



# Institute for Research on Poverty

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WELFARE POLICY IN AMERICA

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Welfare Policy in America

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## Abstract

American welfare policy is founded on four constants: the belief that government is responsible for aiding the poor, the fear that such aid will create dependence, the distinction between groups of the poor (such as the able-bodied and the elderly) in providing aid, and community values. This paper examines the changing circumstances of mother-only families from the perspective of 300 years of American welfare history, documenting their poverty, dependence, and growth.

Mother-only families are found to be a large and growing segment of the poor, owing to low earnings, inadequate child support, and insufficient public benefits. About one-third of all current mother-only families will receive welfare benefits for a substantial period of time. Although the harmful effects of this dependence cannot be measured by social science research, it is prudent to seek alternative methods to aid single mothers and their children. One alternative is work, which is increasingly common for mothers in two-parent families. But work alone will not enable single mothers to escape poverty, since between one-half and three-quarters of welfare recipients would not earn enough working full time to raise their incomes over the poverty line. They require both private child support payments and some form of government transfers.

The paper next looks at the three most important recent changes in welfare policy--the reduction in benefit levels, work requirements, and child support enforcement. The effects of these policies on the economic security, dependence, and prevalence of mother-only families are assessed.

The paper concludes with a list of policy questions for presidential candidates.

## WELFARE POLICY IN AMERICA

by Irwin Garfinkel

### INTRODUCTION

This paper on welfare will focus on the Aid to Families with Dependent Children (AFDC) program and other public programs designed to aid families headed by single women with children. Few topics could be of greater importance to the nation's future. Half of all American children born today will spend part of their childhood in a family headed by a mother who is divorced, separated, unwed, or widowed.<sup>1</sup>

Concern stems from the serious economic and social problems of these families. About half of them are poor and dependent on welfare. The mothers and children in such families also have poorer than average mental health and use a disproportionate share of community mental health services. Most important, perhaps, compared with children who grow up in two-parent (husband-wife) families, the children from mother-only families are less successful on average when they become adults. They are more likely to drop out of school, to give birth out of wedlock, to divorce or separate, and to become dependent on welfare.<sup>2</sup>

Concern about these families has grown in proportion to the increase in their numbers. In 1960 only one of every twelve children lived in a family headed by a woman. By 1983 more than one of every five children lived in such a family.<sup>3</sup>

In view of the seriousness of the problems associated with this type of family and the recent explosion in its prevalence, it is not surprising that most observers agree that something must be done. There is no general agreement, however, about what direction policy should take.

Some say that government is not doing enough. These critics point to the recent "feminization" of poverty as evidence of government neglect; they argue that most, if not all, of the problems cited earlier could be alleviated if the economic insecurity of mother-only families were reduced. Strategies for improving their standard of living range from increasing welfare benefits to establishing more universal programs of family and child support.<sup>4</sup> Others believe that government has already done too much. They argue that recent increases in the prevalence and welfare dependence of mother-only families are a direct result of the expansion of social programs during the 1960s, and that the best way to alleviate the problem is to prevent formation of such families by reducing benefits or eliminating programs.<sup>5</sup>

Both sides have a point. Some, perhaps most, of the problems of families headed by single women with children stem from their very low incomes. Through government policy it is possible to raise the incomes of these families and thereby reduce the adverse effects of poverty on the mothers and children. But increasing their incomes will make such families more dependent on the government and, by making the status of single parenthood more attractive, will increase their number. This leads to a policy dilemma: Should government policy give priority to reducing the economic insecurity of mother-only families or to reducing their prevalence and dependence?

Both options entail costs to society. Increasing the incomes of such families would certainly reduce short-term suffering but might create suffering for more people in the long run. Reducing incomes might reduce prevalence and dependence, but at the expense of the people who currently

live in those families. Resolving the dilemma involves making hard choices on the basis of incomplete knowledge. The choices also are inherently difficult because they involve conflicts among values that are fundamental to American culture--compassion, self-reliance, and self-interest. Thus the dilemma exists not just because of competition among groups with conflicting values but because of conflicts within individuals over which value to maximize.

Ultimately the choices among government priorities are political decisions; however, social scientists can have an important role in shaping and informing the political debate. Social scientists can identify the important questions and provide information on the direction and size of the consequences associated with particular strategies, and thus help policymakers arrive at a more enlightened resolution to the dilemma.

The paper is divided into six sections. The first places the dilemma of whether to give priority to reducing insecurity or to reducing dependence and prevalence in historical perspective by briefly summarizing a few major constants and changes during three centuries of American welfare policy. The second, third, and fourth sections deal respectively with the economic insecurity, dependence, and prevalence of mother-only families. The fifth section describes the three most important recent changes in welfare policy--in benefit levels, work requirements, and child support enforcement--and analyzes their effects on the economic security, dependence, and prevalence of mother-only families. The last section asks policy questions.

## I. A BRIEF HISTORICAL REVIEW OF AMERICAN WELFARE POLICY

Despite many changes in American welfare policies, during the last three centuries there have been four constants. First, Americans, initially following British laws and customs,<sup>6</sup> have always charged their government with the responsibility of aiding the poor. The strength of the principle of public provision for the poor in Great Britain and subsequently America is illustrated by the fact that Adam Smith, the father of laissez-faire, took it for granted that aid for the poor was a public responsibility.<sup>7</sup>

Second, the commitment to publicly aid the poor has been accompanied by attempts to prevent overdependence on government. In a country that prides itself on adherence to self-reliance and independence, any other position would be hard to imagine. The most important American political leaders--from Benjamin Franklin to Franklin D. Roosevelt and Lyndon Johnson--have feared that public aid, if not properly tailored, might unduly encourage dependence on government.<sup>8</sup>

Third, U.S. public aid policy has always distinguished among groups of the poor and treated them differently. The most important distinction has been between those expected to work and those not expected to work. This distinction has serious implications for policy toward single mothers because whether they have been expected to work or not has changed over time.

Fourth, and most generally, aid programs in America have always reflected and reinforced community values. One such value is compassion, which is reflected in the constant public provision of aid. Another is the value of self-reliance, which has been demonstrated in the ongoing

concern about avoiding undue dependence on government. Still another is equality of opportunity, which has been manifest in American leadership in providing free public education. Finally, a less admirable value, racial and ethnic prejudice, has been reflected in the discriminatory provision of benefits to minority groups.

Of the many changes in policy, we focus on three. First, the level of benefits provided to the poor in general and to poor mother-only families in particular has increased steadily in the three centuries of America's history.<sup>9</sup> By current American standards, the level of aid in the past was meager--a meagerness that has led some historians to characterize the poor law as stingy and mean-spirited.<sup>10</sup> No doubt during six hundred years in Great Britain and more than half that many in America, there are ample examples of stinginess and meanness. But there are also ample examples of generosity. The historical evidence suggests that the level of aid has depended more on the prosperity of the population as a whole than on their degree of generosity or quality of spirit. Over the years, even the effects of religious and racial prejudice--the most quantifiable measure of meanness--have diminished over time, while the effects of income have grown.

The gradual growth in expenditures on the poor has fluctuated over time and across towns, cities, and states. Examples of extreme bursts of stinginess and generosity, however, illustrate the second point about change: during some periods, priority has been given to reducing dependence, while in other periods, priority has been given to reducing economic insecurity.



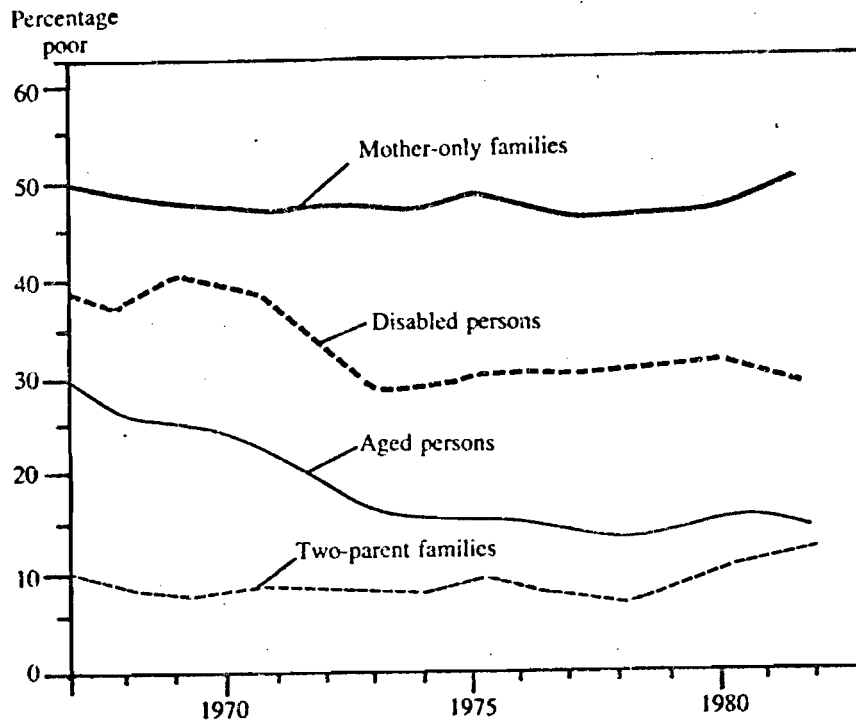
Finally, although able-bodied men always have been expected to work, the expectations with regard to poor single mothers who head families have changed. Until the early twentieth century, these women were expected to work. Since then, as described below, government policy on this matter has shifted twice.

## II. ECONOMIC INSECURITY OF MOTHER-ONLY FAMILIES AND ITS CAUSES

Female-headed families face a much higher risk of poverty than other demographic groups. Roughly one out of two single mothers is poor, according to the official government definition of poverty. Most of those who are not poor are still economically insecure. Many barely escape poverty. Nearly all have experienced large drops in income. Duncan and Hoffman find that one year after divorce, the average income of the most fortunate half of single mothers is equal to only 60 percent of their predivorce income.<sup>11</sup> Figure 1 shows trends in the prevalence of poverty for female-headed families, two-parent families, aged persons, and disabled persons for the years 1967 through 1983. It is important to note that these measures of poverty take into account the assistance provided by the major government income support programs, such as Aid to Families with Dependent Children (AFDC), Social Security, and Disability Insurance.<sup>12</sup> They do not include, however, the value of in-kind benefits such as food stamps and Medicaid. Women and children in female-headed families are the poorest of all these groups, and the gap has been widening because the economic position of other groups improved during the past two decades.<sup>13</sup>

Figure 1

Trends in Poverty Rates for Mother-Only Families,  
Two-Parent Families. Persons over 65, and Disabled Persons,  
1967-1983



Source: C. Ross, "Trends in Poverty, 1965-1983." Paper prepared for the Conference on Poverty and Policy: Retrospect and Prospects. Sponsored by the Institute for Research on Poverty, University of Wisconsin-Madison, and the U.S. Department of Health and Human Services, December 1984.

A comparison of the sources of income available to different family types suggests three reasons why mother-only families are especially likely to be poor: lower earnings of the family head, inadequate child support from the second parent, and meager public transfers.

A. Low Earnings of Single Mothers

The major source of income for all family types apart from those headed by widows is the earnings of the household head. Earnings account for approximately 60-70 percent of total income. The ability of single mothers to earn income, therefore, is a critical determinant of their economic status. Table 1 shows the average income from different sources received by married-couple and mother-only families. Female breadwinners bring in only about a third as much as married fathers, partly because they work fewer hours and partly because they have lower hourly earnings.

Much of the difference in poverty rates between different family types is due to the fact that single mothers work fewer hours than married fathers. David Ellwood has shown that only about 6 percent of single mothers who worked full time year round during the previous decade were poor in any given year as compared with more than 70 percent of non-working women.<sup>14</sup>

These findings should not be interpreted to mean, however, that if all single mothers worked full time, only 6 percent of them would be poor. To some extent the apparent advantage of working mothers reflects the selection process that channels women with higher earnings capacity into the labor force and women with lower earnings capacity into home-maker and welfare status. On this point, Sawhill found that most of the

Table 1

Average Income Receipts of Two-Parent and Mother-Only Families  
in 1982, by Race

|  | Whites                         |                             | Blacks                         |                             |
|--|--------------------------------|-----------------------------|--------------------------------|-----------------------------|
|  | Married-<br>Couple<br>Families | Mother-<br>Only<br>Families | Married-<br>Couple<br>Families | Mother-<br>Only<br>Families |
| Total cash income                            | \$30,814                       | \$12,628                    | \$23,913                       | \$9,128                     |
| Head's earned income                         | 21,932                         | 7,666                       | 13,508                         | 5,363                       |
| Others' earnings                             | 6,377                          | 928                         | 8,096                          | 827                         |
| Alimony and child support                    | 227                            | 1,246                       | 253                            | 322                         |
| Social Security, pensions,<br>other unearned | 2,171                          | 1,782                       | 1,720                          | 907                         |
| Public assistance and<br>food stamps         | 174                            | 1,399                       | 1,838                          | 2,573                       |

Source: Irwin Garfinkel and Sara S. McLanahan, Single Mothers and Their Children: A New American Dilemma? (Washington, D.C.: Urban Institute, 1986), pp. 18-21.

women on welfare in the early 1970s have very low earnings capacity and that even if they worked full time, more than half would still earn less than their welfare grants.<sup>15</sup>

There is good reason, therefore, to believe that a large proportion of women on welfare would be unable to earn their way out of poverty or significantly improve their economic position, even if they worked full time, full year. For example, a woman working 2,000 hours a year at the minimum wage of \$3.35 an hour would earn only \$6,700 a year, which is less than the \$7,050 poverty level for a family of two. To earn more than \$8,850--the poverty level for a family of three--a woman working 2,000 hours a year would have to earn more than \$4.40 an hour. The lower wages of women, then, are probably as important as their lower labor force participation rates in explaining the high incidence of poverty in mother-only families.

Despite the massive increase in the labor force participation of women, the wage gap between women and men has not narrowed, and occupational segregation is still widespread.

#### B. Inadequate Private Child Support

The second reason for the greater poverty of mother-only families is that in most cases only one parent contributes to the family income. In two-parent households, according to Table 1, the earnings of white wives account for about one-fifth of family income and the earnings of black wives account for about one-third of family income. In mother-only families, child-support payments from noncustodial fathers account for only one-tenth of family income for whites and less than one-twentieth for blacks.

When a family splits, it loses the economies of scale that result from living together in one household. Two residences must be maintained rather than one. Even if all noncustodial fathers paid a reasonable amount of child support, such payments would not compensate fully for the costs a separation entails. Yet most noncustodial fathers do not pay reasonable amounts of child support.

National data on child support awards indicate that in 1984 only about 58 percent of the 8.7 million single mothers with children under 21 years old were awarded child support. Of these only about one-half received full payment, 26 percent received partial payment, and 24 percent, no payment at all.<sup>16</sup> Marital status makes a big difference to the likelihood of having a support award: 76.2 percent of divorced women, 40.9 percent of separated women, but only 17.7 percent of never-married women had a support award.

Even among those who obtain child support, the mean amount received in 1983 was only \$2,475 for whites and \$1,465 for blacks. These payments are much lower than the contribution of fathers in two-parent families and also lower than the contribution of the other adults in two-parent families. Thus, even though women's earnings capacity is lower than men's, and even though the contribution of the second parent is needed more in mother-only families than in two-parent families, absent fathers contribute a smaller proportion to child support in the former than mothers do in the latter.

### C. Inadequate Public Child Support

A final cause of poverty in female-headed families is the inadequacy of the public transfers these families receive. The United States is the

only industrialized nation in the world that does not provide public cash allowances for all children. The government also provides much less health care and day care than most other industrialized nations. We are virtually unique in relying so heavily upon welfare to aid female-headed families. The results can be seen by contrasting the poverty status of widows with other single mothers. Fifty-one percent of all female-headed families (including widows) are poor, compared to 34 percent of families headed by widows. This difference is largely due to the differences in benefits between Survivors Insurance, for which only widows are eligible, and AFDC, for which all single mothers are eligible. The proportion of widows who receive Survivors Insurance is much higher than the proportion of other single mothers receiving welfare. Among widows, nearly 90 percent of whites and 70 percent of blacks receive Survivors Insurance. Only 22 percent and 33 percent, respectively, of white and black divorced women report receipt of welfare, and the proportion of separated and never-married women who do so ranges from 38 percent to 58 percent. Furthermore, the average level of benefits in Survivors Insurance is much higher than the average level of welfare benefits. For whites it is more than double. For blacks the difference is smaller, but still a sizeable 20 percent more. Finally, benefits for a widowed parent are reduced by only 50 percent of earnings if the mother works, and benefits for the child are not reduced at all if the mother either works or remarries.

There are many serious problems with the AFDC program that contribute to its failure to lift single mothers out of poverty. Benefit levels and eligibility criteria are set by the states and vary widely from as low as \$96 per month for a nonworking single parent with two children in

Mississippi in 1985 to as high as \$719 for the same family in Alaska. The median benefit that year was \$327.<sup>17</sup> AFDC benefits are not indexed to inflation and thus if states fail to enact increases in benefits, their value falls in real terms every year. Eligibility for AFDC benefits also entitles single-parent families to Medicaid. This coupling of the two kinds of benefits, however, constitutes a serious disincentive to getting off welfare, since the kinds of jobs AFDC recipients get do not usually carry health insurance.

Finally, by drastically reducing benefits as earnings increase, welfare programs replace rather than supplement earnings. The choice faced by poor single mothers is not an attractive one: become dependent on welfare or work full time to achieve, at best, a marginally better economic position and risk losing valuable in-kind benefits such as Medicaid and public housing.

### III. THE DEPENDENCE OF MOTHER-ONLY FAMILIES AND THE EFFECTS OF PUBLIC PROGRAMS

If there were no government benefits for mother-only families, the problem of public welfare dependence, by definition, would not exist. Yet aside from a few extremists, hardly anyone would argue that we should do away with all welfare programs.<sup>18</sup> The extent to which the dependence of poor single mothers is viewed as a problem depends on the answers to the following questions. Is dependence on AFDC pervasive and does it last a long time? Is it harmful? Should poor single women with children be expected to work? Would work enable these women to achieve an acceptable standard of living without government assistance? The next four subsections summarize research findings pertaining to these questions.



A. Is Welfare Dependence Pervasive and Long-Lasting? In recent years about half of the single mothers who head families have received AFDC benefits. When AFDC mothers are receiving benefits, the overwhelming majority of them (85 percent) do not work. Most of them have no other sources of income. They are nearly totally dependent on the combination of AFDC, food stamps, Medicaid, and sometimes public housing benefits.

About 30 percent of the single mothers who ever receive benefits spend no more than two years on welfare. But another 40 percent receive benefits for three to seven years, and another 30 percent receive benefits for eight or more years.<sup>19</sup> Because long-term recipients are more likely to be receiving benefits at any particular time, at each point in time they represent a large share of the caseload. Thus, those who will receive benefits for eight or more years constitute about 65 percent of the total AFDC caseload in any given month.

Whether a two-year period constitutes a long or a short duration on welfare depends on one's perspective. If single mothers who head families are expected to work, for example, two years may seem a long time. But in terms of the possible ill effects of long-term dependence, two years may seem a short time. No matter what the concern, however, most people will agree that eight or more years is a long time to be dependent on welfare.

Thus, by any reasonable definition, nearly two-thirds of the mother-only families on welfare today, and about one-third of all current mother-only families, will receive welfare benefits for a long period of time. What effects will this long-run dependence have on single mothers and their children?

B. Is Dependence Harmful? Many people believe that welfare harms beneficiaries by stigmatizing them and by undermining their motivation to escape poverty and make a better life for themselves. Some even argue that it creates a "culture" of poverty and dependence that is passed on from one generation to the next. There is good evidence that recipients have lower self-esteem and feel less able to control their lives than nonrecipients, but it is not clear whether welfare is a cause or consequence of such attitudes. There also is some evidence of intergenerational dependence, but again the interpretation of its cause is ambiguous. No one doubts that poverty breeds poverty, and some intergenerational welfare dependence is a natural consequence of this process. The question is, does the provision of welfare increase or reduce the extent to which subsequent generations will be poor and dependent? The answer is, we do not know.<sup>20</sup>

At this point social science knowledge about the harmful effects of welfare dependence on mothers and children is too weak to warrant either the judgments that welfare does more harm than good or that society does not need to be concerned about the possible ill effects of welfare. Nonetheless, in view of the ambiguity of the evidence and the high value that society places on independence, it is prudent to seek alternative methods of aiding single women with children--methods that will stigmatize them less and will reinforce their independence more.

Furthermore, the substantial probability of long-term dependence directs the nation to seek methods of helping the poorest of all these women--unwed teenage mothers--so that they have a chance to achieve more than a life on welfare. Perhaps the AFDC program should not be expected

to help recipients to escape dependence; but some program should be directed at helping these welfare recipients achieve a better life.

C. Should Poor Mothers Who Head Families Be Expected to Work?

Federal, state, and local governments have almost always been reluctant to provide cash relief to people who are expected to work. Work relief-- or no relief--has been more common. Until the twentieth century, although cash relief was more common for widows than for able-bodied men, poor single mothers were generally expected to work. Many of them took in piecework or boarders and thereby earned income and took care of their children simultaneously.

From 1900 until 1960, public policy worked toward the goal of providing all single mothers--the divorced, separated, and never-married, as well as the widowed--with sufficient cash and in-kind aid to enable them to refrain from earning income entirely in order to stay home and rear their children--that is, to imitate the child-care practices of middle- and upper-income married mothers. Then, nearly sixty years after professional social welfare leaders had first proclaimed this as a goal for public assistance, President Johnson's War on Poverty finally provided the necessary resources to make the goal a reality.

By the time the goal had been reached, however, ideals and practices had undergone a dramatic revolution. By the early 1970s nearly half of all middle- and upper-income mothers, even those with young children, were working outside the home at least part time. Moreover, the proportion of married mothers who earned wages has continued to grow since then. It is not surprising, therefore, that government policy toward

single women with children progressed in what appears to have been an inconsistent fashion. Even as the federal government provided billions of dollars and induced states to provide billions more to finance a decent minimum standard of living for these families, it also enacted legislation first to induce and then increasingly to require single mothers to work.

Is society right in expecting these mothers to work? To answer this question, we must first know the consequences of mothers' employment outside the home for children and for single mothers. The answer is not clear.<sup>21</sup> There is very little research evidence to indicate that poor children of employed mothers are less well off than poor children whose mothers stay at home. And there is some evidence that the effects of employment--particularly the benefits of added income--are positive for children as well as mothers. But even the best studies do not resolve the problem that mothers who are employed may be different in unmeasured ways (such as their child-rearing abilities and coping skills generally) from those who are not employed. As a consequence, it is possible that the children of poor single women who are not in the labor force might be even worse off if their mothers were employed. The best studies have controlled for many differences among mothers, however, suggesting that the evidence so far accumulated is worth careful consideration.

In any case, in view of the great value that Americans place on self-reliance and on the high, and still rising, labor force participation of married mothers, it seems likely that the nation will increasingly come to expect poor single mothers to work outside the home, at least part time and especially once their children are in school.

D. Is Work Enough to Raise These Families Out of Poverty? As noted above, most poor single mothers cannot be expected to work their way out of poverty. A small minority cannot work at all. One-half to three-quarters of all welfare recipients cannot command high enough wages to lift their families out of poverty even if they work full time year-round. Enforcing private child-support payments will do part, but almost certainly not all, of the job. Most fathers of AFDC children earn little and therefore have little to share with their children. To substantially reduce poverty among mother-only families, therefore, it will probably be necessary to supplement earnings and private child-support payments by some form of government transfer.

#### IV. THE GROWTH OF MOTHER-ONLY FAMILIES AND ITS CAUSES

In 1983, there were over 7.2 million families headed by single mothers in the United States, representing about 23 percent of all families.<sup>22</sup> Among whites, these families accounted for 14.2 percent of all families and among blacks they accounted for about 48 percent. These figures are based on cross-sectional data and understate the proportion of women and children who will ever live in a female-headed family. Demographers estimate that about 45 percent of the white children and about 84 percent of the black children born in the late 1970s will live for some time with a single mother before they reach the age of 18. The median duration in a female-headed family is six years for children of formerly married mothers and even longer for children born to never-married mothers.<sup>23</sup>

Trends in the proportion of families headed by single women are depicted in Figure 2 for the period 1940 to 1984. Trends for blacks and whites are quite similar, although single motherhood has always been more common among blacks.

Historically, widowhood was the most common form of single parenthood. Since World War II, divorce and premarital birth have become increasingly important factors. The composition also varies considerably by race, with a much higher proportion of black single-mother households resulting from out-of-wedlock births than white.

The distinction among the different types of single-parent families and the changing composition is important because these groups differ considerably with respect to access to economic and social resources. Widows have much higher incomes and experience less social disapproval than other groups, whereas never-married mothers have the fewest resources of all single mothers and are most likely to become dependent on government welfare assistance.

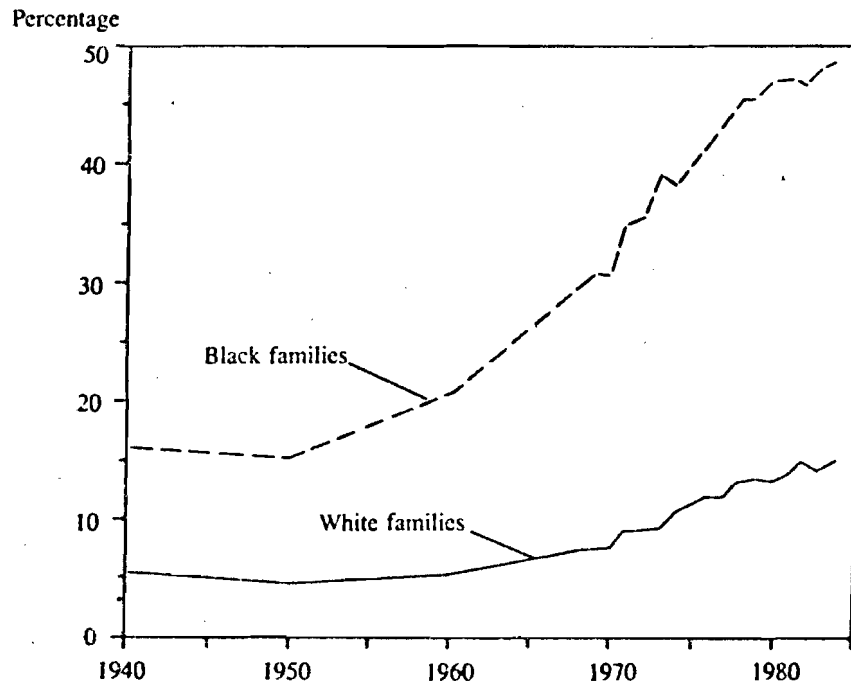
Numerous explanations have been put forward to account for the growth of female-headed families, and there is a vast literature of empirical studies that attempt to test many of these arguments. We examine the four explanations most frequently propounded.

#### A. Increases in Welfare Benefits

Both common sense and economic theory suggest that increasing public benefits to single mothers and their children will increase the number of mother-only families. Higher benefits increase the ability of single mothers to afford to establish their own households and thereby to become

Figure 2

Trends in the Proportion of Black and White Families  
Headed by Single Women, 1940-1984



Source: Irwin Garfinkel and Sara S. McLanahan,  
Single Mothers and Their Children: A New American  
Dilemma? (Washington, D.C.: Urban Institute,  
1986), p. 48.

household heads. They enable a single mother to choose to keep her baby rather than have an abortion or have the baby adopted. They also increase the ability of poor married mothers to choose divorce rather than remaining in a bad relationship. In short, increases in benefits should increase single motherhood, all else being equal. Neither economic theory nor common sense, however, tells us how big any of these effects will be.

Numerous studies have examined the relationship between welfare and single motherhood. Some researchers have compared welfare benefits across states with the "stock" of mother-only families (the proportion of families headed by women).<sup>24</sup> Others have compared benefit levels with flows into and out of single motherhood, e.g., marital disruption and remarriage rates, illegitimacy rates, and the propensity to establish independent households.<sup>25</sup>

In general a correlation has been found between the level of benefits and the proportion of single mothers. This relationship has been attributed chiefly to the effects of benefits on living arrangements and remarriage rates.

Using what appear to be the most reliable studies, Garfinkel and McLanahan estimate that the increase in benefits led to a 9 to 14 percent increase in the prevalence of single motherhood between 1960 and 1975. In view of the fact that the prevalence increased approximately 100 percent during this period, increases in welfare benefits account for no more than one-seventh of the overall growth.<sup>26</sup> In short, although increased benefits may have led to a measurable increase in prevalence, they account for only a small portion of the total growth in mother-only families.



## B. Increases in Women's Employment

Many people believe that the increase in single parenthood is due to the large increase in the labor force participation of married women with children that has occurred since World War II. Some people believe that the increase in employment has created an "independence effect," which arises from increased opportunities for women. Others, who focus on divorce alone, emphasize the "role conflict" that accompanies the renegotiation of traditional husband/wife roles when a wife becomes employed. Clearly financial security from employment competes with marriage and economic dependence on the husband. It also affects traditional ideas about husband/wife roles by reducing the amount of time available for women to spend on housework and child care.

The empirical research in this area is nearly as large as the literature on welfare. Sam Preston and Alan Richards, for example, examined the 100 largest metropolitan areas in the United States in 1960 and found that job opportunities, women's earnings, and unemployment rates for men were all good predictors of the marital status of women in the population.<sup>27</sup> Several studies have found that married women who work or who have higher earnings potential are more likely to divorce than more dependent women. Ross and Sawhill found that a \$1,000 increase in wife's earnings was associated with a 7 percent increase in separation rates.<sup>28</sup> Similarly, Cherlin found that the ratio of wife's earnings capacity to husband's earnings was a strong predictor of marital disruption.<sup>29</sup> Taken together, these studies indicate that increased economic opportunities for women may account for a substantial part of the increase in single motherhood among whites. For black mothers, who have traditionally been

employed in larger numbers than white mothers, the change in employment opportunity is much smaller, and the overall effect appears to be weaker.

### C. Decreases in Men's Employment

A third explanation for the growth of female-headed families is the decline in male employment opportunities, particularly in the black population. Changes in marital relationships as a result of unemployment were first documented in research on the Great Depression.<sup>30</sup> More recently, Liebow has presented a vivid picture of how unemployment or underemployment undermined marital relationships and attitudes toward marriage among the black men who hung out at "Talley's Corner."<sup>31</sup> Quantitative research reinforces these findings in several areas. For example, researchers have shown that unemployment lowers psychological well-being and increases marital conflict and even family violence.<sup>32</sup>

Senator Daniel Patrick Moynihan, one of the first social scientists to graphically document the relationship between cyclical unemployment and marital instability, argued in the early sixties that unemployment among black men was causing a breakdown of the black family.<sup>33</sup> William Julius Wilson and his colleagues find that there is a similar relationship today across regions among blacks.<sup>34</sup> Their indicator, the "index of marriageable males"--the ratio of black employed males per 100 black females of similar age in the population--takes into account not only unemployment but nonparticipation in the labor force and sex differences in mortality and incarceration rates. All these factors lessen the size of the "marriageable pool" of black men. Wilson and his colleagues point to the decline in unskilled jobs in cities such as New

York, Philadelphia, and Baltimore. These regions also showed the greatest growth in female-headed families. They conclude that the loss of such jobs in the central cities is a major factor in the growth of female-headed families. Based on their review of the evidence, Garfinkel and McLanahan hypothesized that the principal culprit in the decline in marriage among young blacks was the decline in male employment opportunities.<sup>35</sup>

#### D. Changes in Values

The fourth explanation for the increase in mother-only families is that values with regard to divorce, premarital sex, and single parenthood have become increasingly permissive. Evidence on attitudes toward divorce suggests that changes in values follow rather than cause changes in behavior. In his book on marriage and divorce, for example, Cherlin notes that attitudes about divorce apparently changed very little until the late 1960s, but changed a great deal between 1968 and 1978.<sup>36</sup> In both 1945 and 1966 the most common response (34-35 percent) to the question of whether divorce laws were too strict or not strict enough was "not strict enough." Thereafter attitudes changed substantially. In 1968, 60 percent of the people interviewed thought that divorce should be more difficult to obtain. But by 1974 and 1978 only about 42 percent thought so. Cherlin concludes that changes in attitudes could not have caused the initial increase in divorce.

Even if changes in attitudes cannot account for the long-term rise in divorce during the twentieth century or for the acceleration of the trends in the 1960s, there are two reasons to think that values may have

played an important role in sustaining the trend. First, as single parenthood has become more common and more acceptable, the stigma associated with the status probably declined. Thus parents who might have stayed together in the past for social approval have become more free to divorce and establish separate households. Second, as the risk of marital disruption increases, young mothers are more likely to make career choices that enhance their economic independence; such choices, in turn, make it easier to divorce in the event that the marriage is unsatisfactory.

Changes in sexual norms also occurred at about the same time as changes in behavior. Two surveys carried out by the National Opinion Research Center indicate that a rather dramatic change in attitudes occurred during the late 1960s and early 1970s. The proportion of adults who believed in total sexual abstinence before marriage dropped from 80 percent in 1963 to only 30 percent in 1975.<sup>37</sup> The proportion of college students who believed in total sexual abstinence for unmarried women fell from about 55 percent in 1967 to about 11 percent in the early 1970s.<sup>38</sup>

Studies of premarital sexual activity indicate that about 20 percent of women reported having had sex before marriage in surveys conducted in the 1940s and early 1950s.<sup>39</sup> By 1967 the proportion had jumped to 32 percent, and by 1973 it had increased to 60 percent.<sup>40</sup> Moreover, the change in behavior appears to have continued during the 1970s among younger age groups.

Because the never-married component represents only a small portion of the growth of mother-only families among whites, even during the past decade, changes in sexual norms and behavior cannot account for very much of the increase in female headship among whites.

Among blacks, never-married mothers represent a much larger proportion of all mother-only families, but there are other reasons for doubting that changes in sexual norms have been the most important factor for this group. First, the increase in sexual behavior during the 1970s was much smaller among blacks, 18 percent as compared with 41 percent for whites.<sup>41</sup> Second, research indicates that the increase in sexual activity did not result in an increase in pregnancies among young black women, at least not during the 1970s.<sup>42</sup> Increases in premarital sex were offset by greater use of contraceptives, so that the incidence of pregnancy remained fairly constant during this period.

What about the changes in the acceptability of out-of-wedlock births? Has the stigma associated with illegitimacy declined during the past few decades, and can this account for the increase in families headed by single mothers? The study described above found some increases in social tolerance between 1971 and 1976, as reported by young black and white adolescents. When asked about their perceptions of social condemnation toward unwed mothers, less than 2.6 percent of whites and 8.6 percent of blacks reported no condemnation at all in 1971. By 1976, the numbers had increased to 4.8 and 13.6, respectively. Although the direction of the trend is toward more tolerance, these figures demonstrate that most young women do not see widespread approval of premarital births.<sup>43</sup>

In short, changes in norms have probably reinforced other factors causing an increase in female headship. But increased permissiveness is not the principal cause of the increase in female headship.

## V. RECENT CHANGES IN POLICIES AFFECTING THE ECONOMIC STATUS OF FEMALE-HEADED FAMILIES

This section focuses on the three most important recent trends in policies that affect families headed by women: the large reduction in public benefits; the increasingly strong legislation either to induce or require single mothers without preschool-age children to work, and the strengthening of public enforcement of private child support obligations. Each of these policies is designed to strengthen the links between mother-only families and the labor force: either directly by encouraging or requiring the single mothers to work or indirectly by increasing support from the noncustodial parent. The nature of each of these trends and their effects on the poverty, welfare dependence, and prevalence of families headed by single women are discussed in turn.

### A. Reduction in Welfare Benefits

Between 1955 and 1975, the real value of benefits per female-headed family nearly tripled.<sup>44</sup> In the half-decade that followed President Johnson's declaration of a War on Poverty, the increase was especially large. Throughout the seventies, however, the real value of benefits declined because state legislatures failed to increase AFDC benefit levels to keep pace with inflation. Between 1975 and 1980, inflation cut the value of all benefits received by mother-only families by about 13 percent. Beginning in 1980 the Reagan administration proposed a series of specific budget cuts which would have added up to much larger cuts in benefits to families headed by single women. Congress eventually adopted more modest cuts, which amounted to another 12 percent cut in benefits to

mother-only families. Taken together, the reductions in benefits to families headed by single women between 1975 and 1985 were substantial, wiping out more than one-fourth of the increases that had occurred during the previous two decades. Welfare recipients who worked were especially badly hurt by these cuts.

In retrospect, these reductions in the value of real benefits during the 1975-85 period may not be surprising. As noted above, average income is the principal long-run determinant of the level of benefits to the poor and to female-headed families. Real wages in the United States were falling during most of the 1970s and the early 1980s. The decline in the real value of public benefits reflected the decline in general living standards. More recently, incomes have begun to grow again--albeit quite slowly.

By the end of the Reagan administration's first term, Congress was no longer enacting legislation that even modestly reduced benefits and, indeed, some of the earlier cuts were restored. Moreover, early in Reagan's second term, further cuts in the major programs that aided mother-only families were specifically excluded from the stringent (Gramm-Rudman-Hollings) budget-cutting measures designed to reduce the large federal deficit. In view of both the recent growth in incomes and the recent resistance of Congress to initiate further budget cuts, it is doubtful that families headed by single women will be subjected to additional budget cuts in the near future.

Just as the large increase in government benefits during the 1955-75 period led to an improvement in the economic security of mother-only families, the decrease in benefits between 1975 and 1985 led to a reversal of some of these gains.

The decrease in the economic well-being of these families during the 1975-85 period was accompanied by a decrease--more than one-sixth--in the extent to which they were dependent on welfare. This decline reversed the increase in welfare dependence that had accompanied the expansion of government benefits during the previous two decades.

Benefit changes did not have much effect on the prevalence of mother-only families, however. The large benefit increases between 1955 and 1975 caused, at most, a modest increase in the proportion of mother-only families during that period. The smaller reductions in benefits in the 1975-85 period had little if any effect on the prevalence of mother-only families. Further cuts in benefits, even if extreme, are likely to have no more than a modest effect on the proportion of such families.

#### B. Work Requirements for Mothers

By the 1960s, the prevailing belief that cash welfare programs should enable poor single mothers to stay home and rear their children had begun to erode. At first, in 1967, the federal government tried to induce AFDC mothers to work by creating work incentives within AFDC. When this failed to have much impact on either work or caseloads, the Congress in 1972 began legislating requirements for mothers with no children under age 6 to work. The Carter administration proposed a combination of a guaranteed-jobs program and assistance, which would have, in effect, required mothers without preschool-age children to work. The Reagan administration rejected the approach of creating work incentives within the AFDC program in favor of a pure work requirement. It sought to cut off benefits to those who were already working a substantial amount and



to require those who received benefits to work for them. By the mid-1980s, Congress agreed to much, but not all of this strategy. By 1987 almost every major welfare reform proposal contained both work requirements and the provision of services such as training and day care to facilitate work.

To enforce work requirements, the government must create or locate jobs. Some have argued that it is infeasible to enforce work requirements when the unemployment rate is over 7 percent, since it is not possible to find or create enough jobs to enforce work.<sup>45</sup> A number of states, however, have already demonstrated their ability to create and find jobs. Indeed, if it was possible to create 3.5 million WPA jobs during the Great Depression, it must be technically possible to find or create a similar number now, with a lower unemployment rate and an expanded economy. Scholars who have explored the question of whether there is enough work have estimated that there is more than enough.<sup>46</sup> Garfinkel and McLanahan find it ironic that liberals so vehemently oppose workfare but support guaranteed jobs, whereas conservatives vehemently oppose guaranteed jobs but support workfare. The two are at least first cousins.<sup>47</sup>

Apart from the issue of technical feasibility, there is the question of whether the benefits of enforcing work offset the costs. Studies of work and training programs for women who head families generally report sufficiently large gains in earnings to make the programs profitable within three to four years, although they do cost more initially in comparison to the payment of cash benefits only.<sup>48</sup> The most carefully evaluated job-creation program--the Supported Work Demonstration--indicated

that in the long run the economic benefits outweighed the costs by \$8,000 per participant. Initial costs are higher than welfare costs because the cost of finding or creating jobs must be paid as well as the cash benefit.

Although the potential gains in earnings can be relatively large, the increase in the incomes of single mothers will be smaller than the increase in earnings, because they will lose some AFDC and other transfer benefits and they have a number of work-related expenses such as child care and transportation. Whether AFDC families realize gains or losses from the enforcement of work requirements will depend upon the nature of the key programs that aid poor single mothers and the attractiveness and availability of jobs in the regular labor market. Even if income increases, general well-being may decrease, since in the absence of work requirements many mothers may choose the combination of lower income from welfare and more time for child rearing, homework, and leisure.

There are three reasons for caution in interpreting the evidence in favor of compulsory work programs. First, whereas participation in most of the work and training programs evaluated to date has been voluntary, much of the current public discussion concerns making work compulsory, at least for mothers of school-age children. Programs that involve significant elements of compulsion may be less profitable both to the beneficiaries and to society as a whole. Early experience with the workfare programs, however, suggests that to date, at least, enforcing work also seems to be of value.<sup>49</sup>

Second, and even more important, few single mothers in the evaluated work and training programs had preschool-age children. The child-care

costs for such children could easily be so high as to offset the earnings gains of the program. Long-run earnings gains could more than make up for child-care costs, but the opposite is equally possible. More experimentation and study of this issue are needed.

Finally, it may be unrealistic to expect single mothers to work full time, year round. As Ellwood argues, the only way that single mothers can be self-supporting is by working full time, full year.<sup>50</sup> But such complete labor force participation is the exception rather than the rule among married mothers, contrary to popular belief. Single mothers already work more hours than wives in married-couple households: 35 percent of single mothers with children under 6 work at least 1,500 hours per year, compared to 23 percent for comparable wives. Similarly 50 percent of single mothers with older children are fully employed; 37 percent of comparable wives are. Ellwood argues that given the fact that the norm is for working married mothers to spend considerable time with their children, it may be unrealistic to expect behavior from single mothers that deviates markedly from this norm. This is especially true given the fact that work requirements impose a dual role on a single mother: she must be both care giver and breadwinner. Requiring single mothers to work for their welfare checks is to place a heavy burden on them. In doing so, the country should proceed cautiously, with concern for the well-being of both the children and their mothers.

### C. Child Support Enforcement

Congressional interest in enforcing child support grew as the proportion of AFDC children with living noncustodial parents grew. The biggest

burst of federal child support legislation followed hard on the heels of the 1965-75 growth in the welfare rolls. By the early 1980s a consensus had developed that the existing child support system condoned parental irresponsibility. A special study conducted by the U.S. Census Bureau in 1979 found that only 59 percent of women with children potentially eligible for support were awarded payments. Of those awarded payments, only 49 percent received the full amount due them and 28 percent received nothing. In addition, award levels and enforcement efforts were arbitrary, inadequate, and inequitable.<sup>51</sup>

The milestone 1976 act created a federal and state program of child support enforcement, Title IV-D of the Social Security Act, and established offices in states and counties to enforce the private obligation to support one's children. During the seven years that followed, several new acts strengthened the bureaucratic machinery. Then, in 1984, Congress unanimously enacted by far the strongest federal child support legislation, requiring all states to enact laws that withhold from wages all future child support payments once the obligor is delinquent in payments for one month and to appoint commissions to design statewide guidelines for child support standards.

The original impetus for child support enforcement arose from the desire of policymakers to recoup some of the expenses of the AFDC program. All AFDC mothers are required to cooperate in identifying and locating the absent fathers of their children, unless doing so is proved to be detrimental to the welfare of the mother and her children. Any collections from these efforts thus helped states to defray expenditures on welfare. Indeed states began to recover two to three dollars for

every dollar spent on administering the program. Although the federal child support law of 1975 permitted these services to be used by all families entitled to child support, the lack of fiscal incentives to state governments to aid those not receiving welfare meant that very little effort was expended on these families.

The 1984 Child Support Amendments were enacted partly in response to pressure from advocacy organizations who were becoming aware of the serious problem of nonpayment of support in nonwelfare families and of the sharp drop in income of divorced custodial mothers. The new legislation provided incentives to make sure that states made collections on behalf of both welfare and nonwelfare families. The various services such as paternity testing, the legal establishment of paternity, the computerized federal parent locator service, and the mechanisms for collection are now all available to nonwelfare families, although states may charge them a modest fee for the service. Thus the child support enforcement system is now universally available to rich and poor custodial parents. The states are moving ahead slowly to implement the 1984 requirements, although by early 1987 only a few were in complete compliance.

If all children potentially eligible for support obtained a child support award based on some agreed-upon standard, such as the one used in Wisconsin (discussed below), and if all such children received the full amount due them, the incomes of families headed by women would increase by more than \$10 billion.<sup>52</sup> This estimate should be considered an upper bound because even the most efficient collection system would fall short of 100 percent collection.

Welfare caseloads would also decrease by 25 percent. Even perfect collection of child support obligations derived from any reasonable standard, however, would leave the overwhelming majority of AFDC recipients no better off than they were in the absence of the program. This is because most noncustodial parents of AFDC children do not earn enough to pay as much child support as their children are already receiving in AFDC benefits. Programs to increase the employment and earnings of poor noncustodial fathers would help. But even the best imaginable program would still leave a large proportion of the AFDC caseload poor and dependent on government.

Most of the increases in child support collections for families on welfare will accrue to the government in the form of AFDC savings. At this time there are two alternative methods of sharing some of the increased collections of child support with low-income families on AFDC. One approach is to ignore some of the child support payment in calculating AFDC grants. Congress has required all states to ignore the first \$50 per month. That "set-aside" modestly increases the incomes of mother-only families on AFDC in which there is a living, noncustodial father who makes child support payments. It also increases by a small amount the number of mother-only families who will continue to receive AFDC.

An alternative approach is to use the increased child support collections to help fund a nonwelfare benefit that encourages work. This approach is being pursued on a demonstration basis in the state of Wisconsin. Under the Wisconsin Child Support Assurance System, child support obligations are determined by a simple legislated formula which is a fixed percentage of the noncustodial parent's gross income: 17 percent for one child, 25 percent for two, 29 percent for three, 31 percent

for four and 34 percent for five or more children. The obligation is withheld from wages and other sources of income in all cases, just as income and payroll taxes are, without waiting for default in payment. The child is entitled to receive the money paid by the noncustodial parent or an assured child support benefit, whichever is greater. Thus, the savings in AFDC that result from increased child support collections are funneled back into the system in the form of an assured benefit to increase the economic well-being of families with children eligible for child support. According to Garfinkel and McLanahan, such a program could reduce the poverty gap among American families potentially eligible for child support by 40 percent and AFDC caseloads by about half, at no extra cost to the treasury.<sup>53</sup>

One criticism of the Wisconsin Child Support Assurance System is that it will benefit only those AFDC mothers who work. For those who are unable to work, or who cannot find jobs, or who simply prefer to take care of their children full time, the program provides nothing. By contrast, the \$50 per month set-aside that Congress enacted in 1984 provides more for this group. Thus, the success of the child support assurance approach will hinge largely on the extent to which poor custodial mothers as well as poor noncustodial fathers work. The effectiveness of this program, then, as well as the success of the other two prongs of current policy (reductions in benefits and work requirements), requires that jobs be available.

## VI. QUESTIONS FOR THE CANDIDATES

The following questions get at the key issues in public assistance policy for mother-only families.

1. Are welfare benefits too high, too low, or about right? Should there be a national or federal floor in AFDC as there is in the Supplemental Security Income program?
2. Should federal work requirements within AFDC be strengthened? Should the work requirement apply to all those with no child under age 3 or an even younger age, as opposed to age 6 as under current law?
3. Should the federal government spend more money on creating or subsidizing jobs in order to both enforce work requirements and provide work opportunities?
4. Should the federal government spend more money to provide more services, such as day care and training, which reinforce work?
5. Should the federal government further strengthen child support enforcement? Should there be a federal child support standard? Or should states at least be required to make their guidelines the presumptive child support award? Should the federal government require states to adopt immediate withholding rather than withholding in response to delinquency laws?
6. Should the federal government share increased child support collections with low-income custodial families through welfare as in the \$50 set-aside or outside welfare as in the assured child support benefit in the Wisconsin Child Support Assurance System?



## NOTES

<sup>1</sup>Larry Bumpass, "Children and Marital Disruption: A Replication and Update," Demography, 21 (February 1984), 71-82.

<sup>2</sup>Irwin Garfinkel and Sara S. McLanahan, Single Mothers and Their Children: A New American Dilemma? (Washington, D.C.: Urban Institute, 1986), Ch. 2.

<sup>3</sup>U.S. Bureau of the Census, "Household and Family Characteristics, March 1983," Current Population Reports, series P-20, no. 388 (Washington, D.C.: U.S. GPO, 1984).

<sup>4</sup>For the most thorough analysis of universal programs vs. programs only for the poor, see Irwin Garfinkel, ed., Income-Tested Transfer Programs: The Case For and Against (New York: Academic Press, 1982). For a description of a proposal for a new child support assurance system, see Irwin Garfinkel and Liz Uhr, "A New Approach to Child Support," The Public Interest no. 75 (spring 1984), pp. 111-122. For proposals to expand welfare, see Sar A. Levitan, Martin Rein, and David Marwick, Work and Welfare Go Together (Baltimore, Md.: Johns Hopkins University Press, 1972); and Henry Aaron, On Social Welfare (Cambridge, Mass.: Abt Books, 1980).

<sup>5</sup>George Gilder, Wealth and Poverty (New York: Basic Books, 1981), and Charles Murray, Losing Ground: American Social Policy, 1950-1980 (New York: Basic Books, 1984). On the other hand, Gilder favors child allowances.

<sup>6</sup>For a description of the British poor law and its evolution, see Karl de Schweinitz, England's Road to Social Security (Philadelphia, Pa.: University of Pennsylvania Press, 1943).

<sup>7</sup>In The Wealth of Nations (Adam Smith, The Wealth of Nations [New York: Random House, 1965]), Smith's major discussion of the poor law comes in the context of a broader discussion of laws that restrict the mobility of labor. After the monasteries closed and several alternatives of providing for the poor were tried and failed, the crown required local parishes to provide public aid to their residents. Because relief for the poor was funded locally, each parish had an incentive to avoid allowing poor laborers to relocate within their jurisdiction. Apparently when unscrupulous officials in some districts tried to get poor dependents in their districts to move to other districts, Parliament imposed restrictions on the movement of laborers from one parish to another. What is most striking about Smith's account and the lesson he draws from it is that the law of settlement, not the poor law, was the problem. As a consequence, Smith quite sensibly recommended elimination of the former but said nothing about the latter.

<sup>8</sup>Benjamin Franklin said of Britain's poor law:

"The day you passed that Act you took away from before their eyes the greatest of all inducements to industry, frugality and sobriety, by giving them a dependence on somewhat else than a careful accumulation during youth and health for support in age and sickness. . ."

President Roosevelt referred to cash relief as a narcotic. President Johnson stressed time and again that the objective of his War on Poverty was to provide a hand up, not a handout. For references see Garfinkel and McLanahan, Single Mothers and Their Children, pp. 41, 105, and 109.

<sup>9</sup>Stanley Lebergott, The American Economy: Income Wealth and Want (Princeton, N.J.: Princeton University Press, 1976), Ch. 5.

<sup>10</sup>See, for example, June Axinn and Herman Levin, Social Welfare: A History of the American Response to Need (New York: Harper and Row, 1975); and Samuel Mencher, Poor Law to Poverty Programs (Pittsburgh: University of Pittsburgh Press, 1967). For a somewhat different perspective, see Michael B. Katz, Poverty and Policy in American History (New York: Academic Press, 1983); and James F. Patterson, America's Struggle against Poverty, 1900-1980 (Cambridge, Mass.: Harvard University Press, 1981).

Other historians have argued that public aid policy is nothing more than a tool of the elites for the regulation of labor (see Frances F. Piven and Richard A. Cloward, Regulating the Poor: The Functions of Public Welfare [New York: Pantheon, 1971]). However, we do not equate constant concern about the effects of aid on welfare dependence with the proposition that public aid to the poor serves no other purpose than regulating the labor of the poor. Any sensible community that is committed to providing public aid to the poor will be concerned about the effects of such provision on the self-sufficiency of the poor. Furthermore, this is not a class issue, in which the interest of the capitalist economic elite differs from that of the lower, or working, classes. However defined, it is in the interest of the working class as well as of the capitalist class to minimize the dependence of the poor on relief. Public policies that pursue long-run equality of opportunity rather than short-run relief of distress further the interest of capital and labor, because they promote efficiency and mobility. For a discussion of the historical validity of the Piven-Cloward thesis, see Walter I. Trattner, ed., Social Welfare or Social Control (Knoxville, Tenn.: University of Tennessee Press, 1983).

<sup>11</sup>G. J. Duncan and S. Hoffman, "Welfare Dynamics and Welfare Policy: Past Evidence and Future Research Directions," paper presented at the annual meeting of the Association for Public Policy Analysis and Management, Washington, D.C., October 1985.

<sup>12</sup>C. Ross, "Trends in Poverty, 1965-1983," paper prepared for the Conference on Poverty and Policy: Retrospect and Prospects, sponsored by the Institute for Research on Poverty, University of Wisconsin-Madison, and the U.S. Department of Health and Human Services, December 1984.

<sup>13</sup>The official government data on poverty understate the extent to which the increases in government benefits for mother-only families have reduced their economic insecurity. The two biggest sources of benefit increases in the 1965-80 period--food stamps and Medicaid--are ignored in the official figures. According to the official data, the poverty rate for single mothers who head families remained about the same between 1967 and 1983 (around 50 percent), although it dropped during the Great Society years. If the cash value of food stamps and the cash insurance value of Medicaid benefits are added to cash income, the poverty rate for single women who head families declined from 50 percent in 1967 to between 29 and 41 percent in 1983, depending on how one estimates the values of in-kind benefits. These poverty rates are still well above those for other demographic groups.

<sup>14</sup>David Ellwood, "Targeting the Would-Be Long-Term Recipients of AFDC: Who Should Be Served?" Unpublished preliminary report, Harvard University, 1985.

<sup>15</sup>Isabel Sawhill, "Discrimination and Poverty among Women Who Head Families," Signs 2 (1976), 201-211.

<sup>16</sup>U.S. Bureau of the Census, "Child Support and Alimony: 1983," Current Population Reports, Special Studies Series P-23, no. 148 (Washington, D.C.: U.S. GPO, 1986).

<sup>17</sup>U.S. Congressional Budget Office. Reducing Poverty among Children (Washington, D.C.: Congress of the United States, 1985).

<sup>18</sup>An exception is Murray, Losing Ground.

<sup>19</sup>Ellwood, "Targeting the Would-Be Long-Term Recipients of AFDC."

<sup>20</sup>For a more detailed account, see Garfinkel and McLanahan, Single Mothers and Their Children.

<sup>21</sup>Ibid.

<sup>22</sup>U.S. Bureau of the Census, "Household and Family Characteristics: March 1983," Current Population Report, P-10, no. 338 (Washington, D.C.: U.S. GPO, 1984).

<sup>23</sup>Bumpass, "Children and Marital Disruption." See also S. Hofferth, "Updating Children's Life Course," Journal of Marriage and the Family, 47 (1985), 92-116.

<sup>24</sup>See M. Honig, "AFDC Income Recipient Rates and Family Dissolution," Journal of Human Resources, 9 (1973), 303-322; H. Ross and I. Sawhill, Time of Transition: The Growth of Families Headed by Women (Washington, D.C.: Urban Institute, 1975); Sheldon Danziger et al., "Work and Welfare as Determinants of Female Poverty and Household Headship," Quarterly Journal of Economics, 97 (1982), 519-534; P. Cutwright and P. Madras, "AFDC and the Marital and Family Status of Ever Married Women Age 15-44: United States, 1950-1970," Sociology and Social Research, 60 (1976), 314-327.

<sup>25</sup>K. A. Moore, and L. J. Waite, "Marital Dissolution, Early Motherhood and Early Marriage," Social Forces, 60 (September 1976), 20-40; Andrew Cherlin, "Social and Economic Determinants of Marital Separation," Ph.D. Dissertation, Department of Sociology, University of California, Los Angeles, 1976; S. Hoffman and J. Holmes, "Husbands, Wives and Divorce," in G. J. Duncan and J. Morgan, eds., Five Thousand American Families, vol. 4 (Ann Arbor, Mich.: Institute for Social Research, 1976); R. M. Hutchens, "Welfare, Remarriage and Marital Search," American Economic Review, 69 (1973), 303-322; Ellwood and M. J. Bane, "The Impact of AFDC on Family Structure and Living Arrangements," report to U.S. Department of Health and Human Services under grant no. 92A-82, John F. Kennedy School of Government, Harvard University, Mimeo., 1984.

<sup>26</sup>For a description of how these estimates were obtained, see Garfinkel and McLanahan, Single Mothers and Their Children, p. 62. The much publicized results from the Seattle-Denver Income Maintenance Experiment have been interpreted to show that the effect of welfare benefits on divorce is much greater than the foregoing summary indicates. The SIME/DIME results, however, say nothing about the effects of raising or lowering the welfare benefits available to single mothers. The experiment was implemented in a world that already had a welfare system, and families in both the experimental and control groups retained whatever eligibility they would have had in the absence of the experiment. Many single mothers in the control group and some in the experimental group received welfare. Consequently, whatever effect the experiment had on behavior, it cannot be attributed to the availability of additional

income to women who became single heads of households. If divorce rates were higher in the experimental groups, this was due to something about the treatment other than an "independence" effect.

<sup>27</sup>Sam H. Preston and Alan T. Richards, "The Influence of Women's Work Opportunities on Marriage Rates," Demography, 12 (1975), 209-222.

<sup>28</sup>Ross and Sawhill, Time of Transition.

<sup>29</sup>Cherlin, "Social and Economic Determinants of Marital Separation."

<sup>30</sup>E. W. Bakke, Citizens without Work (New Haven: Yale University Press, 1942); M. Komarovsky, The Unemployed Man and His Family (New York: Octagon Books, 1940).

<sup>31</sup>E. Liebow, Talley's Corner (Boston: Little, Brown and Co., 1967).

<sup>32</sup>R. Catalana and C. D. Dooley, "Economic Predictions of Depressed Mood and Stressful Life Events in a Metropolitan Community," Journal of Health and Social Behavior, 18 (1977), 292-307; M. A. Straus, R. Gelles, and S. Steinmetz, Behind Closed Doors (New York: Anchor Books, 1981).

<sup>33</sup>D. P. Moynihan, The Negro Family: The Case for National Action (Washington, D.C.: U.S. Department of Labor, Office of Policy Planning and Research, 1965).

<sup>34</sup>W. J. Wilson and K. M. Neckerman, "Poverty and Family Structure: The Widening Gap between Evidence and Public Policy Issues," in Sheldon H. Danziger and Daniel H. Weinberg, eds., Fighting Poverty: What Works and What Doesn't (Cambridge, Mass.: Harvard University Press, 1986).

<sup>35</sup>Garfinkel and McLanahan, Single Mothers and Their Children, pp. 68-78.

<sup>36</sup>Cherlin, Marriage, Divorce, Remarriage (Cambridge, Mass.: Harvard University Press, 1982).

<sup>37</sup>National Opinion Research Center, "Cumulative Codebook for the 1972-1977 General Social Surveys" (Chicago, Ill.: University of Chicago, NORC, 1977); and Ira Reiss, The Social Context of Premarital Sexual Permissiveness (New York: Holt, Rinehart and Winston, 1967).

<sup>38</sup>J. Gagnon and W. Simon, Sexual Conduct: The Social Sources of Human Sexuality (Chicago, Ill.: Aldine Publishing Co., 1973); and John Delamater and Patricia MacCorquodale, Premarital Sexuality (Madison, Wis.: University of Wisconsin Press, 1979).

<sup>39</sup>A. C. Kinsey, W. B. Pomeroy, and C. E. Martin, Sexual Behavior in the Human Male (Philadelphia, Pa.: W.B. Saunders, 1948); A. C. Kinsey, W. B. Pomeroy, C. D. Martin, and P. H. Gebhard, Sexual Behavior in the Human Female (Philadelphia, Pa.: W.B. Saunders, 1953); and W. Ehrmann, Premarital Dating Behavior (New York: Holt, Rinehart and Winston, 1959).

<sup>40</sup>Gagnon and Simon, Sexual Conduct; and Delamater and MacCorquodale, Premarital Sexuality.

<sup>41</sup>Melvin Zelnick, John Kantner, and Kathleen Ford, Sex and Pregnancy in Adolescents (Beverly Hills, Calif.: Sage Publications, 1981).

<sup>42</sup>Ibid.

<sup>43</sup>Ibid.

<sup>44</sup>See Garfinkel and McLanahan, Single Mothers and Their Children, Chs. 4 and 5, especially Table 7 in Ch. 4 and Table 9 in Ch. 5.

<sup>45</sup>U.S. General Accounting Office, "Evidence Is Insufficient to Support the Administration's Proposed Changes to AFDC Work Programs," U.S. General Accounting Office Report to the Chairman, Subcommittee on Intergovernmental Relations and Human Resources, House of Representatives Committee on Government Operations, 1985.



<sup>46</sup>A. E. Fechter, Public Employment Programs (Washington, D.C.: American Enterprise Institute for Public Policy Research, 1975).

<sup>47</sup>Garfinkel and McLanahan, Single Mothers and Their Children, p. 185.

<sup>48</sup>Robinson G. Hollister, Peter Kemper, and Rebecca Maynard, The National Supported Work Demonstration (Madison, Wis.: The University of Wisconsin Press, 1984); L. J. Bassi and Orley Ashenfelter, "The Effect of Direct Job Creation and Training Programs on Low-Skilled Workers," in Danziger and Weinberg, eds., Fighting Poverty: What Works and What Doesn't.

<sup>49</sup>Manpower Demonstration Research Corporation, Summary and Findings of the National Supported Work Demonstration (Cambridge, Mass.: Ballinger, 1980).

<sup>50</sup>Ellwood, "Targeting the Would-Be Long-Term Recipients of AFDC."

<sup>51</sup>U.S. Bureau of the Census, "Child Support and Alimony, 1978," Current Population Reports, Special Studies Series P-23, no. 112 (Washington, D.C.: U.S. GPO, 1981).

<sup>52</sup>See Garfinkel and McLanahan, Single Mothers and Their Children, p. 152.

<sup>53</sup>*Ibid.*, p. 153.