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Does Belief Matter? Social Psychological Characteristics and the Likelihood of Welfare Use and Exit

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Numerous studies have reemerged examining social psychological variables as predictors of individual differences in the human experience. Still, current research focusing on the effects of self-beliefs on welfare use and exit is limited. This study examines the effects of social psychological variables on the likelihood of welfare use and five-year outcomes of women using data from the 1979 through 2000 waves of the National Longitudinal Survey of Youth (NLSY). Binary logistic regression estimates suggest that social psychological characteristics are initially related to welfare use, but do not remain once control variables are introduced. While social psychological predictors do not appear to have strong or robust direct effects in multivariate models, traditional human capital variables of public assistance outcomes past initial entry are significant.

Keywords: *welfare use, welfare exit, social psychological predictors*

Introduction

Welfare policies during the 1980s, including the Omnibus Budget Reconciliation Act of 1981 (OBRA), restructured the main form of public assistance, Aid to Families with Dependent Children (AFDC), by including mandatory workfare, lowered benefits, stricter work rules, and tightened work requirements. Such policies were intended to reduce the number of individuals on the welfare rolls while reinforcing the prevailing work

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ethic (Abramovitz, 1989). At this important juncture, AFDC was effectively transformed from an income maintenance plan to an employment program. The main goal of AFDC was to encourage self-sufficiency of welfare recipients through work. More recently, the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996 attempted to end long-term dependence and promote self-sufficiency by limiting public assistance eligibility to five years over the course of an individual's lifetime and required employment or participation in work-related behavior after just two years of cash assistance. As a result of these major shifts in welfare policy, interest in the factors that lead to welfare receipt and exit has increased substantially.

While most studies of the factors contributing to welfare receipt, dependency, and exit focus on human capital variables and labor market experience, interest in locus of control and self-efficacy as predictors of individual differences in the human experience is reemerging as a major theme in the social science literature. Locus of control has been defined by Rotter (1966) as a generalized expectancy or a person's perception of control over a life outcome. The durability and impact of locus of control is best demonstrated by its wide application to the understanding of social phenomena such as unemployment (Frost & Clayson, 1991), health (Ross & Wu, 1995), marital strains and conflict (Myers & Booth, 1999) and income (Duncan & Morgan, 1981; Goldsmith, Venum, & Darity, 1997).

Self-efficacy is a parallel term developed by Bandura (1977, 1981, 1986) that is more situation specific and refers to one's judgment of their capability to perform a given action required to attain a particular outcome. It has also been used to examine a wide range of social concerns including work-related behavior (Sadri & Robertson, 1993), homelessness (Epel, Bandura, & Zimbardo, 1999), occupational choice and career preparation (Betz & Hackett, 1997), unemployment (Eden & Aviram, 1993) and academic performance (Lent, Brown, & Larkin, 1984; 1986). Although important work has been done by Stellmack and Wanberg (2000), Benjamin and Stewart (1989), Kunz and Kalil (1999), and Caputo (1999), locus of control and self-efficacy are seldom used to further our understanding of welfare use.

Literature Review

Previous research of welfare receipt, dependency, and future attainment has focused primarily on human capital characteristics of the individual receiving public assistance (for example, Edin, Harris, & Sandefur, 1998; Harris, 1993; Meyer & Cancian, 1998; Pavetti & Acs, 1997). Results of these studies have found that women with greater investments in human capital are less likely to receive public assistance, the most likely to exit welfare through work, and are more likely to remain off welfare permanently (Anderson & Levine, 2000; Harris, 1993; Sandefur & Cook, 1998). More specifically, higher levels of educational attainment have been linked to increased self-sufficiency of recipients. Based on an analysis of welfare research, Edin, Harris, and Sandefur (1998) conclude that education (at least a high school diploma) helps former recipients exit welfare and, more importantly, remain off. In addition, higher levels of educational attainment have been demonstrated to increase earnings potential and greater employability. Poor education levels were linked to low-paying, unstable jobs which contribute to the return to public assistance. In addition, previous research has found that former welfare recipients with greater human capital resources are likely to work in stable, better-paying jobs following an exit from welfare. Those with more disadvantaged resources have a higher likelihood of remaining dependent on welfare or occupying a job which does not lift them out of poverty.

While much of the research examining human capital variables has focused on accumulation by the individual, Iversen and Armstrong (2006) suggest that economic mobility needs to be studied through the intersection of actors and institutions (such as the family). The income, poverty status, and educational attainment of recipient's parents have been shown to be important factors related to the human capital accumulation of welfare recipients. Family poverty during adolescence has been shown to have a stable, robust effect on the likelihood that a young woman will receive welfare (Edwards, Plotnick, & Klawitter, 2001). Likewise, family background variables, such as mother's educational attainment, poverty status of the respondent's family, and family of origin size, have been shown to indirectly affect the likelihood of leaving welfare through

work for welfare mothers (Harris, 1993). Greater family resources lead to more investments in individual human capital and more success in the job market. Research has demonstrated that the higher the family's income, the greater educational achievements made by children and the more likely they are to finish high school (Corcoran, 1995; Duncan et al., 1998). Welfare recipients whose mothers have achieved high levels of educational achievement, for instance, have been shown to have shorter periods of welfare dependency (Harris, 1993).

Other background characteristics have been shown to influence welfare receipt, exit route, and future socioeconomic achievement of welfare recipients. The number of children has been found to increase welfare dependency, deter work exits, and limit welfare mothers from obtaining the type of work that facilitates self-sufficiency (Edin, Harris, & Sandefur, 1998; Harris, 1993; Spalter-Roth et al., 1995). Stellmack and Wanberg (2000) found that the fewer children women had, the greater the period of time during which respondents did not require public assistance. Spalter-Roth et al. (1995) found that welfare mothers with only one child are two percent more likely to work than those with two or more children. Pavetti (1999) finds that the presence of children lessens the likelihood of employment. Of welfare mothers studied who worked 25 percent or less of the time, nearly half had three or more children. Sandefur and Cook (1998) identified the number of children as a significant factor affecting the likelihood of leaving welfare permanently. Women who have two or more children are far less likely to exit welfare.

While it is clear that the majority of welfare recipients have lower levels of human capital, what is less clear in the welfare literature is an analysis of how self-beliefs formed and measured early in life influence welfare use. Differences in social psychological characteristics of welfare recipients often predate welfare use and may be the function of one's social environment earlier in life. These early factors may function as mediators of behavior leading to poor outcomes in education, work skills, labor market experience, and demographic characteristics (such as fertility and marriage).

Evidence that locus of control influences the employment, wages, and earnings of women is limited and contradictory; however, recent longitudinal studies have found long-term

effects of locus of control on labor force variables (Duncan & Morgan, 1981; Goldsmith, Venum, & Darity, 1997). O'Neill, Bassi, and Wolf (1989) report that locus of control affects the exit outcomes of welfare mothers. Women with more internal locus of control were more likely to exit AFDC through earnings, but were not more likely to exit through marriage. Caputo (1999), however, finds that social psychological variables do not affect the likelihood of using public assistance programs.

Previous research utilizing self-efficacy theory to examine welfare, while limited, has found self-efficacy to be somewhat predictive of welfare outcomes. Stellmack and Wanberg (2000) found that current welfare recipients with a strong sense of self-efficacy spent more months doing without welfare assistance and were working more hours at their current jobs. The usefulness of self-efficacy in understanding the factors leading to welfare dependency and participation in the workforce was demonstrated by Benjamin and Stewart (1989). They found lower levels of self-efficacy in those individuals who had received assistance for greater lengths of time. Kunz and Kalil (1999) found that welfare recipients scored lower than other women on measures of self-efficacy prior to welfare receipt using a modified version of the Rotter locus of control scale administered to respondents in the National Longitudinal Survey of Youth. In another study conducted by Nichols-Casebolt (1986), low-income mothers who did not receive welfare were found to score significantly higher on measures of personal efficacy and self-satisfaction. Popkin's (1990) research examined personal efficacy among long-term and short-term welfare recipients. Long-term recipients had a lower sense of personal efficacy than their short-term counterparts and were less likely to view work as an alternative to welfare.

While a bounty of research has used social psychological variables to examine academic and occupational choices, less attention has been paid to the usefulness of these variables in the examination of welfare outcomes. With few exceptions (e.g. Kunz & Kalil, 1999; Edwards, Plotnick, & Klawitter, 2001; Harris, 1997; Caputo, 1999) neither welfare studies nor the sociological literature analyze whether beliefs and personality characteristics affect attainment following welfare exposure. Few of the studies that do examine social psychological variables to address welfare spells examine the effects of these variables

past initial entry into welfare or prediction of whether or not a young woman ever goes on welfare. This research will build upon the current body of literature by examining the effect of both self-efficacy beliefs and locus of control on the likelihood of welfare use and on five-year outcomes after an initial entry. In this study, the relationship between perceived self-efficacy and locus of control on welfare use and five-year outcomes of welfare recipients will be investigated. Two basic questions guide this research. First, are welfare recipients more likely to have an external locus of control and lower self-efficacy beliefs than other women? Second, does perceived self-efficacy and locus of control affect five-year welfare outcomes, including the likelihood of continued receipt and types of welfare exit?

Hypotheses

The following two hypotheses, derived from previous research, are tested:

Hypothesis 1: Women with external locus of control and low occupational self-efficacy will be more likely to ever use welfare than women with internal locus of control and high occupational self-efficacy.

Hypothesis 2: Among female welfare recipients, those with external locus of control and low occupational self-efficacy will be more likely remain on welfare five years after initial entry. Welfare recipients with internal locus of control and high occupational self-efficacy will be more likely to be off welfare. Furthermore, I expect those with internal locus and high efficacy to be off welfare and working.

Data and Methods

The data were obtained from the 1979 through 2000 waves of the National Longitudinal Survey of Youth (NLSY). The NLSY is sponsored by the Bureau of Labor Statistics (BLS), U.S. Department of Labor, and is a longitudinal panel administered by the Center for Human Resource Research (CHRR)

at Ohio State University. The NLSY includes a nationally representative sample of 12,686 young men and women between the ages of 14 and 22 collected yearly from 1979 to 1994 and biennially from 1996 to present.

The sample consisted of women in the NLSY who were childless as of the 1980 interview and were younger than 20 at that time. This restriction was necessary to ensure that social-psychological characteristics were measured before a young woman had experienced a premarital birth or had received welfare. This may bias the results of this study because of the elimination of respondents who became mothers at an early age; however, because the measures of locus of control and self-efficacy were obtained in 1979, the restriction was necessary to observe these characteristics before any type of welfare receipt (see Kunz & Kalil, 1999). Restricting the sample to women under the age of 20 was imposed to minimize this known bias. Data through the 2000 survey are used for the initial measurements, when respondents were 35 to 41 years old. It was necessary to restrict the sample to 1998 for five-year outcomes since labor force status was not computed for the 2000 wave. The full sample size is 3,047 which is the number of women at risk before deleting cases with missing information.

Dependent Variables

This study investigates two related dependent variables. The first is whether the 3,047 women received any form of public assistance between 1979 and 2000. Like Caputo (1999) public assistance includes the receipt of AFDC, TANF, as well as other types of public assistance including food stamps, Supplementary Security Income (SSI), or other welfare assistance. The dependent variable was dichotomized into two categories: recipient and non-recipient of public assistance.

The second dependent variable is the socioeconomic outcome of welfare recipients five-six years following an initial spell of welfare receipt. In other words, where do respondents end up five to six years following their first exposure to welfare? There are four possible outcomes, as suggested by the literature, which will be examined. Respondents could continue to receive welfare. Alternatively, they could no longer be on welfare due to marriage, employment, or some

combination—these are the primary ways that persons leave welfare. Here, I cross-classify persons according to work and marital status to identify major pathways of leaving welfare. While it is possible for a respondent to be unmarried, not working, and not on welfare, the number of respondents with this unusual outcome is small ($n = 43$ or 5.5%) and will be deleted for the purposes of this study.

Independent Variables

The two main independent variables of interest are (1) locus of control and (2) occupational self-efficacy. Locus of control will be measured using a modified version of the 60-item Rotter Adult Internal-External locus of control scale (1966) which was administered to respondents of the NLSY in 1979. Scores for the index range from 4 to 16. Higher scores indicate a more external locus of control.

A separate more specific component of personal control, occupational self-efficacy was measured by a single item asking each respondent to rate their expected ability to achieve occupational aspiration at age 35. Thus, the self-efficacy item specifically refers to labor market achievement. While this item was asked in 1979 and 1982, in order to maintain focus on social psychological characteristics formed early in life and prior to an initial welfare spell, only the 1979 responses will be examined. Expected ability to achieve occupational aspiration consisted of a forced choice response ranging from excellent to poor. Women who report excellent or good chances of achieving their occupational aspiration are defined as having high levels of occupational self-efficacy. Responses of fair or poor are indicative of low levels of efficacy.

Control Variables

To estimate the effects of social psychological characteristics measured early in the life course, the empirical models in this study control for family background, individual lifestyle variables, and human capital measures. Each control variable has been demonstrated by previous research to influence the risk of welfare participation and the likelihood of leaving welfare through work of young women by affecting economic resources, future income potential, or preferences about work, education, marriage, childbearing, or welfare use.

In this study, an individual's level of education was measured by the number of years of education obtained at the time of their five-year marker. For descriptive statistics, level of education was categorized as being less than high school, a high school diploma, or more. A dummy variable was created indicating women who were high school graduates compared to those with less than a high school level of education.

The percentile score on the Armed Forces Qualifying Test (AFQT) measured in 1980 was also used to assess human capital resources, more specifically skill level. The AFQT determines general aptitude for enlistment in the Armed Forces. The percentile score on the AFQT is created from the sum of the number of correct scores for the Armed Services Vocational Aptitude Battery (ASVAB) used by the Department of Defense. The ASVAB is also used to assess vocational interest and preparation of students. Work experience was measured by a variable indicating the number of weeks the respondent spent working with current employer in the past year. Job tenure was obtained at the five-year marker for those women who were off welfare and working (married or unmarried).

Another aspect of the human capital framework that will be controlled for is the socioeconomic circumstances of the respondent's family of origin. Family socioeconomic status during the respondent's childhood is reflected by family size (number of siblings respondent has), highest grade of education completed by the respondent's mother, and whether the family was in poverty in 1978. The effect of children is measured by examining the number of total children in the household of the respondent at the five-year marker. For the descriptive statistics, number of children is categorized as zero, one, two, and three or more. For some of the multivariate analyses, number of children is dummy coded as three or more compared to less than three.

Personal and family challenges, such as physical health limitations, mental health issues, substance abuse, and involvement in crime or delinquency have been shown to influence the work efforts of welfare mothers (Anderson et al., 2000; Danziger et al., 1999; Jayakody et al., 2000; McLanahan, Garfinkel, & Mincy, 2002; Pavetti, 2002; Spalter-Roth et al., 1995). Health limitation for this research is defined as whether or not an individual reports a physical limitation on her ability

to work. It is measured in the NLSY by asking whether the respondent is limited in the kind of work they could do for pay by their health. Health limitation is asked yearly in the NLSY and is measured at the five-year marker for those women who have ever used welfare. Lifestyle variables examined in this study are drug use and involvement in illegal activities. An extensive set of questions on drug use was included in the 1984 survey in the NLSY. Drug use is measured using a dichotomous variable which identified whether the respondent used any drug (including inhalants, narcotics, heroin, cocaine, psychedelics, tranquilizers, barbiturates or sedatives, amphetamines or stimulants, and marijuana) as of 1984. The NLSY collected information about illegal behavior in a confidential questionnaire supplement administered during the 1980 survey. Illegal behavior in this study is measured by an item which asked the respondent whether, not counting minor traffic offenses, they have ever been booked or charged for breaking a law.

The racial classification for this research is based on self-identification, with individuals being grouped into the following categories: black, white, and other. For most of the multivariate analyses, the white and black categories will be compared.

Analyses

In the initial analyses, mean-level differences in occupational self-efficacy and locus of control between women who did and did not receive welfare were examined. Since the dependent variables are categorical (welfare use being dichotomous), logistic regression models were estimated to investigate whether pre-existing differences in self-efficacy and locus of control affected the odds of ever being on welfare and the five-year outcome of welfare recipients, net of other factors known to predict welfare receipt. Binary logit analysis using the maximum likelihood method was utilized for welfare use since the data is individual-level and the dependent variable (welfare use: ever or never used) is dichotomous. For the subsequent analyses where the dependent variable (five-year outcome) is categorical, multinomial logistic models are estimated.

Table 1. Descriptive Statistics for Entire Sample and by Welfare Participation

	Entire Sample (%)	Ever Received Welfare (%)	Never Received Welfare (%)
<i>Occupational Efficacy</i>			
Excellent	22.0	17.5	24.9
Good	48.5	46.8	49.6
Fair	25.8	30.5	22.8
Poor	3.7	5.2	2.7
<i>AFQT Percentile Rank</i>			
1st – 10th	13.1	25.2	5.2
11th – 25th	25.0	33.1	19.7
26th – 100th	61.8	41.7	75.1
<i>Race</i>			
White	68.7	55.9	77.1
Black	25.4	37.1	17.8
Other	5.9	7.0	5.1
<i>Family Poverty Status 1978</i>			
Not Poor	71.9	57.3	81.5
Poor	28.1	42.7	18.5
<i>Mother's Education</i>			
Less than high school	44.4	58.5	35.2
High school graduate	39.0	31.9	43.6
Beyond high school	16.6	9.6	21.2
<i>Siblings</i>			
0	2.7	2.3	3.1
1	13.7	9.3	16.7
2-3	41.0	36.0	44.3
4-6	30.7	35.3	27.6
7+	11.9	17.1	8.3
<i>Ever Used Drugs</i>			
Yes	23.4	24.4	22.7
No	76.6	75.6	77.3
<i>Illegal Behavior</i>			
Yes	3.2	5.8	1.6
No	96.8	94.2	98.4
N	2313	917	1396

Table 2. Descriptive Statistics of Welfare Recipients for the Entire Sample and by Outcome

	Entire Sample (%)	Still On Welfare (%)	Married (%)	Working/ Married (%)	Working (%)
<i>Occupational Efficacy</i>					
Excellent	17.3	16.5	22.1	17.9	15.5
Good	46.1	40.3	44.2	47.0	59.9
Fair	31.3	37.9	27.9	27.4	22.5
Poor	5.3	5.3	5.8	7.7	2.1
<i>Education</i>					
Less than high school	25.0	34.7	29.1	13.7	12.7
High school graduate	51.0	50.3	55.8	51.2	48.6
Beyond high school	24.0	15.0	15.1	35.1	38.7
<i>AFQT Percentile Rank</i>					
1st – 10th	25.3	35.6	18.6	12.5	19.7
11th – 25th	33.0	35.6	34.9	31.0	28.2
26th – 100th	41.7	28.8	46.5	56.5	52.1
<i>Race</i>					
White	55.8	49.7	69.8	65.5	50.7
Black	36.7	40.9	22.1	26.8	47.2
Other	7.5	9.4	8.1	7.7	2.1
<i>Family Poverty Status 1978</i>					
Not Poor	56.1	47.9	57.0	67.3	62.2
Poor	43.9	52.1	43.0	32.7	37.8
<i>Mother's Education</i>					
Less than high school	59.5	66.2	62.8	50.0	52.8
High school graduate	32.2	27.6	31.4	38.1	36.6
Beyond high school	8.3	6.2	5.8	11.9	10.6
<i>Siblings</i>					
0-1	11.0	10.6	9.3	12.5	11.3
2-3	33.6	28.2	36.1	38.1	39.4
4-6	37.8	38.3	33.7	37.5	34.5
7+	18.6	22.9	20.9	11.9	14.8
<i>Drug Use</i>					
Yes	23.1	26.2	20.9	21.4	19.0
No	76.9	73.8	79.1	78.6	81.0
<i>Illegal Behavior</i>					
Yes	5.4	6.2	4.6	5.4	4.2
No	94.6	93.8	95.4	94.6	95.8
N	736	340	86	168	142

Results

Descriptive Statistics

Table 1 provides descriptive statistics for the entire sample and separately for women who have ever received welfare and those who have never received welfare. The sample size after deleting cases with missing values is 2,313. Approximately 40 percent ($n = 917$) of the 2,313 women received some kind of welfare assistance between 1979 and 2000. While this number seems high compared to similar research studies using the NLSY, in this study welfare is broadly defined to include not only AFDC receipt, but any kind of welfare assistance including food stamps, SSI, and other types of welfare assistance. The average locus of control score for the full sample is 8.96 (range 4 to 16). Self-efficacy was relatively high with 70 percent believing that they had a good or excellent chance of obtaining their desired occupational outcome. Consistent with previous research, those women who received welfare had significantly less investment in human capital. These women were also more likely to come from socially disadvantaged backgrounds.

Table 2 provides descriptive statistics for the entire sample of women who had an initial receipt of welfare between 1979 and 1993 ($n = 736$). Nearly half of this sample of women was receiving welfare five years following a first exposure. In addition, of those still on welfare, approximately 37 percent had been permanently on welfare for the entire 5 year period. In comparison, only 25 percent were off welfare all four years following initial receipt. Consistent with previous research, the most common outcome for those off welfare was combining work and marriage. Marriage alone was the least likely scenario.

Comparing the descriptive statistics for women within each of the four outcomes (Table 2) provides an interesting picture of the characteristics associated with remaining on or being off welfare five years after an initial exposure. Women who were working and married had the most advantaged family backgrounds. Those still on welfare five to six years following an initial receipt had more disadvantaged backgrounds compared to those who had left welfare. Women still on welfare were the most likely to feel that their chances of obtaining desired occupational aspirations were fair or poor. These women were more likely to have families who lived in poverty in 1978, came

from families with a large number of children, and had mothers with less than high school education. In addition, women still on welfare were more likely to have used illegal drugs or to have been charged with illegal behavior than those who had left welfare for work, marriage, or a combination of the two states.

Bivariate Analysis of Welfare Use and Outcomes

Means for the independent variables differ significantly between welfare recipients and non-recipients. Compared to non-recipients, women who have ever been on welfare have poorer scores on locus of control and self-efficacy. Differences between welfare users and all other women in this sample for locus of control (9.35 versus 8.71) and self-efficacy (2.24 versus 2.03) are statistically significant ($p < .001$). These differences are consistent with the hypotheses of this study and suggest that locus of control and self-efficacy are at least initially related to welfare use. Those women who remain off welfare had a more internal locus of control. Welfare recipients were more likely to have an external locus of control. When examining self-efficacy, welfare recipients were less likely to believe that they could achieve their desired occupational outcome by the age of 35.

Means and standard deviations for the independent variables for each of the four outcomes were compared. Interestingly, those who were off welfare and working had the lowest mean locus of control score (9.09). This suggests that those with more internal locus of control formed early in life are most likely to leave welfare through work. A more external locus of control score is associated with leaving welfare but being married and unemployed (9.47) or remaining on welfare (9.41). Those women who are off welfare, are married and are working (9.12) have a higher locus of control score than those who are off welfare and working, but a lower score than those who are off welfare and married or still on welfare. While the differences between the means are substantively intriguing, statistics obtained from one-way analysis of variance are not significant for any of the pairs. Thus, one can conclude from this initial evidence that locus of control, while affecting the likelihood of ever going on welfare, does not seem to affect the likelihood of occupying a particular outcome five years later.

The means for occupational efficacy also differ among the

outcomes. Consistent with expectations, those women still on welfare were the least likely to have high occupational efficacy. Once again, the working group was the most likely to have believed in their ability to achieve desired occupational aspiration with a mean score of 2.11. Interestingly, the married and not working group had higher occupational efficacy scores than those women who were off welfare, were married, and were working. Again, the effects of occupational efficacy on the five-year outcome category were not statistically significant.

Multivariate Analysis of Welfare Use and Outcomes

To explore the relationship between the probability of ever receiving welfare and locus of control and occupational self-efficacy, binary logistic regression models were estimated. Since locus of control and occupational self-efficacy are measuring separate constructs and they do not take any explanatory power away from each other in the regressions, both will be included together in the models for this and subsequent analyses. Model 1 (Table 3) examines the effect of these predictors on welfare use before controlling for lifestyle, human capital, and family background variables. Consistent with expectations, a strong relationship is evident between welfare use and the two social psychological variables. A one unit increase in locus of control was associated with an 11.5 percent increase in the odds of ever receiving welfare. In other words, women who had a more external locus of control were more likely to ever receive welfare than women who had more internal scores. Having a more external locus of control raises one's odds of receiving welfare. Additionally, women with low occupational efficacy were more likely to receive welfare. These findings confirm that social psychological characteristics formed early in life are at least initially related to welfare use in predictable ways.

The coefficients for locus of control and occupational self-efficacy show the same pattern of significance and have roughly the same magnitudes when the lifestyle variables of drug use and illegal behavior are controlled (model 2, Table 3). Adding human capital and family background variables to the models (models 3 and 4, Table 3) reduces both the statistical significance and magnitude of the coefficients for the two independent variables. Neither locus of control nor occupational self-efficacy is significant in this model. This suggests that

human capital and family background variables have stronger effects than social psychological variables on the likelihood of welfare receipt. The importance of family background and lifestyle is obvious in models 3 and 4. In these models, all background and human capital variables have highly significant effects ($p < .001$) on the likelihood of ever receiving welfare. As expected, having a mother with higher levels of education, not living in poverty in 1978, and having higher AFQT scores decreases the odds of experiencing a welfare spell. Having a larger family size (number of siblings) increases the odds of ever being on welfare, though less significantly ($p < .05$) than other human capital and family background variables. Consistent with previous research, women who use drugs or engage in illegal behavior have significantly greater odds of receiving welfare (model 4). Both model 3 and model 4 suggest that race is a significant factor in affecting who is likely to ever use welfare. Black women are much more likely to ever go on welfare than white women.

To explore the relationship between the likelihood of occupying a given five-year outcome and locus of control and occupational self-efficacy, multinomial logistic regression models were estimated. The analysis presented in Table 4 identifies the characteristics that distinguish women who are off welfare and working, are off welfare and married, or are off welfare, working, and married, relative to women who remain on welfare five years after an initial exposure. The results reveal that social psychological characteristics have very little direct influence in determining the odds of still being on welfare compared to the four off welfare outcomes. There is one notable exception. Those women with high occupational efficacy are more likely to be off welfare and married than those with low efficacy. The odds that a woman with high occupational efficacy will be off welfare and married rather than still on welfare is 1.5 times the odds for those with low occupational efficacy.

While family background characteristics were significant in determining who is likely to ever use welfare, they do not significantly differentiate off welfare outcomes from being still on welfare. Having a mother with a high school degree, having been poor, and being the product of a large family may determine who enters the welfare program but not who is likely to leave.

The effect of human capital investments largely determines five year outcome after an initial exposure. Being off welfare and married is more likely for those with three or more children and higher AFQT scores. While unexpected, it is interesting that women with three or more children have 2 times the odds than those with fewer children of being off welfare and married. It may be that those with large families have significant costs serving as a barrier to work, but necessitating marriage. A large family may constrain full-time employment that would facilitate a work outcome, while serving to encourage marriage. Since the children variable is the total number of children in the household, it is impossible to tell if any or all of the children are biologically related to the woman. In contrast, women who have three or more children had odds that were only one-third the odds for women with fewer children to be off welfare and working.

Consistent with previous research, the human capital model explains the likelihood of being off welfare and working. Educated women have higher odds of being off welfare and working and off welfare, married, and working than women who have not invested in education. In addition, AFQT scores are significantly related to all three off welfare outcomes. The odds that a woman with high AFQT scores will be off welfare and married rather than still on welfare are 1.66 times the odds for those scoring in the lowest percentile. Similarly, women with high AFQT scores have higher odds of being off welfare and working and off welfare, married, and working than those with lower scores.

While Harris (1993) found that race did not differentiate the route of welfare exit, the results of this analysis suggest that black women were less likely to be off welfare through marriage or work and marriage than white women. If a woman is black, her chances of being off welfare, married and working are reduced by 50 percent compared to white women.

The effect of lifestyle variables partially determines five-year outcomes. While being charged with illegal behavior does not differentiate five-year outcome, having used illegal drugs reduces the chances of being off welfare by 46 to 52 percent compared to those who have never used drugs. Using drugs may serve as a barrier to both employment and marriage.

Table 3. Logistic Regression Estimates Predicting the Odds of Ever Receiving Welfare

	Model 1	Model 2	Model 3	Model 4
Locus of Control	.105*** (.019)	.108*** (.019)	.036 (.020)	.039 (.021)
Occupational Self-Efficacy	-.407*** (.094)	-.371*** (.095)	-.169 (.108)	-.123 (.110)
Drug Use		.030 (.104)		.508*** (.118)
Illegal Behavior		1.284*** (.264)		1.245*** (.283)
AFQT Percentile Rank			-.740*** (.077)	-.770*** (.078)
Family Poverty Status 1978			.592*** (.113)	.577*** (.114)
Mother's Education			-.297*** (.074)	-.313*** (.075)
Siblings			.116* (.054)	.120* (.055)
Black (versus white)			.564*** (.112)	.693*** (.115)
Chi-square	60***	88***	407***	453***
<i>df</i>	2	4	7	9
N	2313	2313	2177	2177

Notes: Standard errors in parentheses

* = $p < .05$, ** = $p < .01$, *** = $p < .001$

Summary and Conclusions

This research began with the question of whether or not the social psychological characteristics, locus of control and self-efficacy, affect initial welfare use and outcomes five years after initial exposure. Consistent with Caputo (1999), the findings of this study indicate that social psychological variables, when measured early in life, have little effect on the likelihood that a woman will ever receive public assistance. In addition, the social psychological predictors do not appear to have strong or robust direct effects on welfare outcomes; however, occupational self-efficacy provides a possible exception. There remains fragile evidence that a more specific measure of locus of control, occupational efficacy, affects the odds that an individual will be off welfare and married rather than still being

Table 4. Multinomial Logistic Regression Estimates of Off Welfare Outcomes

	Off Welfare, Married	Off Welfare, Married and Working	Off Welfare, Working
Intercept	-2.45** (.57)	-2.02** (.46)	-2.49** (.50)
Locus of Control	-0.22 (.28)	-0.01 (.22)	-0.28 (.23)
Occupational Efficacy	0.40** (.28)	0.12 (.22)	0.62 (.24)
High School Graduate	0.10 (.33)	0.77** (.30)	0.77* (.32)
Three or More Children	0.72* (.33)	-0.33 (.35)	-1.05* (.46)
AFQT	0.51* (.20)	0.56** (.16)	0.50** (.16)
Mother's educ. high school +	-0.26 (.54)	-0.03 (.37)	-0.06 (.38)
Family poverty status 1978	-0.06 (.28)	-0.42 (.23)	-0.27 (.20)
Three or more siblings	0.27 (.32)	0.10 (.24)	0.01 (.24)
Race = Black (vs. white)	-0.97** (.32)	-0.69** (.24)	0.08 (.24)
Ever Used Drugs	-0.78* (.33)	-0.71** (.26)	-0.66* (.28)
Illegal Behavior	-0.04 (.60)	0.19 (.46)	0.16 (.52)
Model Chi-Square		782.61	
df		879	
N		681	

Notes: standard errors in parentheses; Still on Welfare is the reference category.

* = $p < .05$, ** = $p < .01$

on welfare. Those women with high occupational efficacy are more likely to be off welfare and married than those with low efficacy, even after controlling for human capital, background characteristics, and personal lifestyle variables.

The effects of classical predictors of welfare outcomes, human capital and family background characteristics, appear to have the strongest effects on the likelihood of ever receiving welfare. The human capital model is consistently supported

throughout this study. Women with greater investments in human capital were less likely to ever receive welfare. In addition, the effect of human capital investments largely determines five-year outcome after an initial exposure. Women with higher AFQT scores and higher levels of education had higher odds of being off welfare.

As it stands, the results of this research have important implications for the current welfare system, especially concerning time restrictions and self-sufficiency goals. As stated previously, the United States has heatedly debated the role of welfare to help the poor throughout much of its history. Most of the current debate has focused on the end of "welfare as a way of life" with the replacement of the federal program Aid to Families with Dependent Children (AFDC) during the 1990s with the more state-centered Temporary Assistance to Needy Families (TANF). The federal and state reforms associated with TANF attempt to discourage welfare dependency and encourage permanent exits by limiting the amount of time welfare recipients can receive benefits. The federal legislation established a limit of two years of assistance without engaging in work activity and a lifetime limit of five years of total assistance. States are able to establish more restrictive limits if they desire to do so. Of the group of women in this sample, nearly half (46%) were still on welfare five years after initial entry. Furthermore, of those still on welfare, 37.4 percent had received welfare for all four years between initial receipt and the five-year outcome. While many of these women had initial entries before the implementation of lifetime restrictions, these findings suggest that many women may experience sanctioning for exceeding time limits or will be cut off from receiving benefits altogether.

In addition to attempting to promote work and self-sufficiency, another underlying goal of welfare reform has been to promote marriage, marital parenting, and paternal support (see Mink, 1998). Consistent with previous research, combining work and marriage was the most common route off welfare compared to marriage or work alone among those in this sample. Not only is the work-marriage combination the most common route off welfare, it also appeared that those who were off welfare, working, and married five years after initial exposure were the most likely to have been off welfare

the longest during the four year interval. This provides support for current legislative goals seeking to encourage marriage in order to move women off public assistance permanently. While I am not proposing incentives to marriage, these findings may illustrate the difficulty of achieving self-sufficiency through work alone and the need for more research acknowledging the intersections of social institutions such as marriage and family as suggested by Iversen and Armstrong (2006).

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