. Direct Intervention

Public assistance may be described as a qualified right. Black's Law Dictionary describes a qualified right as one that "gives the possessor a right to the object for certain purposes or under certain circumstances only."¹⁶ In order to obtain public assistance, a family must meet certain criteria. Such criteria commonly cover, among other things, family composition, resources, ages of head and offspring, and health status. In addition, public assistance legislation may impose certain obligations on the recipient. For example, male heads of families receiving AFDC-UF benefits are required to be enrolled in the Work Incentive Program. They are also required to accept employment that meets certain standards.

The conditions imposed on recipients of public assistance have extended beyond matters relating to employment. A family may be disqualified from AFDC benefits if it can be demonstrated that the home environment is not safe and healthful for the minor children.¹⁷ This provision has been cited as the basis for terminating AFDC assistance in cases in which the unwed mother has been found to be engaging in sexual relations. Regardless of its constitutionality, the broad application of this provision may impose severe restrictions on a recipient's behavior.

The restrictions that families perceive, hence the costs of assistance, are not limited strictly to those that welfare authorities may impose. Evidence suggests that AFDC-UF families are largely ignorant of the laws governing welfare programs and especially of the limitations on welfare authorities' activities.

In his study of AFDC-UF family heads, Scott Briar examined their perceptions of their own rights and of their obligations under the program. He found that "the agency . . . is seen as having legitimate authority over recipients extending considerably beyond the surveillance of aid expenditures."¹⁸ The majority of respondents felt that the welfare authorities could and should oversee and regulate the behavior of welfare recipients. A selection of Briar's findings from a survey taken in 1965 is presented in Table 3.

The data in Table 3 suggest that recipients willingly yield authority over their behavior in exchange for assistance. The authority that the majority of respondents are prepared to grant even exceeds that which welfare departments may legally be able to assume.¹⁹

Table 3: Opinions of AFDC-UF Recipients toward Hypothetical Activities of a Welfare Department

	Yes	No	Don't Know	Other
Suppose the social worker suggests that a couple on welfare come in once a week for budget counseling:				
1. Would they have to come in?	61	27	12	0
2. Would their aid be cut off if they refused to come in?	60	24	15	1
3. Should the welfare department make night visits?	69	26	3	2
4. Does a recipient have a right to refuse to let the worker come into his home at night?	50	43	5	1
Suppose that the social worker suggests that a recipient see a psychiatrist:				
5. Should the recipient be expected to go?	76	NR	NR	NR
6. Would their aid be cut off if the recipient refused?	66	NR	NR	NR

Source: Scott Briar, "Welfare from Below," pp. 56, 57.

NR = Not Reported.

Sample size = 92.

This is of little moment, however, for our interest centers on the perceptions of recipients and eligible nonparticipants.

It should be noted that the percentage of 'yes' responses in the table may be below that of a national random sample of AFDC-UF recipients. Briar indicates that the welfare department supervising the recipients in the sample has a nationwide reputation for its professionalism and client-oriented approach²⁰ and that most of the recipients were told of their rights on welfare.²¹

One would assume that nonparticipants would be less knowledgeable than participants of the provisions of the AFDC-UF program. Adding this to our observation that 'yes' responses in Table 3 are unrepresentatively low, we may infer that the overwhelming majority of nonrecipients believe that welfare authorities have extensive legitimate authority over their clients.

The obligations eligible family heads perceive may serve as deterrents to participation. The potential loss of freedom of action is a liability that eligible families weigh against the financial advantages of assistance.

b. The Impact of Dependence

The analysis in this section is more speculative and tentative than that in the other sections of this paper. It is conceded from the outset that this section represents more the development of hypotheses than the elaboration of a tested model. Important blocks of information that would be necessary to test my hypotheses are simply unavailable.

I note elsewhere²² that about 20 percent of the families on AFDC-UF will break up within one year of their enrollment. A still considerable rate of separation is in evidence among families enrolled for a longer period of time.²³ This high rate of marital instability is, I contend, in large part a consequence of a system of family organization common to low-income or working-class people. I argue that this system of family organization, role segregation, is also a factor that helps to explain the low rate of participation among families eligible for AFDC-UF.

There is considerable agreement that there is a stricter segregation of roles between husband and wife in lower-class families than in middle-class families. This view has been stated recently by Marc Fried and Ellen Fitzgerald.²⁴ The husband, they indicate, is responsible for supporting the family and for a few traditionally masculine tasks. The wife is responsible for household tasks, including cooking and cleaning. Stone and Schlamp's study of AFDC-UF families in California indicates that sharing of responsibilities among lower-class families is, for the most part, confined to dealings with children and control of the purse.²⁵

Role segregation is not the most satisfying arrangement. According to Fried and Fitzgerald, families that share roles evidence a higher degree of marital satisfaction. However, segregation does serve important functions.

Strain, insecurity and the absence of options in social life create pressures toward role segregation and help to account for the higher level of role segregation in working-class family life The segregation of roles reduces both the amount of interaction between the members of the social unit and the frequency with which they are responsible for accomplishing the same goals or objectives

In this respect, role segregation is an important mechanism for insuring the continuity of a relationship or the effective operation of a social unit in which there is great potential for strain or conflict.²⁶

The division of roles, while not the most desirable arrangement, may serve working-class families adequately while the husband is employed. However, it would seem to be a singular maladaptation during a period of unemployment of the husband. During this time, the husband would be unable or only partly able to perform his primary role, that of provider. The severity of this problem would probably depend upon the duration of unemployment and upon a family's adaptability.

Studies undertaken during the Depression, while not focused directly on role segregation, suggest the potential in this mode of family organization for conflict arising from unemployment. In his highly regarded study of unemployed workers, E. Wight Bakke²⁷ described a process of response to prolonged unemployment. The families, he observed, moved through similar stages. The first two stages, 'momentum stability' and 'unstable equilibrium,' comprise the period during which the family makes increasingly more significant but unsatisfying adjustments to unemployment. The third stage, 'disorganization,' is a transitory period but characterized by unusually great marital strain. All of the twenty-four families he followed over the eight-year span of his study remained intact through the 'disorganization' stage and went on to the stages of 'experimental readjustment' and then 'final readjustment.'

Bakke's study antedated the AFDC-UF program by about twenty-five years. No recent studies have examined Bakke's description of adjustment, and this section likewise makes no attempt to validate

it. The significance of his work for present purposes is of a more limited nature. Specifically, his observations of family behavior in the disorganization phase describe reasonably well particular aspects of family behavior in response to AFDC-UF.

Among the families he observed, the numerous household responsibilities of the husband and wife were strictly segregated even before 'disorganization.' In the disorganization phase, contested responsibilities, especially those relating to managing and planning, were more fully assumed by the wife unless the husband had found substantial part-time employment. By this time, the wife was solely responsible for most of the household decisions.²⁸

While not challenging this conclusion, the work of another student of the Depression, Mirra Komarovsky, indicates that the redistribution of authority in response to unemployment is a tendency and not a general principle. She pointed out in her important study of Depression-era families that in those families in which the husband's claim to authority was based on his providing the family's support, unemployment significantly eroded his position within the family. Among her sample of fifty-nine families in which the head was unemployed, about one-fourth evidenced some or a considerable breakdown of the husband's authority.²⁹

Bakke observed that the husband does not substantially increase his share of the housework in the 'disorganization' stage, even though he may have more time, and cooperative habits developed in happier times disintegrate.

Mutual activity of a pleasanter sort is practically absent, and most relations are now focussed on disagreeable aspects of experience. The potential value of mutual activity therefore as a foundation for harmonious living is decreased and in place of it there is offered a stimulus to disagreement and unpleasantness.³⁰

Bakke reported that while this is the most trying period for the family, "The difficulties of home life themselves are not sufficient to cause the man and wife to separate under ordinary circumstances."³¹ However, he went on to observe, where an alternative to support by the husband exists, such as "going home to mother, or being supported by a rich uncle," separation is seriously considered. Bakke also noted that it is during the 'disorganization' stage that going on relief is contemplated. I shall quote at length his comments on this subject.

Since this period of disorganization is normally that in which the family makes appeal to relief agencies, it is appropriate to make special mention of the ways in which life on relief may undermine the integrity of the family. . . .

Consider the fact that relief investigators or case workers are normally women and deal with the housewife. Already suffering a loss in prestige and authority in the family because of his failure to be the chief breadwinner, the male head of the family feels deeply this obvious transfer of planning for the family's well being to two women, one of them an outsider. His role is reduced to errand boy to and from the relief office. . . .

The customary techniques of self maintenance are inappropriate for survival on relief. Until the family settles down to the business of developing ways to combat the new situation and make the most of it, the new problems present many questions to which their experience gives no answer. How can the visitor best be pleased? Upon what sort of evidence does she give or withhold relief?

The control over their own affairs which is an acceptable sign of family success and a basis for family pride is, of course, seriously modified, and with the modification comes a decrease in the incentives which impelled the family to cooperative effort. . . .³²

Applying his observations on Depression-era families to families eligible for AFDC-UF, we would expect such families to be well advanced in their division and redistribution of family responsibilities. Drawing further from his work, we anticipate that the families electing relief would experience considerable tension and instability. These stresses would exceed those commonly associated with the male head's unemployment, to the degree that relief further reduced his authority and responsibility within the household and because of the new and uncertain pressures associated with relief. The bonds between the husband and wife are severely tested while the family is on relief, and, as the evidence on the high rate of marital instability of families on AFDC-UF demonstrates, many unions are unable to withstand the difficulties.

The evidence presented in this section clearly implies that role segregation contributes to the stresses experienced in families with the husband unemployed and, especially so, in families on welfare. One can also draw from this evidence a further inference. Specifically, families characterized by a relatively strict segregation of roles, the dominant mode of organization of working-class families, will, in not insignificant numbers of cases, eschew welfare because of its destabilizing effect.

This inference is highly speculative. It requires the family to have reasonably accurate foreknowledge of the impact of relief on their behavior. Further, it assumes that anticipation of further

erosion of the husband's stature within the family will detract from the appeal of AFDC-UF. Finally, this disincentive will have no effect if it is insignificant in comparison with the material benefits of public assistance. No body of data exists on which to test these assumptions; therefore, this inference must remain only a reasonable but untested hypothesis.

c. Deservedness

Most AFDC-UF clients, according to Briar, view welfare funds as the property of the welfare agency. They do not consider receipt of such assistance to be a right conferred by statute upon those who are categorically eligible.³³ That is, AFDC-UF recipients regard themselves as suppliants.

Again we must infer the opinions of nonparticipants from those of a small sample of participants. We assume that nonparticipants would also see themselves as suppliants, rather than as rights-bearing citizens. Given this perspective of one's status, seeking admission to the program entails considerable uncertainty and perhaps even fear. The potential recipients are unsure of whether or not they will be accepted for assistance.³⁴ They do not know how the welfare department will interject itself into their family life. They cannot anticipate or perhaps can anticipate only incorrectly the consequences of applying for and being accepted by AFDC-UF.

In addition to being uncertain about whether or not they are legally qualified for assistance, family heads may question whether or not they merit welfare benefits. Heads who conclude that they

are nondeserving may well be reluctant to apply for benefits even though their need for assistance is real.

Goodwin observed that welfare and nonwelfare white male family heads tend to identify welfare income with income from quasi-illegal sources, such as hustling, and tend to regard both negatively; this identification and rejection was stronger, as would be expected, among the nonwelfare group.³⁵ However, the finding that many of the welfare fathers in his sample, about 20 percent, hold welfare benefits in the same low regard as income from quasi-illegal sources is somewhat surprising. Many welfare fathers appear to be unable or unwilling to translate the certification of their family's eligibility for welfare into the recognition that the family is deserving of the benefits stemming from welfare. We infer, then, that for welfare fathers, the definition of "deserving" extends beyond a strictly legal definition and encompasses matters **more** ethical or philosophical. It is concern over deservedness under this broader definition that, I argue, would tend to deter some eligible families from participating in the program.³⁶

A family's concern about being nondeserving is remediable. Welfare rights organizations, principally in urbanized areas of the Northeast and Mid-Atlantic regions, have had considerable success in educating welfare mothers in their rights with regard to AFDC. These organizations have been credited with contributing to the dramatic upsurge in the AFDC caseload, which began in the late 1960s. Barbara Boland of the Urban Institute calculated that between 1967 and 1970 participation among AFDC eligibles rose from 63 percent to 91 percent.³⁷ Similar organizations oriented toward

AFDC-UF families have not come into existence, and participation in this program has remained at a very low level.

Harry Caudill, in his sensitive description of the plight of the people of the Appalachians, provides some evidence that fathers may seek public assistance eagerly when they consider themselves deserving.³⁸ Many miners throughout Kentucky were thrown out of work with the mechanization and contraction of the coal industry. These miners were not eligible for AFDC-UF, since that state had never adopted the program. However, they were eligible for disability benefits if a doctor's examination demonstrated that they were not capable of working. Large numbers of men, who only shortly before had been engaged in one of the most physically demanding occupations, applied for disability benefits on account of chronic back problems or respiratory conditions. It may well be true that on an objective standard of physical health, these ex-miners were debilitated or even disabled. They were nonetheless capable of working, as evidenced by their previous activity. These men applied for welfare-like benefits in part because they needed assistance and felt they qualified for it. But, as importantly, they could readily externalize the cause of their impoverishment. The financial situation of the miners was clearly a consequence of the shrinkage in demand for their labor services, and individual culpability was not an issue. Further, these men had worked hard and sacrificed their health. These factors permitted the miners to feel deserving of assistance.

It is interesting to note that the highest rate of participation in the AFDC-UF program in 1969 occurred in West Virginia, a state bordering Kentucky and sharing many of its economic difficulties.

While accomodating welfare authorities were clearly a factor, it is likely that eligibles' feelings of deservedness also contributed significantly to the high rate of participation.

External causes of impoverishment may not be so apparent to men living in less impacted regions. Nationwide, only about one in sixteen male-headed units is in poverty; for whites and blacks the percentages are 5.3 and 18.2 respectively.³⁹ A man heading a low-income family will observe that the vast majority of males provide adequately for their families. It is reasonable for him to conclude that his failure is personal, and not systemic, in origin. I argue that this conclusion contributes to the apparent reluctance of many families to apply for assistance to which they are entitled by right.

V. Conclusion

AFDC-UF has not become a large welfare program. When it was enacted it was estimated that the program would be adopted by most, though not all, states and would extend coverage to approximately one million persons.⁴⁰ Impediments to the growth of this program have come from a number of sources. Federal laws and regulations drastically circumscribed the eligible population. If the eligibility criteria of AFDC (Table 2, line 3) were applied to AFDC-UF and if all states were required to participate, the population eligible for AFDC-UF (Table 2, line 6) would increase threefold.

Welfare administrators and eligible families also play a part in producing a low caseload. Lack of data unfortunately restricts our ability to sort out their separate influences. Hopefully the future availability of hard data will enable us to evaluate the explanation advanced in this analysis.

An understanding of AFDC-UF is important, in spite of the program's small size. At present, and almost continuously since 1968, HEW has been developing a negative income tax plan that would include among its beneficiaries families headed by able-bodied males. The Heineman Commission, created by President Johnson in 1968, also considered such a reform. An understanding of the failure of AFDC-UF to elicit a higher rate of participation is quite pertinent to these discussions. Moreover, it is important to understand more fully the reasons for and implications of AFDC-UF's low caseload if this program is to continue as the sole income-maintenance program for intact two-parent families.

NOTES

¹For a fuller discussion of AFDC, see U.S. Congress, Joint Economic Committee, Subcommittee on Fiscal Policy, "Handbook of Public Income Transfer Programs," Studies in Public Welfare, Paper No. 2 (Washington, D.C.: Government Printing Office, 1972), pp. 136-155.

²Estimates from the Current Population Survey were performed by Jane Lee of the Program Systems staff in the Office of the Assistant Secretary for Planning and Evaluation in HEW.

The universe of intact units, that is, units with a father and a mother present, both of whom are non-aged and nondisabled, with at least one child under age eighteen (or under twenty-one, if in school), was first defined. A subset of that universe was extracted that had an income in 1970 (divided by twelve) below the state's monthly AFDC breakeven level for that family size. The family-size-specific breakeven levels were calculated for families of size two and four. These monthly breakeven levels were computed as $3/2$ times the full payments standard plus \$30 plus the average amount of deductions taken in a month. (Data on the full payments standards for family sizes two and four for 1970 were obtained from U.S. Department of Health, Education, and Welfare, Social and Rehabilitation Service, National Center for Social Statistics, "Public Assistance Programs: Standards for Basic Needs, July 1970," Report D-2, February 1971. Data on average deductions of those units taking permissible deductions in January 1971 in the AFDC program were obtained from U.S. Department of Health, Education, and Welfare, Social and Rehabilitation Service, National Center for Social Statistics, "Findings of the 1971 AFDC Study, Part II, Financial Circumstances," Report AFDC-2(71), January 1972, Table 72). The calculation was performed in this way because payments in the welfare programs are calculated, with slight variations, according to the following formula:

$$\text{monthly welfare benefit} = \text{full payment standard} - \frac{2}{3} \times (\text{income} - \$30 - \text{allowable deductions});$$

where the \$30 represents the income disregard.

The breakeven is that level at which monthly benefits equal zero. The breakeven for a family of three was calculated by linear interpolation, and that for families of five or more was calculated from linear extrapolation.

A subset of this subuniverse was extracted, which had income in 1970 (divided by twelve) below their state's needs standard. The needs standard for families of two and four members is published for each state. (U.S. Department of Health, Education, and Welfare, Social and Rehabilitation Service, National Center for Social Statistics, "AFDC Standards as of March 1971," Report D-2, March 1971. The needs standard for a family of three was calculated by interpolation and those for families of five or more by extrapolation.)

A subset of the subuniverse was obtained. All units where the male head of the family worked more than 23 hours in the week preceding their interview by the census enumerator were removed. The 23-hour limit serves as a proxy for the 100-hour-per-month limitation in the AFDC-UP program's regulations.

Receipt of unemployment insurance benefits or eligibility for such benefits disqualifies one from the AFDC-UF program. The Current Population Survey does not ask whether a person received unemployment insurance in the past week. As a proxy for receipt of benefits, it was assumed that any male head who was fully unemployed in the week preceding the interview and received unemployment insurance benefits at any time in the previous year was currently receiving unemployment insurance benefits. This assumption is weak but suffices in the absence of an alternative. It was in part motivated by the consideration that any person receiving unemployment insurance is very unlikely to be working because of the almost uniform (across states) 100 percent tax rate on income, net of the minimal earnings disregard, of the unemployment insurance programs. (U.S. Congress, Joint Economic Committee, Subcommittee on Fiscal Policy, "Handbook of Public Income Transfer Programs," Studies in Public Welfare, Paper No. 2 (Washington, D.C.: Government Printing Office, 1972), p. 69, Table 3). The count of units removed by this routine is downwardly biased by two factors: (1) it does not take into account persons eligible for unemployment benefits and not receiving them, and (2) because the unemployment rate rose during 1970, more people were receiving benefits in March 1971 than in months during 1970. On the other hand, a considerable upward bias is introduced because the number of persons receiving benefits at any time during the year 1970, 6.4 million (U.S. Department of Labor, Manpower Administration, "Unemployment Insurance Program Letter," November 1972), greatly exceeds the number receiving benefits in the month of March 1971, approximately 2.2 million (U.S. Department of Labor, "Manpower Report of the President," April 1974, Table D-5).

³ Barbara Boland estimates that for 1970 the number of eligibles was 523,000 and the monthly caseload was 153,000. "Participation in the Aid to Families with Dependent Children Program (AFDC)," in U.S. Congress, Joint Economic Committee, Subcommittee on Fiscal Policy, "The Family, Poverty and Welfare Programs: Factors Influencing Family Instability," Studies in Public Welfare, Paper No. 12, Part I (Washington, D.C.: Government Printing Office, 1973), Table 1. The monthly participation rate of eligibles, calculated from these estimates, would be 29 percent. However, Boland's estimate of the monthly caseload is far too high. According to published program data, the caseload in 1970 exceeded 153,000 only once, in December by 4500 cases, and the average during the year was only 108,000. Using the average monthly caseload and her estimate of eligibles, the monthly participation rate during 1970 is calculated to be 20.6 percent or 5.6 percent higher than that shown in this paper. Her error results from calculating the caseload from the 1971 AFDC Study. This data source applies state weights to the individual observations. Though appropriate for the total AFDC caseload, in that the weighted observations sum up to AFDC's total caseload, this data source is inaccurate for estimating the AFDC-UF caseload. The AFDC-UF caseload

represents only about 3 percent of the total AFDC caseload. From the 1973 AFDC study, I estimated that there would be about 137,000 AFDC-UF cases in January 1973. Program data indicate that there were only 124,500 cases. For January 1973, the weights applied to the AFDC-UF observations in the AFDC study, therefore, lead to a 10 percent overestimate of the caseload. Apparently, the overcount was higher on the 1971 AFDC study. (AFDC program data are obtained from U.S. Department of Health, Education, and Welfare, Social and Rehabilitation Service, National Center for Social Statistics, Public Assistance Statistics, NCSS Report A-2, monthly). My results from the AFDC Study are presented in Chapter 3 of my monograph.

⁴In equation form we may represent the AFDC-UF caseload (CSLD) at time t as:

$$\begin{aligned} \text{CSLD}_t = & \text{CSLD}_{t-1} + [\text{Eligible population}]_{t-1} * [\text{Fraction of Eligibles} \\ & \text{Applying for Assistance}]_{t-1} * [1 - \text{Fraction of Applicants Rejected} \\ & \text{for Benefits from AFDC-UF}]_{t-1} - (\text{CSLD})_{t-1} * [\text{Fraction of Enrollees} \\ & \text{Leaving AFDC-UF}]_{t-1} . \end{aligned}$$

It is argued that welfare authorities have some influence over the bracketed terms.

⁵See W. Joseph Heffernan, "Variations in Negative Tax Rates in Current Public Assistance Programs: An Example of Administrative Discretion," Journal of Human Resources 8, Supplement (1973): 56-68.

⁶This contrasts with the Department of Agriculture's Food Stamp Program. The law enacting that program, P.L. 88-525, August 31, 1964, mandates outreach activities, and the USDA, with private sector assistance, has used radio advertisements and other media to alert potential participants to the benefits of the Food Stamp Program.

⁷Source of data on welfare applications rejected for this section: U.S. Department of Health, Education, and Welfare, Welfare Administration, Bureau of Family Services, Division of Program Statistics and Analysis, "Unemployed Parent Segment of Aid to Families with Dependent Children," monthly. Subsequent to March 1968, U.S. Department of Health, Education, and Welfare, Social and Rehabilitation Service, National Center for Social Statistics, Report A-3. Published data on the rate of rejection in AFDC-UF exist for the period between January 1962 and September 1968. Data on unemployment are drawn from U.S. Department of Labor, Bureau of Labor Statistics, Handbook of Labor Statistics (annual).

⁸State data indicate that rate of rejection curves for the states are periodic, resembling the national curve with respect to phase. Ibid.

⁹Illinois, Kansas, Maryland, Oklahoma, Oregon, and Washington. In addition, Pennsylvania tended to be in this cluster.

¹⁰The low groups consist of Massachusetts and Rhode Island and Hawaii, New York, and Utah.

¹¹Source of data for this analysis, *ibid.* As in the analysis for (3), I examined time-series and cross-section data. The results showed much less variation over time and across states than in the case of rejection rates.

¹²In Do the Poor Want to Work (Washington, D.C.: The Brookings Institution, 1972), Leonard Goodwin compares and contrasts the attitudes of samples of Baltimore AFDC-UF heads and nonpoor family heads of outer-city Baltimore. Scott Briar. in "Welfare from Below: Recipients' Views of the Public Welfare System" in The Laws of the Poor, ed. J. ten Broek (Chicago: Chandler, 1966), collected some attitudinal data from male and female heads of California AFDC-UF families. Robert C. Stone and Frederic T. Schlamp present the results of some 1200 interviews with families in their volume, Welfare and Working Fathers (Lexington, Mass.: Heath Lexington, 1971). Of their sample, 571 were on AFDC-UF a short time, 237 were on AFDC-UF a long time, and 392 never received public assistance. Though their data base is ideal, relatively little of their work is useful in this present section.

¹³Donald Gilbert McKinley, Social Class and Family Life (Glencoe, Ill.: The Free Press, 1964), p. 74.

¹⁴Leonard Goodwin, Do the Poor Want to Work, Ch. 5, pp. 70 ff.

¹⁵*Ibid.*, p. 73. Also see Marc Fried and Ellen Fitzgerald, "Family and Community Life in the Working Class," in U.S. Congress, Joint Economic Committee, Subcommittee on Fiscal Policy, "The Family, Poverty, and Welfare Programs: Factors Influencing Family Instability," Studies in Public Welfare, Paper No. 12, Part II (Washington, D.C.: Government Printing Office, 1973).

¹⁶Henry Campbell Black, Black's Law Dictionary, rev. 4th ed. (St. Paul, Minn.: West Publishing Company, 1968), p. 1487. In contrast, "An absolute right gives to the person in whom it inheres the uncontrolled dominion over the object at all times and for all purposes." *Ibid.*

¹⁷Charles Reich, "Midnight Welfare Searches and the Social Security Act," Yale Law Journal 72(1963): 1347. Also see Roland J. Chilton, "Social Control Through Welfare Legislation; Impact of a State 'Suitable Home Law,'" Law and Society Review 5(November 1970): 205.

¹⁸Briar, "Welfare from Below," p. 56.

¹⁹For example, in Washington State a caseworker cannot arbitrarily require a welfare recipient to consult a psychiatrist. However, if the caseworker's request is made in order to correct conditions indicative of an unsafe or unhealthy home environment or to improve the father's employability, refusal to honor the request might be grounds for termination of welfare. However, a case of this sort has never arisen in a fair hearing. Conversation with David Harvey, Fair Hearing Examiner, Department of Social and Health Services, State of Washington.

²⁰Briar, "Welfare from Below," p. 119.

²¹Ibid., p. 55. Only 46 percent indicated that they were not told of their rights. Briar suggests that the actual percentage is below this number. He argues that the difference between the reported and true percentages arises because this information is not considered to be meaningful to the recipient when he receives it.

²²Chapter 3 of my monograph in progress.

²³Source of this data, Ketrion, Inc., "Multivariate Regression Analysis of Annual National Turnover Rates Using the 1969 and 1971 AFDC National Surveys," prepared for DHEW, August 23, 1973, pp. 20, 21.

²⁴Fried and Fitzgerald, "Family and Community Life." Also see Stone and Schlamp, Working Fathers.

²⁵Stone and Schlamp, Working Fathers, pp. 151 ff.

²⁶Fried and Fitzgerald, "Family and Community Life," p. 337. The strain and insecurity to which the quoted passage refers is a result of "the latent sense of frustration and anger due to work experiences (or unemployment)."

²⁷Published in two volumes, The Unemployed Worker (New Haven: Yale University Press, 1940) and Citizens Without Work (New Haven: Yale University Press, 1940; repr. Archon Books, 1969).

²⁸Bakke, Citizens Without Work, p. 202.

²⁹Mirra Komarovsky, The Unemployed Man and His Family (New York: The Dryden Press, 1940), pp. 2, 23.

³⁰ Bakke, Citizens Without Work, p. 210.

³¹ Ibid., p. 211.

³² Ibid, pp. 211-214.

³³ Briar, "Welfare from Below," pp. 52, 53.

³⁴ The AFDC-UF family heads interviewed by Briar did not have a consistent view even of who makes the eligibility decision. About one-half thought it was made by the social worker and someone else; somewhat more than one-fourth responded that the social worker made the decision on his own. The remainder attributed responsibility for the aid decision elsewhere or did not know. Ibid., p. 54.

³⁵ Goodwin, Do the Poor Want to Work, pp. 78, 79.

³⁶ Of course, as Goodwin's results show, a family's regarding welfare benefits as undeserved is not sufficient to keep them off welfare. Ibid., p. 79. However, it is reasonable to assume that this view would provide a significant deterrent to participation in those instances in which this view is very firmly felt.

³⁷ Calculated from Barbara Boland, "Participation in the AFDC Program," Table 1.

³⁸ Harry Caudill, Night Comes to the Cumberlands (New York: Little, Brown and Co., 1962), Ch. 18.

³⁹ U.S. Bureau of the Census, Current Population Reports, Series P-60, No. 91, "Characteristics of the Low Income Population: 1972," (Washington, D.C.: Government Printing Office, 1973).

⁴⁰ Statement by Abraham Ribicoff, then Secretary of HEW, before the Committee on Ways and Means, House of Representatives, 87th Congress, 1st Session, on H.R. 3856, February 15, 1961.