Influences on the work behavior of AFDC mothers

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INFLUENCES ON THE WORK BEHAVIOR OF AFDC MOTHERS

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The dramatic increase in the AFDC rolls from 1960 to 1972 has been cause for concern and a new interest in the alternative to welfare. Until recently, public assistance had been viewed as an income-maintenance support of "last resort;" however, current thinking tends to look at the situation as containing more of an element of choice in the use of welfare. This concept is based on the notion that there are competing ways for low-income families to manage their maintenance function; welfare is only one of these ways, and work is another. Congress has also taken this view as can be seen by the adoption of the Work Incentive Program (WIN) in 1967 with built-in budgetary incentives by which the first $30 per month in earning and one-third of earning thereafter are disregarded in the calculation of assistance support.

Using the assumption that it is possible to make a choice between work and welfare or some combination of the two, this paper attempts to summarize some of the fragmented data available on the nature and determinants of the choice. Many factors do affect the work-welfare choice for AFDC women. This paper is concerned with labor-force, monetary, and cultural determinants. Obviously, the labor-market structure, its job opportunities, and its income yields are of prime importance, but these will not be dealt with here as an explicit class of determinants. They should be kept in mind as a backdrop or 'given' which impinges upon and is affected by all other determinants.

It is relevant to note that a decision about work and welfare may not necessarily be made consciously and with full knowledge of all the factors bearing on the outcome. Moreover, no direct causal link from the variable
to the individual's behavior is posited. The concern is rather with the
general influences in the structure of the work situation, in the economics
of welfare income, and in the culture or subculture which have a bearing on
the aggregate behavior of low-income people.

1. Labor-Force Determinants

The first area that recommends itself as significantly determinant
of whether low-income mothers without male breadwinners will choose to work,
to use welfare, or to do both is the concrete, pertinent job-relevant situ-
tion that such a woman may find herself in. The set of work-related charac-
teristics that she possesses may, indeed, be a primary vantage point for her
and may form the basis of her decision. Two such characteristics are (a) her
work history and (b) her education and skill.

A. Work history. Just a few years ago the mother receiving AFDC was
viewed as completely detached from the labor force. It is now known that
most such women have substantial work histories. In the Burgess and Price
national study of 1960, it was found that 30 percent of AFDC mothers had been
working just before the receipt of AFDC (3:250). Podell's sample in New York
City showed that eight out of ten such mothers had had work experience (25:16).
Goodman's data on 11,000 active, closed, and ineligible cases during 1965-68
noted that more than half the respondents had been employed at some time
during the period (6:113). The 1969 Health, Education, and Welfare (HEW)
survey verified that fully 61 percent of the mothers had been employed pre-
viously (38:45, Table 38).

In addition to working before and after assistance, a large number
of women work while receiving assistance. The national HEW estimate of the
has remained at about 14 percent (43:Table 23;34:Table 38;35:Table 19).
This proportion may be low, since it reflects certain points in time rather than a cumulative period. It is not known to what extent this figure represents persons continually combining work and welfare and those working and receiving assistance only in preparation for leaving the rolls. Of all cases closed in 1969, the reason for termination in 13.6 percent was "employment or increased earnings of the mother" (40:0, Table 9). More detailed studies have indicated that an even larger proportion of AFDC women combine work and welfare. For example, Burgess and Price showed that even during the receipt of AFDC, 30 percent of the women were working in some capacity (3:250).

The feature that characterizes a great deal of work both on and off welfare is irregularity. The Burgess and Price study showed a great preponderance of both full- and part-time work done sporadically. Moreover, the comparison of work effort before and during receipt of AFDC reveals that work while receiving aid was more irregular than previous work. For example, the proportion of mothers in "other employment status" - the most irregular category of work-increase during receipt of AFDC (3:250). The Goodman study also indicated that mothers used both employment and welfare as either concurrent or alternate methods of income maintenance.

Few inquiries have been made about whether past work history in the AFDC population is a predictor of future work. A study in Camden, New Jersey, in which the same women were interviewed at two points in time, indicated that "past work experience increases the likelihood that a welfare mother will become a working welfare mother" (14:10). This "persistence of labor force status, a tendency for workers to remain workers and non-workers to remain non-workers," was the strongest single correlation among all variables predicting labor-force participation (14:15).
In the Wisconsin study by Handler and Hollingsworth, positive attitudes toward work were related to past work. Those mothers who had worked recently tended to say that they would like to work, in contrast with mothers who did not have a recent work history. However, the number of years they had worked in the past was not related to current attitudes (9:918-19). The Burgess and Price study also showed continuing attachment to work. Seventy-four percent of the respondents continued in the same employment status, and by and large, labor-force attachment persisted (3:29).

In summary, it seems that most AFDC mothers do have work experience either before, during, or after the receipt of public assistance. The actual history of work is comprised of periods of employment and of less than full-time, regular work. Public assistance appears to be used either as a substitute for work or in conjunction with work. Although a work history in this low-income population may not produce cumulative job skills and progressively higher earnings, it may still act as a determinant of future work as a result of the apparent persistence of attachment to work. Minimally, the presence of past work experience makes the choice between work and welfare a more viable one.

B. Education and skill. It has often been noted that formal education, translated into job skills that are further represented in occupational level, is a factor that influences labor-force attachment. Whether this is true in the case of AFDC recipients and how it is expressed in this context can be clarified by studying those women on AFDC who do work.

The 1967 AFDC study showed that the working mothers were somewhat better educated than the nonworking mothers, in that slightly fewer had less than twelve years of education and slightly more were high-school graduates.
As indicated in Table 1, the mothers with more education tended to work full-time, and the least educated (zero to eight years) tended to work part-time.

The Goodman study also bears out the contention that women on AFDC are more likely to work and are likely to work more if they have had more education. The proportion of women who did not work during the thirty-seven-month period studied went down as educational achievement went up, although an important exception to this relationship was seen in those women who worked during the entire thirty-seven-month period. That the latter proportion did not vary with education gives further evidence of the "persistence of labor force attachment" (6:120).

Education appears to have a positive effect on work effort, but how is it related to occupation? A 1967 characteristics survey shows that the 'usual occupation' and the education of AFDC mothers are related positively until it comes to domestic work. In this category, there are almost as many high-school graduates as there are women with an educational level of less than nine years. Approximately 32.5 percent of high-school graduates have done domestic work, and as many as 28 percent of those with some degree of college education list domestic work as their usual occupation (33:318).

Table 1

Percentage of AFDC Mothers Who Work--by Education, 1967

<table>
<thead>
<tr>
<th>Years of Education</th>
<th>Percentage of Total Who Work</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
</tr>
<tr>
<td>0-8</td>
<td>15.0</td>
</tr>
<tr>
<td>9-11</td>
<td>15.2</td>
</tr>
<tr>
<td>12</td>
<td>19.8</td>
</tr>
<tr>
<td>13 plus</td>
<td>23.2</td>
</tr>
</tbody>
</table>

Educational level does not apparently have a direct bearing on occupation. Does occupation, however, act as a determinant of work effort? One would expect that the lower the occupational level, the less likelihood of work; but data from the characteristics study show this was not so. Mothers who usually did private-household work were as likely to work as those who sought professional work. Compared with the total group of AFDC mothers, working AFDC mothers were more likely to list domestic service as the usual occupation. Private-household workers were also much more likely to work part-time than full-time (33:317). In effect, occupational level did not seem to determine work effort among these women.

Although more educated women are more likely to work, more likely to work full-time, and more likely to work more, higher education does not necessarily determine the occupational bracket. As a group, working mothers had more education than AFDC mothers as a whole, but nevertheless they were more likely to consider themselves domestic workers. At the same time, the data show that fairly well-educated women (high-school graduates and above) did a substantial amount of domestic work and that being in domestic work made work just as probable as being at the professional level. The Camden study also bore this out. Among those respondents, education and the amount of earnings were not related to each other. The study concludes that "education influences the decision to enter the working world but either does not encourage them (mothers) to work more regularly or does not provide access to higher paying jobs" (14:22).

This discontinuity in the relationships of education, occupation, and work effort can be explained by the dichotomous nature of work on AFDC. The Burgess and Price study considered race and residence in relation to em-
ployment. The results reveal sharp differences between North and South, urban and rural areas, and black and white AFDC mothers. The Southeast and Southwest sections had the largest proportion of AFDC cases in which the homemaker had no schooling. The Southeast had the lowest proportion of women who had gone beyond the eleventh grade (3:247). The South also afforded the greatest preponderance of mothers in domestic work, done largely by black women (3:248). Black women worked more in rural than in urban areas. Conversely, the higher-skilled jobs, held mostly by white women, were found in the North in larger metropolitan areas. The white women worked more in urban than in rural areas. A much larger proportion of black women worked during receipt of AFDC than did white women (3:30).

There is some doubt whether educational achievement has the same effect on work patterns among blacks as it does among whites. Podell's study found that the positive relationship between education and work history held for white but not for black women (25:85). A recent study by Opton, in California, found that education was relevant to "current employment status" and "total work time" measures, but that this educational advantage did not apply as much to black as to white welfare mothers (23:66).

The linear association of education, occupation, and work effort is disturbed in the case of AFDC mothers by such factors as job discrimination, which nullifies the effects of education on occupation; cultural patterns that lead to the prevalence of certain occupations and that also focus on income accrual rather than on occupational mobility; a persistence of labor-force attachment as part of a female work ethic; and welfare policy that almost mandates work in certain southern rural areas where mainly agricultural work is available. These factors, in an AFDC population which was
and has been over 45 percent black, may be more determinant of work and welfare patterns than education and skill.

This thesis about the twofold nature of work on AFDC might also help to explain the following paradox. In recent years, the educational and skill levels and the amount of earnings of AFDC mothers have risen. In 1967, only 15.9 percent of AFDC women had completed high school but had not gone further. By 1971, this figure was 19 percent (34:Table 40; 36:Table 23). In 1961, 7.7 percent of the mothers were designated as "skilled, blue-collar"; in 1968, 26 percent were so listed (17:13). Average monthly earnings of the mother in AFDC families with income from work rose from $54.09 in 1961 to $221.25 in 1971 (43:Table 50; 36:Table 56). Despite the growth in education, skill, and earnings, the proportion of AFDC mothers who combine work and welfare has remained the same: from 13 to 14 percent from 1961 to 1971 (43:Table 23; 34:Table 38; 35:Table 19; 36:Table 21).

Although the proportion working has remained stable, there has been an increase in full-time work (from 4.6 percent in 1961 to 8.3 percent in 1971) and a corresponding decrease in part-time work (43:Table 23; 36:Table 21). This change can be explained by the increasing educational and skill levels of all AFDC mothers and of those who are at work (37:Table 28). As noted before, the more education, the more full-time work. The other half of the proposition, however--that the more educated women are more likely to work--has not increased the total proportion at work. The interpretation of this phenomenon may be found in the North-South dichotomy.

Table 2 was drawn up to examine the trends in work effort of AFDC mothers by region. From 1961 to 1971, the proportion of AFDC mothers in the Middle Atlantic states who were working increased, while the proportion in
the southern states decreased. In the North, the proportion in full-time work multiplied almost five times, whereas the proportion in full-time work in the South increased only slightly. Conversely, the proportion in part-time work increased only slightly in the North, but decreased radically in the South. In effect, in the North there was an increase in the proportion of AFDC mothers working and working full-time, while there was a decrease in the proportion working in the South.

Table 2

<table>
<thead>
<tr>
<th>Religion and Date</th>
<th>Total</th>
<th>Full-Time Work</th>
<th>Part-Time Work</th>
</tr>
</thead>
<tbody>
<tr>
<td>Middle Atlantic</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1961</td>
<td>3.7</td>
<td>1.1</td>
<td>2.6</td>
</tr>
<tr>
<td>1967</td>
<td>6.9</td>
<td>3.8</td>
<td>3.1</td>
</tr>
<tr>
<td>1969</td>
<td>8.0</td>
<td>5.1</td>
<td>2.9</td>
</tr>
<tr>
<td>1971</td>
<td>8.5</td>
<td>5.4</td>
<td>3.1</td>
</tr>
<tr>
<td>South Atlantic</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1961</td>
<td>21.9</td>
<td>8.5</td>
<td>13.4</td>
</tr>
<tr>
<td>1967</td>
<td>20.6</td>
<td>9.6</td>
<td>11.0</td>
</tr>
<tr>
<td>1969</td>
<td>18.3</td>
<td>9.3</td>
<td>9.0</td>
</tr>
<tr>
<td>1971</td>
<td>18.8</td>
<td>10.4</td>
<td>8.4</td>
</tr>
</tbody>
</table>


II. Monetary Determinants

Decisions about income maintenance must essentially emerge from three sources: the labor market, the welfare system, and the individual's personal situation. Both wage levels and welfare-benefit levels react with cultural and labor-force variables to affect income-producing actions of low-income people. Aspects of labor and welfare policy other than the financial also
serve to affect work and welfare decisions. This section deals only with the contribution of the welfare system to such decisions, as expressed in welfare income.

A. Welfare benefits. Welfare benefits have risen continuously in recent years. The national average AFDC monthly payment per recipient increased from $27.45 in 1960 to $43.85 in June 1969, or almost 60 percent. Using an "adjusted dollar amount" to reflect real purchasing power results in an average monthly payment in 1960 of $26.65, rising to $34.35 by 1969, a 29 percent increase (42:33).

Benefits have risen, not only absolutely, but in relation to income from work. A comparison of average earnings for a family of four and the average monthly payment per AFDC recipient from 1962 to 1970 shows that earnings increased by only 36 percent, while the AFDC payment increased by 60 percent (18:25). This national increase is reflected in New York City, where Durbin compared welfare income with wages. She discovered that during the 1960s "welfare benefits increased more than average wages in manufacturing, more than the minimum wage and more than the average or maximum unemployment compensation benefits." The welfare allowance by 1967 had risen 40 percent above its 1962 level, while average wages had risen only 13 percent and minimum wages, 30 percent. Durbin also noted the many benefits-in-kind, such as medical services, which must be added to the grant to determine real welfare income (5:6, 82).

A further refinement of the comparison is contained in a Department of Labor study showing that earnings in the occupational groups in which AFDC mothers are distributed had risen only 4 percent a year between 1959 and 1967, while between 1961 and 1967 the average AFDC payment per family rose 5.5 percent a year. It concludes that "the markedly lower growth rates in
earnings and income suggest that it would be even more difficult now than in the earlier period for welfare recipients to earn as much as they could receive from all sources while on welfare'" (44:8).

Given the rise in welfare benefits, both absolutely and in relation to earnings, it is not surprising that the number of AFDC recipients has risen so dramatically. During the period 1965-70, expenditures for AFDC payments in all states combined went up 156.4 percent. Higher average payments accounted for 52 percent of this rise; and increase in recipients, for 48 percent. When asked to give their interpretation of the increase in recipients for 1969-70 (22.4 percent in total), seventeen states gave "higher assistance standards" as a reason (41:6).

Although there is consensus that higher benefits produce more recipients, there appears to be some disagreement about the nature of this process. Two possible interpretations can be elicited from the literature. One is the "pool of eligibles" interpretation, which notes that, when grant levels become higher, more people become technically eligible for welfare, since they have less income than the welfare payment; the other might be called the "desirability" interpretation, which says that higher grant levels make welfare more desirable as contrasted with other types of income, notably income from work.

David Gordon, who favors the "pool of eligibles" interpretation, explains the effect of higher benefits in New York City. In view of the income distribution, with large groups of people in dense low-income categories, even a slight rise in the benefit results in the creation of a very large number of new eligibles (7:81). Durbin also attributes at least part of the rise in recipients to the higher benefits. However, she also considers "desirability" as a determinant and cites "improvements in the real
value of welfare income relative to labor market earnings" as a factor in the increase (5:143). In another study of the rise in welfare in New York City, William A. Johnson concludes that "more applicants are attracted by welfare assistance the more remunerative this assistance is; it supports, in other words, the assertion that welfare applicant behavior is economically rational." (13:Appendix 12).

A study jointly conducted by the Department of Health, Education, and Welfare and the New York State Department of Social Services compared wage levels, welfare-grant levels, and the extent of the use of AFDC in large cities. Wages were defined as the "average best wages" that an AFDC woman could make, and the "AFDC poor rate" was a measure of the number of AFDC cases per thousand persons in a city. The study was summarized as follows: "The relation between the difference in the average best wages and grant level and the AFDC poor rate proved to be statistically significant. As AFDC grants approached what the woman could actually receive in the labor market, more and more of them tend to choose AFDC." The size of the grant in relation to wages was related to the number of recipients in each city (32:43).

Exactly how higher benefits are converted to more welfare recipients is not made explicit in either interpretation, but, in fact, each implies a very different process. In the "pool of eligibles" concept, the assumption is that certain people have certain incomes (probably from work) which fall somewhat above the welfare-benefit level, and they are therefore not eligible for welfare until the welfare benefit becomes higher than work income. At that point, they are eligible and may decide to apply for welfare. The determining factor is that the welfare benefit has now reached a level higher
than their income. Gordon comments as follows:

During the recent years in which grants were raised to those levels, thousands of poor families in New York City suddenly became "eligible" for welfare in the simple sense that their total disposable incomes now fell below what they were eligible to receive through welfare benefits or supplementary grants. Many of these families naturally decided to claim what the state had to offer (7:81).

This formulation contains the notion that applicants are applying, not for the full welfare benefit, but for a partial benefit supplementary to their income from work. This, in effect, means that they will retain their previous work behavior while on assistance. Gordon elaborates:

Once that decision was made, a choice of welfare options—whether the husband should desert and the wife should apply for AFDC or the husband should remain and the entire family apply for Home Relief—was relatively secondary (7:81).

The two options under the "pool of eligibles" theory are (a) the woman will go on AFDC, continue to work, and receive supplementary assistance; or (b) both mother and father will go on general assistance, the father will continue to work, and the family will receive supplementary assistance.

In the "desirability" theory, which pits the welfare benefit against income from work, the implication is that, when the welfare grant reaches a certain level, a rational decision is made that income from work is not worth the effort. Prospective applicants, therefore, change their previous work behavior. They cease work or, if not working, refrain from finding work. In this case, there are three different options: (a) the woman in the female-headed family will stop work, go on AFDC, and receive a full grant; (b) in the intact family either the father or the mother or both will cease work and go on general assistance for a full grant; and (c) there will be a "fiscal abandonment" or pretended desertion; that is, the woman (if she had worked before) will stop working and receive a full grant in AFDC, and the man will continue to work and contribute his income, which will not be budgeted.
Whether the effect of higher benefits is that people seek supplementary assistance while continuing to work or that they stop work and seek full assistance is salient to this discussion. Some insight into this issue may be obtained from data on nonassistance income and income from mothers' employment, shown in Table 3.

Table 3
Comparison of AFDC Families with Nonassistance Income and Income from Mother's Employment, for the United States and New York City, in Percentages

<table>
<thead>
<tr>
<th></th>
<th>United States</th>
<th>New York City</th>
</tr>
</thead>
<tbody>
<tr>
<td>Families with nonassistance income</td>
<td>44.8 45.2 44.0 40.5</td>
<td>44.5 33.9 44.0 44.0</td>
</tr>
<tr>
<td>Families with income from mother's employment</td>
<td>12.5 13.4 13.7 13.7</td>
<td>2.3 4.4 6.5 6.5</td>
</tr>
</tbody>
</table>


If the "pool of eligibles" interpretation is adequate, this percentage of families having other income, including income from mothers' employment, should have increased as the number of recipient families increased. The figures in Table 3 show no sizable increases in either category, nationally or in New York City. There was a slight increase in the proportion of families with income from mothers' employment. The proportion of women who worked while on welfare also remained the same, although there was a small change in the direction of full-time work (43: Table 23; Table 38; 35: Table 19; 36: Table 21), but not enough to explain the increase in recipients.
The case for supplementation and the retention of work behavior appears questionable under these circumstances. A more conclusive determination could be made if data were available on the specifics of work behavior of new recipients both before and during receipt of AFDC. Without such data, one can draw no substantive conclusion except to point out the need for such documentation and its importance in ascertaining the effect of welfare policy (in this case benefit levels) on decisions about the use of work and welfare.

B. Income disregards. It is customary to think that before the 1967 amendments, which called for disregarding a certain proportion of the AFDC mother's employment income in computing the welfare payment, there was a 100 percent "tax" on earnings, that is, that every dollar earned was automatically deducted from the assistance check. In fact, "work-related" expenses have been disregarded in varying degrees by most states. In general, these expenses consist of deductions from the salary check and additional personal needs connected with working.

In many states, work expenses added up to a substantial amount of money. In Wisconsin, before the 1967 amendments, an automatic $40 per month was exempted for work expenses, and additional expenses could be deducted as needed. Handler and Hollingsworth describe a "typical expense allowance" for a month in one county as the automatic $40 work expense, $64 for child care, $10 for transportation, and $2 for miscellaneous items, or $116 in all (9:927). In New York City, work expenses included carfare; lunches; extra allowance for food, clothing, and personal care; union dues; taxes; and social security. Durbin cites an estimated average of $80 per month and notes that the real value of the assistance income must have included these allowances (5:93).
Work-related expenses were not the only form of disregarded income before 1967. In many states in which the AFDC grants covered only a percentage of need, any earned income less than the difference between the amount of the payment and the standard of need was disregarded. Hausman says that "a substantial minority" of clients lived in such states (11:60, n. 3). Genevieve Carter wrote in 1968 that there were twenty such states, representing 25 percent of the national AFDC caseload. She correlated this information with the proportion of mothers working in each state in 1961 and concluded that "more AFDC mothers were employed in the States with employment incentives than in States that did not permit earnings to supplement in the AFDC payment" (4:8).

A pertinent aspect of the use of these "disregards" is the extent to which people knew about them. Handler and Hollingsworth found that only thirty-one percent of the recipients in their sample knew about Wisconsin's earned-income policy (mentioned above) and about actual dollar amounts that would be deducted, whereas 53 percent had the process correct but the wrong dollar amounts. Most significantly, knowledge of the policy was not associated with either being currently employed or seeking or wanting work (9:920-22).

In contrast to the varying ways of treating earned income before the 1967 amendments, Congress at that time instituted a national across-the-board mandatory policy of disregarding the first $30 and one-third of the remaining monthly employment income. This rule was, in fact, established to act as a work incentive for AFDC mothers in response to the alleged disincentive effects of the imputed previous 100 percent tax on earnings.

Just as in the case of work expenses, the degree of knowledge about the current policy is significant. In a recent study, Solarz concluded that "most respondents were unaware of even the most general meaning of the provision" (9:920-22).
some six months after it went into effect" (30:19). Similarly, Opton reported as follows:

Most AFDC mothers do not know with any degree of clarity how much of any earnings they would be allowed to keep, and how much would be deducted from their welfare grants. The complexity of the computations required by welfare regulations makes it impossible, for all practical purposes, for anyone but a professional caseworker to estimate the financial consequences of taking a job (23:196).

Since this phase of the 1967 amendments went into effect nationally only in July 1969, there are no significant data to answer the obvious question of whether these disregards did, in fact, act as work incentives: Did more AFDC women work and did those who worked work more than before? The Ninety-first Congress asked the same questions, and the information forthcoming was tentative and incomplete. On the basis of eleven months of experience, Illinois reported that (a) there was an increase in the number of cases with budgeted employment income (some was attributed to increase in the total caseload and some to cases continued which would have been closed by having reached the break-even point under the earlier policy); (b) there was a decrease in the amount of employment income budgeted (that is, more income was now disregarded); and (c) the number of cases closed because of employment or increased earnings decreased (33:1012-14).

Another piece of evidence presented to Congress was that, from 1967 to 1969, the proportion of employed recipients rose in the four states studied: Illinois, Ohio, Pennsylvania, and New York; but only two of these states, Illinois and Ohio, had the disregard in effect in 1969. The conclusion was that "factors other than the earnings disregard brought about the increase in the other two states and may have been operative also in the two states that had the earnings disregard" (33:1012).
Nationally, only 13.9 percent of mothers were at work in 1971 while in receipt of AFDC, a proportion very close to the 1969 figure. The proportion working full-time, however, had increased slightly, from 7.5 percent to 8.3 percent (36:Table 21). It is difficult to evaluate the significance of these data because the time period was so short. The disregards became mandatory in July 1969, and the findings of the survey were based on AFDC status in January 1971. Other factors, such as the high unemployment rate, may also affect the reliability of the data. Finally, since these figures reflect the situation at one point in time, it is not clear what factors were most influenced.

From the tentativeness of the above data, it is not possible to know whether the 1969 disregards have, in fact, increased work effort. Even if they have, however, it does not appear that they would result in a "work only" decision. The Illinois experience, mentioned above, brings to light almost all the problems inherent in the disregard provision. Even in 1965, without the new ruling, from two-thirds to one-half of AFDC recipients could not earn enough to match the welfare payment (11:60-66). The disregards push that payment up to a level that would require even more earning power. A paper from the Illinois Department of Public Aid states that it is "unlikely that an AFDC case can be closed under any foreseeable elevation in the earning potential of AFDC recipients," and that Illinois cannot close an AFDC case of a four-person family until the earnings reach $9,500 a year (12:8). A study of the potential effects of the disregards in Michigan concludes that "it is unlikely that many AFDC recipients will be able to obtain jobs with earnings high enough to remove them from AFDC eligibility." In addition, the report continues:

There is strong incentive for the AFDC mother not to earn an income high enough, even if she could, to reach the zero grant point. This results from the fact that certain additional services provided by the AFDC program are lost once the client leaves the program. The major services are child care and medical services (20:7).
All this veers toward the prediction that, instead of leading to self-support and the option of work only, the disregards, if effective, will lead to some combination of work and welfare, thereby keeping people on AFDC. Indeed, the data given to Congress by Illinois, as tentative as they are on other points, affirmatively state that "there was no question...that the increase (of families with earnings) was due in part to the retention of greater numbers of families in the program than in the past as a direct result of the new policy" (33:1012-13). When asked to account for the rise in AFDC cases from June 1969 to June 1970, nineteen states gave the earnings disregard as a reason (41:13).

Observers also believe, however, that the disregards should encourage the AFDC mother to work. One writer points out that "if AFDC recipients are as interested in obtaining maximum economic security as the data seem to indicate, a high percentage of recipients can be expected to go to work and to combine low earnings with supplementary income from public assistance" (32:44). Handler and Hollingsworth concur that "there will now be strong incentives for the recipients to supplement their grants with employment earnings" (9:938).

The earnings disregards not only affect work and welfare decisions; they also impinge upon those who are at work only. Just as they create incentives for working AFDC recipients to remain on AFDC, they also make AFDC both available and attractive to working nonrecipient female heads of households. The Michigan study points out that the monthly financial incentive to enter or stay on AFDC comes to $312 for a one-child family earning $100 per month and to as much as $461 for a three-child family earning $300 per month (20:10). Information presented to the Senate Finance Committee during discussions of the Family Assistance Act compares the net disposable incomes of four-person
welfare and nonwelfare families earning the same amount in several states. In New York, for example, a family earning $383 while on welfare will end up with $461 monthly total income, whereas a nonwelfare family with the same earnings will net only $313 (33:201).

This inequity is further compounded by the policy of eligibility for AFDC for families not on welfare. Unless a family has been receiving AFDC within four months before application, it must be eligible without the application of the disregards; that is, its income must fall below the grant, not considering the disregards. In short, the disregard rule cannot be a test of eligibility for those outside the system, but it operates to afford a bonus to those within it. The Michigan study sees this policy as "obviously an attempt to prevent entry into the program," which could be viewed as "discriminating heavily against the non-AFDC working poor" (20:9).

Inequity aside, the potential effect of such a provision on the work-welfare decision is clear. A woman who is working and who wants to increase her income by obtaining welfare benefits will have to stop work temporarily or work much less in order to become eligible. The net effect of the earnings disregard, then, is that although it should encourage those on welfare to work, it would be equally influential in encouraging those not on welfare to stop work and avail themselves of welfare.

While the earnings disregard may have an effect on the decision to work and/or use welfare, there is still another type of disregard that can affect the pattern of work and welfare. This disregard concerns income earned on an irregular or sporadic basis, income that cannot be depended upon for continued and total support of the family but that, nevertheless, increases total income. Piore says of this supplementary income that, although it "may enable some families to live well above the welfare standard, the welfare pay-
ment is probably essential to the families' survival" (24:13).

This kind of income can be disregarded in three different ways. It may be either not budgeted, not reported by the caseworker, or not reported by the client. Some states take the first option; they legitimate a route by which such income can be declared yet not budgeted. In Massachusetts, it is called "casual income" and defined as any amount that is "not received periodically or continuously" and that "cannot be computed or predicted over a period of time." In Wisconsin, this is called "inconsequential income." This kind of disregard may encourage the client to choose sporadic and irregular work rather than regular work. In states in which there is no such disregard, the "thirty and one-third" earnings disregard may fulfill the function of encouraging this kind of work pattern, since the proportion of earnings taken into account in budgeting goes up past the $30 point.

When supplementary income is not legitimated, it still may be disregarded by the caseworker. Handler and Hollingsworth found that in Wisconsin many working mothers "kept a good deal of their earnings," that the earned-income policy was not being uniformly enforced, and that caseworkers tended to exercise their discretion and treat a great deal of earned income as "inconsequential," whether or not it technically fell into that category. Handler and Hollingsworth further speculated that "because of lack of enforcement, the earned-income policy does not have a disincentive effect" (9:922).

The third route for disregarding supplementary or irregular income is failure of the client to report it. The kind of work done to earn irregular and sporadic income is equally irregular and sporadic and lends itself to a "flexibility of disclosure" that is consistent with not reporting (28:11). In addition, the welfare machinery for budgeting such income (a system geared
to regular budget deductions) would leave the client's grant continuously confused and in a state of arrears if this type of income were conscientiously reported. This is probably why some states have instituted a legitimate route for not budgeting such income.

There appears to be some evidence that unreported irregular income is disregarded. In New York City, where no such disregard exists officially, earned income, whether known to the caseworker or not, is in some part disregarded. One study showed that 3 percent of the cases studied were ineligible because the families had income in excess of need, and that over two-thirds of these had this excess because of earnings (32:173). The possibility of earning small or irregular income that is not budgeted and is therefore an addition to the welfare grant may act as an incentive for women already on AFDC to remain there and to reject regular employment either alone or as budgeted into the welfare grant.

It is clear that all the earned-income disregards, taken together, add up to a substantial amount and affect the work-welfare decision. As discussed above, they should tend to encourage the combination work-welfare choice and discourage the choices that involve work only or welfare only. The disregards also have an influence on the work or welfare patterns that emerge. The national figures on work in AFDC may have increased in the direction of full-time employment as a result of the "thirty and one-third" rule, which permits supplementation of the higher salaries earned by full-time work. On the other hand, the disregards may also make part-time and sporadic work more feasible, since work that was previously unreported may now be declared and disregarded under the "thirty and one-third" provision.
III Cultural Determinants

Even when the impact of the above structural determinants on the work-welfare choice is considered, there still remains a residual area of influence not accounted for by such concrete considerations as welfare benefits and occupational levels. This area represents or reflects the life-style or culture of one group of people for whom this choice is necessary and feasible. No doubt the AFDC population contains many types of families, but a predominant, seemingly large sector within it can be singled out as forming a "cultural" unit having a specific way of life.1 This group has been described as the "female-based" household, in which "serial monogamy" is the mating pattern (21:6). Walter B. Miller describes the group as "hard-core" and the cultural system as "lower-class." Miller estimated the size of this group in the United States population to be about 25 million in 1958, and he saw it as increasing.

Although the principal indicator of any cultural unit is life-style, a concept that does not easily lend itself to quantification, some other measures, such as the prevalence of female-headed families and births out of wedlock, can

1 In this section of the paper, I will deal only with the proponents of the cultural point of view who, in essence, posit a "culture of poverty." In very basic terms and in the words of Oscar Lewis, its originator, a culture of poverty is "a design for living within the constraints of poverty, passed down from generation to generation, thereby achieving stability and persistence" (10:179). Without delving into the fine points of cultural theory, it can be stipulated that a culture contains at least the following basic dimensions: (a) a consistent core of average behavior (what most people do), (b) a socializing capacity, (c) a normative function (what is good and bad), (d) a certain relationship between behavior and values, and (e) some resistance to change. These five dimensions or attributes of culture can be posed against the "constraints of poverty" and what all "culture-of-poverty" adherents agree is basic: that a major factor in shaping the other elements of its culture is the economic situation of the family (1).
be used to define the significance and size of the "hard-core" sector of American society here being discussed. In the United States in 1960, 9.9 percent of all families were female-headed; 8.7 percent of the white and 22.4 percent of nonwhite families were in this category. In 1968, 10.6 percent of all families were female-headed, and 8.9 percent of whites and 26.4 percent of nonwhites were so designated (31:36). The illegitimate birth-rate went from 5.3 percent in 1960 to 6.8 percent in 1964 to 9.0 percent in 1967 (31:50). This group, if these "hard measures" are to be taken as indicators, is indeed sizable and also increasing.

Within AFDC, national statistics show that families in which the father is not married to the mother increased from 21.3 percent in 1961 to 27.9 percent in 1969, and families broken by divorce, separation, or desertion increased from 40.5 percent in 1961 to 43.3 percent in 1969 (43:Table 12; 35:Table 13). In addition, 45 percent of all AFDC families in 1969 had at least one illegitimate child, and 28.3 percent were families in which there was one mother of all the children but two or more different fathers (35:Tables 37 and 38).

If we are to characterize this group as having a "distinctive cultural system" (21:6), it is clear that there is such a group both in the population at large and in AFDC, a group of no small proportions whose size appears to be expanding. The AFDC program reflects the large "lower-class" group and also draws upon it for a significant part of its clientele. The question of whether the program itself aids in sustaining such a group has been raised by some observers.

In order to evaluate the features of this life-style which are relevant to the work and welfare decisions at issue here it would be fruitful to locate
those elements within this culture which are consistent with such choices. The social sciences have contributed descriptions of the "lower class," but there is little focus on the use of welfare and on work for women in this content. It is necessary, therefore, to explore more general characteristics that can be associated with the use of work and welfare. This is not to say that they are not pertinent but that the link to work and welfare has not been forged by observers who are interested primarily in culture. Three strands of behavior described in the literature seem to be meaningful--the male-female conflict, the transmission of a welfare culture, and the meaning of income.

A. The male-female conflict. The "serial monogamy" mating pattern and the female-based household are the result of a family structure that consists of legal marriages that dissolve and nonlegal unions that occur alone or are interspersed with marriages. In both cases, welfare provides a choice. It permits the man to leave the family unit by providing an economic alternative to his being there. In 1965, Moynihan pointed to the "pathological" nature of Negro family structure as the root cause of welfare dependency. The failure of the male to assume the usual functions of support and the reversal of roles between men and women lay behind a way of life which depended heavily on welfare (22). It was the man's inability or unwillingness to be the breadwinner that caused the need for the family to use AFDC.

Two years earlier, on the basis of a small empirical study, Kronick had concluded that women on AFDC were on welfare because they had failed in their basic relationships, especially the marital relationship. She cited their "difficulty encountered in human relationships which is not unrelated to their difficulties in financial management" and the "social and psychological pathology which is impinging upon the relationships that the ADC women established with other individuals" (16:37). To both Moynihan and Kronick, it ap-
pears that the family has somehow failed as a unit, and AFDC is utilized to compensate for this failure.

Later proponents of a less evaluative concept of the "culture of poverty," such as Rainwater and Hannerz, explain the breakup of the lower-class family as a result of a great deal of marital discord and a virtual "battle of the sexes." Hannerz poses two models of behavior in the ghetto; the "mainstream" model, which is closely allied to the dominant culture of society, and the "ghetto-specific" model, which is the poverty subculture in operation. He explains the failure of marriage in this way:

The conflict element in the male-female union is probably particularly dependent on the fact that unions of ghetto-specific forms are continuously compared, if only implicitly, to the mainstream model of marriage for which the ghetto-specific ascribed resources are a poor basis (10:102).

The lower-class wife makes demands upon the husband that, due to the economic circumstances in which he finds himself, he cannot fulfill. Liebow describes ghetto men as follows: "Convinced of their inadequacies, not only do they not seek out those few better-paying jobs which test their resources, but they actively avoid them, gravitating in a mass to the menial, routine jobs which offer no challenge--and therefore pose no threat--to the already diminished images they have of themselves" (19:54). The marriage founders on two counts: "The economic marginality of husbands seemed generally to be converted into a moral issue; the wives maintain not that their husbands cannot but that they will not support them" (26:174). In addition, the husband begins to partake of the "street life"--gambling, drinking, and seeking out other women as sexual partners. The wife asks the husband to leave. Rainwater found that 60 percent of his sample had marriages broken by divorce or separation (of these, 40 percent for sexual infidelity), and in 27 percent of these cases, the husband would
not support the family or would not work (26:170). However, separation appeared not to have the onerous implications that it has for other women.

Rainwater explains further:

Part of the woman's passivity has to do with her perception of the husband as not particularly valuable even if he were to end his disloyal activities. She does not perceive herself to be as dependent on her husband as does the white lower-class wife. She does not generally regard her husband as a good provider and she knows that she can probably scrape by with work or with family and welfare support even if the marriage is terminated (26:173).

For the woman, taken-for-grantedness involves most centrally the knowledge that she can head a household if she must, that this is not a remarkable event in her world, and that her culture provides techniques and support for doing this (26:165).

This model of self-sufficiency—of being able to do without the husband—is buttressed by the availability of welfare, which acts not only as a source of economic sustenance but also as a paternal or caretaking institution substituting for the missing male. Bernard's 1964 study of AFDC women quotes them as saying that "Mother's Aid is a better husband, anyway, because you can count on it" (1:57). Kronick, too, sees welfare as filling the gap that a woman's inadequacy in relationships has created. Certainly, welfare is a more secure source of income than the 'errant' husband could have provided.

After the woman is separated from her husband for some time, a common pattern is to take on a "boyfriend," and, in time, perhaps several more. The woman may now begin to look like her male counterpart. It should be remembered, however, that for her a close and permanent relationship with a husband has failed. She then contents herself with relationships that contain less commitment, with "extra-residential unions, often of short duration." Rainwater wrote:

The extent may vary to which the boyfriend contributes to or takes from the material assets of the family. In some cases the man may make direct and regular money contributions, and in other cases he makes regular purchases of particular goods (26:181).
Bernard found that one-third of his respondents received financial help from "boyfriends." In addition to providing financial help, the friend provides an emotionally "safe" relationship:

For her part, the woman is not forced to set standards for his behavior that he obviously will not be able to meet, and in many cases she is able to preserve welfare support, a stable if small income that would have to be foregone if the relationship were legitimated (26:187).

This is not to imply that the friend does not become the father of another child, which he may or may not support or which he may support sporadically. He may, in fact, not even acknowledge the child to be his. The friend, then, appears to afford the dual financial asset of providing some measure of support additional to work or welfare income without interfering with eligibility for AFDC.

The particular variety of male-female relationship described here is peculiar to the lower class that makes up a large part of the population-at-risk in AFDC. The conflict and subsequent breakup of the marriage (or nonlegal union) and the availability of welfare appear to reinforce each other in the process that produces decisions to use welfare, although the causal sequence between the variables is not clear. If, as Rainwater says, the woman does not depend on the man because she knows that she can manage with either work or welfare, the breakup of the marriage or other such relationship may, in fact, lead to either route—work or welfare. In both cases, it is the loss of the male breadwinner that makes such a choice necessary.

B. The culture around and above welfare. Many observers of lower-class life have noted the intensity of interaction in a lower-class neighborhood. Kronick's study found this high degree of social intercourse in two-thirds of her sample. Troubles are shared, help is given, knowledge is transmitted.
Knowledge about welfare permeates this kind of community. Kronick wrote that "Information regarding public assistance is so pervasive in this population that a single (referral) service cannot be isolated" (16:44). The availability of AFDC as a resource is known, not only because of high interaction and communication, but also because of high use. In describing a ghetto community, Valentine said: "Every (welfare) check day truly galvanizes Blackston, first with expectation, then with delayed commercial and credit transactions, and finally with celebrations." He went on to say: "If those who benefit indirectly are included, there can be little doubt that a majority of our Afro-American population and perhaps of the whole community, gain some portion of their livelihood from the welfare system" (45:30). Welfare is not only known and used but also accepted. Kriesberg found that only 5 percent of all the mothers he studied (including nonwelfare mothers) said they would think worse of mothers for going on welfare (15:149). Bernard, too, found welfare an acceptable alternative among his respondents.

In addition to the culture "around," which harbors a great deal of knowledge and use of welfare, there is also the culture "above," which is expressed in the concept of intergenerational dependency on welfare. Both the horizontal and the vertical elements of culture are pertinent to the transmission of a "welfare culture." In this respect, Hannerz, paraphrasing Oscar Lewis, says that "slum children soon absorb the values and attitudes of their subculture so that they may not be able later to take advantage of increased opportunities," and "once the culture of poverty comes into existence, it tends to perpetuate itself in new generations" (10:181).

Indeed, to the extent that people currently on welfare have parents who have been on welfare and children who are on welfare, this proposition can be
documented. In a Greenleigh study in 1964, over 43 percent of families then on AFDC had parents who had been dependent at some time (8:32). In Podell's study of New York City, only 15 percent of the mothers on welfare reported that their parents had been assisted at some time (25:28), but the Burgess and Price national study of 1960 reported that 40 percent of adults in their ADC sample "had been reared in homes in which some form of public aid had been received at some time" (2:93). Podell's study also indicated that about one-fourth of the mothers on welfare had at least one sibling on welfare at the time of the study (25:28).

From these accounts, it seems that welfare is both familiar and acceptable in many lower-class communities. The alleged stigma that supposedly acts as a deterrent to the use of welfare in some other types of areas may not be a pertinent factor here. There is a difference between stigma from the overall community and stigma from one's own community, particularly if it is a ghetto community. Although stigma may flow from the outside community to the welfare recipient, the effect may be nullified by the lack of stigma in the immediate environment.

The extent to which work for women is a community norm, in the same way that welfare appears to be in ghetto areas, is not clear. Goodman attempted to correlate welfare stigma with employment on the basis of the notion that AFDC recipients may not work because welfare is an acceptable alternative (not stigmatizing) or that they do work because welfare is stigmatizing. He reported as follows:

The amount of employment is not positively correlated with the feeling that receiving welfare is socially stigmatizing. On the contrary, respondents with the longest records of employment are less likely to feel that welfare status is scorned than those who worked less of the time or not at all (6:136).
Although work effort among AFDC and potential AFDC recipients appears not to be affected by the acceptability of welfare, such acceptability should have a significant impact on the use of welfare.

C. The meaning of income. Since the work-welfare choice involves alternative ways of obtaining income, the meaning of income in lower-class culture should in some way be related to the choice. Whereas the working middle-class person usually derives his income from one contractual source—a job or business—the upper-class person probably has several sources, such as job or business, stock market, inheritances, annuities, rents, etc. This relationship to income may be seen as enterprising rather than contractual. It is a form of income accrual. The lower-class person also has an enterprising, acquisitive attitude toward income, and income in the lower class is also accrued.

Valentine characterizes this relationship as follows: "A great many individuals manage to garner small increments of income from several or numerous different origins." He found that basic income sources, such as employment, were most commonly supplemented by "partial, supplementary welfare payments, gambling, gifts and loans from kinsmen and other network associates, miscellaneous neighborhood service and odd jobs" (45:19, 21). Bernard's "high users" of welfare live a life of "creative instability." They must tap many sources and be willing to shift gears or move. These high users were willing to tolerate instability of income sources in order to receive the greatest return from a variety of sources. In commenting on the unstable and unclear nature of the structure of income Valentine wrote:

We have found that the detailed phenomena of income and occupation are quite complex and frequently obscure. It appears that under fluctuating and marginal economic conditions, the actual sources of general subsistence and occasional surplus become multiple, varied, and rapidly shifting (45:19).
Income, then, tends to be procured in small amounts from several sources, which are inclined to change.

Another dimension of income acquisition is its exploitative nature. Bernard describes the financial management of her respondents as "techniques designed to protect their security of residence and to maximize their material possessions" (16:74). Rainwater adds:

Exploitative relations with others are the dynamic aspect of the basic distrust pervasive within the ghetto community. When opportunities for exploiting others are not available or are considered too dangerous, the individual resigns himself to what comes his way and is preoccupied with the mechanics of getting the little bit for which he has a chance—an ADC check or a low-wage job (26:74).

Bernard says of his respondents on welfare: "Some... were careful to comply with regulations, but others learned the system and used it to their own best advantage" (1:65). Valentine also comments on the use of welfare in his ghetto neighborhood:

A great many poor people put much energy and ingenuity into getting all they can from this apparatus (the welfare system)... Most welfare recipients supplement their income from any of a wide variety of sources, many of which are technically illicit in terms of the official rules of the system (45:30).

Schwartz and Henderson wrote of the people on or likely to be on welfare: "The adaptations over generations have in many cases become 'functionally autonomous.' They are, for many, now a preferred way of life; an appropriate lifestyle that includes 'bunking in,' welfare chiseling, etc." (29:464).

These acquisitive, exploitative features of income retrieval that tend to characterize this hard-core group give rise to corollary attitudes toward work and welfare. In this kind of framework, work-welfare options may not be dichotomous or mutually exclusive. If the pattern is to accrue as much income as possible from several sources, work-welfare choices may supplement rather
than substitute for each other, and both may become part of a still larger income-maintenance picture, which includes still other alternatives. The options also may shift and be used serially, alone, or in conjunction with other income sources at different points of time in an individual's life.

Depending upon welfare-administrative feasibility, members of this group could both work and receive assistance, either legitimately or illegitimately, in an attempt to maximize total income. The risks to be taken in the latter course of action would be tolerated in return for a larger total income. In this kind of situation, regular and continuous work might be shunned as not compatible with a pattern of variable income accrual, and work that lends itself to the pattern might be utilized accordingly.

CONCLUSIONS

Although the perspectives reviewed here may be valid in their description of the variables that impinge on the AFDC and potential AFDC population, they are only partial explanations of the choices regarding work-welfare options. They are single, discrete influences that can be abstracted for analytic purposes, but they do not in reality have the kind of direct, distinct effect that the logic of the analysis seems to indicate. Even if all possible factors were considered at the same time in some kind of serial or weighted progression, it would not be clear how they combined and interacted in a single individual to effect a relevant decision. That could be clarified only by a study of the individual. What can be attempted here are some broad tentative outlines that relate the pieces to each other in a coherent fashion.

It can be accepted as given that a large part of the adult AFDC population consists of low-skilled, low-paid female workers or potential workers who are tied to a marginal, fluctuating job market and who have the care of chil-
dren as a primary function. When women in these circumstances experience the loss of a male breadwinner, when welfare is available, and when the culture does not decry its use, then the choice to use welfare, either alone or in conjunction with work, seems natural. In those instances when they choose work, the work is characteristically irregular, and it may be supplemented by welfare or other sources, such as contributions from husband or friend. When work is not available, pays too little, or is prevented by family obligations, welfare may become the only source of income for a period of time. Then work, either reported or unreported, may be started again or welfare may be supplemented by sources other than work.

In this view, work and welfare are not seen as mutually exclusive. Martin Rein has pointed out that the two systems mesh in complex ways. He writes: "Welfare is a form of social provision when income is absent, interrupted, or inadequate, and not simply a cash transfer system operating outside the world of work" (27:397). The sporadic nature of work fits in with the use of welfare on an intermittent basis, with one cycling into the other or supplementing the other. In this regard, the Burgess and Price study pointed out that irregular work increased after the receipt of AFDC, since such work was consistent with welfare status. The breakup of the marriage and the subsequent use of periodic, less committed relationships is also related to the availability and the intermittent use of welfare.

If welfare status is seen as consisting of "this complex of activities as a whole" (activities that include both work and welfare and other means of income maintenance), then work and welfare are not adequately conceptualized

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"There is a small group of stable AFDC families that uses public assistance continuously and a large group that rotates between being on and off" (28:9).
in terms of a dichotomous choice. The 1967 disregards of earned income in AFDC should, then, eventually enlarge the proportion of women who combine work and welfare in view of the tendency to accrue and maximize income. The continually increasing welfare-benefit levels (now inflated by the disregards) and the increasing income from mother's earning while on AFDC should also add to the incentive to work and to choose work and welfare over work alone.

Income disregards are intended to act as work incentives for welfare recipients, but Congress was reluctant to rely solely on incentives. The Work Incentive Program (WIN), legislated in 1967, attempted to mandate work for AFDC mothers. The program failed to accomplish this goal on several counts. It gave rise to uneven referral practices, to discretionary tactics, and to discrepancies between training and job placement. To offset these inadequacies, the Talmadge amendment, which became effective in July 1972, called for tighter referral guidelines, separate units to administer work registration and certification, compulsory coordination between welfare offices and employment centers, and loss of aid for recipients who did not comply.

If, in effect, the group of employable clients in AFDC has access to sources of income outside the public assistance system ("casual," inconsequential," and unreported income), then they, as Piore says, are most likely to respond to "economic incentives rather than administrative procedures" (24:22). In addition, both WIN and Talmadge run the risk of succumbing, in the case of AFDC mothers, to the vicissitudes of child-rearing, their primary role. Work requirements in such a group can never fully succeed and can only, in the last analysis, give way to choice on the part of these mothers as to the work or welfare route that they will take.

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