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Mainstreaming the Underclass*

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The underclass has become a prominent issue in American social welfare, yet welfare professionals have focused on maintenance as opposed to mainstreaming strategies in working with this population. A mainstreaming strategy would emphasize individual incentives, community reconstruction, and program reorganization, focusing on the social disorganization of underclass communities. The essay details specific programs in each of these areas: transitional benefits, Community Enterprise Zones, and Integrated Service Agencies, among others. Welfare professionals must find ways to stretch existing public resources and identify new private resources if they are to pose plausible programs for the underclass. The public image of welfare professionals will be enhanced if effective programs to reduce the underclass can be implemented.

Since the mid-1980s, policy analysts and welfare professionals have expressed concern about the social circumstance of the poorest of Americans. The term, "underclass", now appears regularly to describe this population. Various, estimated at between 2.5 million (Alter, 1988) and 9 million (Kornblum, 1984) people, the underclass is predominantly urban, poor, black, underemployed, and poorly educated. Yet, despite the social diversity of this population, prominent social observers have begun to speak of the underclass as a valid social category, as well as an unavoidable social problem.

That the economic condition of the poor has deteriorated significantly during the last decade is indisputable. During the first term of the Reagan administration alone, \$57 billion was

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cut from social programs that benefited low- and moderate-income Americans (Greenstein, 1987). Because social insurance programs were better defended against rescissions, most budget cuts were exacted from means-tested programs. Between 1970 and 1988, the actual value of Aid to Families with Dependent Children (AFDC) benefits declined 35% due to inflation (House Ways and Means Committee, 1988, p. 415). In other words, had AFDC benefits been adjusted for inflation, benefits in 1988 would have been \$5.88 billion higher than projected allocations. By the late-1980s the income disparity between the wealthiest and poorest quintiles of the population was the widest since such data were first computed in 1947.

But the economic factor is only half of the underclass story. Accompanying the economic deterioration of the poor was a collapse of social institutions, notably the family. Between 1970 and 1984, the number of black families headed by women more than doubled (National Urban League, 1986). Incidence of unwed pregnancy skyrocketed among nonwhites, reaching 50% of all births by 1983 (Novak, 1987). The proliferation of a derivative of cocaine, "crack", with poor communities highlighted the decline of social institutions. While drug abuse appeared to drop in the United States, use of "crack" mushroomed. Between 1976 and 1985, the number of emergency room episodes attributed to cocaine use rose by a factor of ten, approaching 10,000 (Schuster, 1987, pp. 1-2). Gang activity, related to drug trafficking, spread through major American cities and became the focus of a popular movie, *Colors*. Clearly, the "extraordinary levels of self-destructive behavior [and] interpersonal violence" could no longer be ignored in discussions of hard-core poverty (Moynihan, 1988, p. 291).

Conceptual Basis of The Underclass

Contemporary explanations for the underclass phenomenon drew from analyses over a century old. Karl Marx, of course, identified a lumpenproletariat, but did little with the concept since he considered it reactionary, not revolutionary. In the United States, Charles Loring Brace conducted his pioneering work in child welfare among the "dangerous classes" of New York, authoring a classic in the social welfare literature by the same

name. The increasing sophistication of social sciences during the first half of the twentieth century discredited the earlier, more simplistic stratification approaches. Even the studies of hard-core poverty during the 1960s—Elliott Liebow's *Tally's Corner* and Oscar Lewis's *The Children of Sanchez*—were ethnographic in nature.

By the late 1970s, however, several observers claimed that the social phenomenon of intransigent poverty was increasing in scale, appeared to be generating pathology in already burdened communities, and seemed immune to conventional welfare programs designed to help the poor. Douglas Glasgow attributed the underclass to "structural factors found in market dynamics and institutional practices" such as racism (1981, p. 4). Ken Auletta's *The Underclass* (1982) classified the populations comprising the underclass—high-school dropouts, drug addicts, the welfare dependent, and offenders—and described the limited success of a job-training program which was intended to boost participants out of the underclass. Significantly, Auletta observed that the underclass differed from the poor because of the degree of psychological and social disorganization that proved self-destructive or counter-productive.

As the inner cities became increasingly desolate, accounts of the underclass in larger cities appeared. Nicholas Lemann's *Atlantic Monthly* series on "The Origins of the Underclass" attributed the worsening of circumstance for Chicago's Blacks to the exodus of middle-class Blacks who had provided a stabilizing influence to the inner city (1986). On the twentieth anniversary of urban rioting in Washington, D.C., journalists noted that in the interim an underclass had emerged in the nation's capitol (Fisher and Pianin, 1988). Editors of *The New Republic* branded the underclass as "the largest single domestic policy challenge today" (New Republic, 1988, p. 9).

As the interaction of social and economic factors contributed to the downward spiral of conditions in poor communities, policy analysts from both ends of the ideological continuum offered explanations for the growing underclass. Among conservatives, such as George Gilder (1981), Charles Murray (1984), Lawrence Mead (1986), and Stuart Butler and Anna Kondratas (1987), the underclass was attributed to the dependency-inducing welfare

programs of the War on Poverty. Lured away from self-sufficiency by government social programs that expected little in exchange for benefits, the welfare poor gradually lost the capacity to live independently. The conservative solution to the underclass problem was to diminish, or make conditional, governmental assistance in order to force the poor to be more self-sufficient. Among liberals, such as Frances Fox Piven and Richard Cloward (1982), Robert Reich (1983), Robert Kuttner (1984), and William Julius Wilson (1987), the underclass was the consequence of continuous under-investment in community institutions and human capital on the part of all levels of government. The consequence of this lack of government investment in poor people was the economic implosion of poor communities which began to generate an enormous volume of social and psychological disorder. The liberal solution to the underclass problem, then, was to increase governmental assistance in education, health, employment, and housing for poor communities.

Unfortunately, for all the discussion the debate over the underclass has failed to generate a plan for contending with it. Conservatives have tended to overestimate the ability of the poor to become self-sufficient; liberals failed to recognize the persistent nature of poverty for many of the poor and the unwillingness of the public to finance new social programs. As a result social policy has become stalemated while the underclass grows.

For welfare professionals, the underclass is a particularly difficult issue. Beginning with the Carter administration, human service workers began to suffer reductions in funding for services to the poor, a process accelerated by the Reagan administration. In the face of such adversity, welfare proponents have been occupied defending existing programs against further reductions and had little time to consider new initiatives. Compounding this was a professional ideology defined around specialization. Welfare professionals were inclined to interpret social phenomena in the form of discreet problems, such as income, employment, housing, and mental impairment. Regrettably, the program fragmentation associated with specialization did not seem to have ameliorated problems of the most destitute; and, in fact, the failure to coordinate benefits for the most needy contributed to making things worse. Finally, there was a be-

havioral dimension to the underclass that welfare professionals were reluctant to acknowledge. Welfare professionals tended to be liberal and, therefore, sensitive to the fact that the underclass *was* disproportionately minority. Raising the issue of the underclass proved problematic for them when minority advocates were quick to identify the victimization—and racism—implicit in any blanket generalizations about their communities. Since the mid-1960s, liberal scholars had been urged to focus less on the pathology of minority communities, and identify their strengths instead. Unfortunately, this meant that many liberal scholars failed to see the disintegration of the black community at the very time it was occurring, out of fear that it would violate the ideological courtesies of the post-Civil Rights Era (Wilson, 1987, 1988; Jencks, 1988).

Mainstreaming the Underclass

Because of these factors, welfare professionals have been at a disadvantage in proposing strategies for dealing with the underclass. To a great extent, efforts have focused on the worthwhile objective of *maintaining* those who have suffered from the severe reductions in income and social supports due to cuts in federal welfare programs. For the poor who have fallen into the ranks of the underclass, emergency shelters and soup kitchens are essential in providing immediate relief. And, some of these efforts have advanced to the point of providing education, training, and job-finding services. Still, there is too little attention directed toward *mainstreaming* strategies which could reduce the size of the underclass in the first place. A mainstreaming approach would emphasize individual incentives, community reconstruction, and program reorganization, while focusing on the social disorganization of underclass communities. "If strong norms and sanctions against aberrant behavior, a sense of community, and positive neighborhood identification are the essential features of social organization in urban areas," wrote Wilson, "inner city neighborhoods today suffer from a severe lack of social organization" (1988, p. 58). At the same time, such an approach must recognize budgetary restraints. "Our domestic budget [has been] shredded," warned Daniel Patrick Moynihan, producing an unavoidable "protracted fiscal crisis for the next

two or three presidencies. Probably until the next century" (1988, pp. 33, 293). Accordingly, welfare professionals must find ways to stretch existing public resources and identify new private resources if they are to pose plausible programs for the underclass.

Individual Incentives

Any plan to improve the standard of living of this population must address economic opportunity. Many in the underclass work, although usually in jobs that do not provide benefits. The best strategy for improving the economic circumstance of the underclass is to implement a range of transitional—*or* supplemental—benefits that clearly advantage those who voluntarily participate in the labor market. Transitional benefits have appeared in recently enacted welfare reform legislation, where provision is made for public assistance beneficiaries to continue to receive health and child care benefits for a one year period while they are moving into the labor market. Unfortunately, this limited interpretation of the concept applies only to those eligible for public assistance, is terminated after a brief period, and is financed totally from government funds.

A more generous interpretation would universalize transitional benefits, making such benefits available to anyone in the labor market who is not already covered by benefits from an employer. The model for this is the Massachusetts health care plan which mandates that employers provide insurance to employees much as they already do for unemployment compensation. Half of the cost of universalizing transitional benefits should be borne by employers. If employers expect to benefit from the performance of workers, they should be expected to share the cost with government. This is a reasonable expectation since many service industry employers now use workers less than full-time in order to dodge the cost of benefit packages. It is also reasonable to expect government to cover a portion of the cost of benefits for those who have become dependent on public welfare. Requiring employers to pay half of the cost of transitional benefits, would create government savings which could be used to universalize benefits to the population of the working poor.

If poor workers are to get a better shake out of working in the labor market, they should also expect to be able to use their investment in work as a basis on which to retire. Presently, most low income workers have little more to retire on than Social Security, a pension program that was intended to supplement workers' private pensions. But, because members of the underclass are part of the secondary labor force in which work is erratic, part-time, and with few benefits, they are unlikely to have contributed enough during their working history to receive more than the minimum benefit. Poor workers should be encouraged to establish individual retirement plans in order to supplement their Social Security benefits. Skeptics of the ability of the poor to be prudent need only be reminded that mutual benefit associations and fraternal orders flourished in the black community before the turn of the century (Franklin, 1980, p. 288).

One way to encourage the poor to plan for retirement is to alter tax policy so that Individual Retirement Accounts (IRAs) clearly advantage the poor, instead of the wealthy as they have done in the past. Under a proposed Equitable Retirement Income Credit (ERIC), workers could claim a credit for investing in their retirement security. Under a credit arrangement, contributions would result in the same tax savings regardless of the taxpayer's income bracket; but, a progressive credit schedule would tilt the advantage toward lower income workers. For example, under the proposed ERIC, the maximum annual contribution to an IRA is increased to \$5,000 and incremental credits based on contributions are earned at rates beginning at 50% of the first \$1,000 and declining for every additional \$1,000 of contributions. Tax reductions for contributors to ERIC are depicted in the following table.

ERIC illustrates how benefits can be geared toward retirement planning. A variety of incentives to encourage the underclass to participate fully in the labor market are needed if the poorest workers are to perceive work as a constructive part of their past and the vehicle for future security.

Community Reconstruction

Measures to contend with the underclass are unlikely to be effective if they fail to reinforce institutions in poor commu-

Table 1

Equitable Retirement Income Credit

Amount of Contribution	Bracket Credit	Amount of Credit	Maximum Credit
\$0-1000	50%	50% of contribution	\$ 500
\$1001-2000	40%	\$500 + (40% × excess over \$1000)	\$ 900
\$2001-3000	30%	\$900 + (30% × excess over \$2000)	\$1,200
\$3001-4000	20%	\$1200 + (20% × excess over \$3000)	\$1,400
\$4001-5000	10%	\$1400 + (10% × excess over \$4000)	\$1,500

nities. Historically, community development has been tricky for human service professionals who have distrusted the conservatizing influences of local social institutions, particularly the somewhat autocratic institutions that have often aided the underclass, particularly religious organizations. As stereotypes go, this one too is incomplete and innaccurate. Harry Boyte and Sara Evans (1987) contend that local voluntary organizations have been a source of social transformation in the past and they offer the same promise for the future. Marc Bendick (1985) has noted that social welfare in the United States has been associated with local voluntary associations more than the governmental megastructures of the European welfare states. Yet, welfare professionals have largely depended on governmental initiatives that have provided benefits directly to individuals, bypassing community institutions.

During the 1980s, a series of economic development initiatives demonstrated that poor communities could become more economically viable. The Enterprise Foundation, founded by James Rouse in 1981, has pumped millions of dollars into poor communities, primarily for the construction of badly needed housing (O'Connell, 1987, p. 218). By 1983, the Ford Foundation-sponsored Local Initiatives Support Corporation had supported 197 community development projects which provided a variety

of tangible benefits to poor communities (Local Initiatives, 1980, 1981). Unfortunately, the Reagan administration was unable to capitalize on these experiments and failed to enact its economic development policy—Urban Enterprise Zones—to aid poor communities. This failure, coupled with continued cuts in community development programs, has left a vacuum in urban policy.

Social and economic institutions in poor communities could be strengthened through a Community Enterprise Zone (CEZ) program that would provide technical assistance and time-limited grants for the purpose of providing basic commodities, such as jobs and housing. The geographic basis of a CEZ would be an economic catchment area of from 4,000 to 50,000 population to accommodate rural and urban environments. The CEZ boundary would respect geopolitical lines, such as political wards, county lines, and school districts. Eligibility for community development benefits would depend on the social and economic conditions of the catchment area. A variety of indicators are available for this purpose—incidence of poverty, unemployment, and business closings. Catchment areas in which the rates for two of these three variables exceeded one standard deviation above the national average would be eligible for benefits.

Two types of aid would be provided to communities. For communities in which the infrastructure is particularly weak, CEZ benefits would consist of technical assistance and development grants. Rather than provide the assistance directly, government would contract services from those organizations, such as the Enterprise Foundation and the Local Initiatives Support Corporation, which have a successful track record in economic development. For communities experiencing acute dislocation, a system of incentives, including tax credits, would be instituted to retain and promote entrepreneurial activity.

Funding for the CEZ program could be derived from a "Community Enterprise Zone Insurance Fund" created by taxing private and public construction. In 1986, for example, a 2% tax on construction in the United States would have netted \$77.7 billion, 1 more than the amount identified by Jesse Jackson as necessary for domestic economic development and neighborhood revitalization in his 1988 presidential campaign (Shaughnessy, 1988, p. 1). In effect, CEZ funding would insure communities

against economic dislocation by providing a mechanism whereby all communities could be eligible for benefits. Since benefits would be drawn from an insurance fund, they would not be as vulnerable to budget constraints imposed on programs that are dependent on general revenues.

The CEZ concept can complement other social programs that are important to the underclass. Regarding workfare, for example, welfare beneficiaries could be allowed a choice of community development entity to which their benefits could be assigned. In order to collect benefits, those on workfare would have to engage in job-like tasks identified by the community development agency. Within a CEZ, community development entities would have to meet standards of the welfare department relating to personnel and benefit management, but would otherwise be free to define community development projects and assign beneficiaries to them. Beneficiaries would have a choice among community development agencies in which to enroll; once enrolled, beneficiaries could transfer to another community development agency—or to other employment—much like employees change jobs in the labor market. Such an arrangement would assure a measure of social responsibility on the part of welfare beneficiaries and do so in a way that directly benefits the communities in which they live. Coupling workfare and community development also solves one of the more insidious problems of welfare. “You cannot get good at welfare,” observed William Raspberry, “It does no good for a welfare mother to impress her case worker with her quick grasp or her sense of responsibility to take on an extra task. There is no way for a welfare client to distinguish himself, in any economically useful way, from any other welfare client. There are no promotions on welfare” (1988).

Program Reorganization

In many respects, the behavioral problems attributed to the underclass are the most perplexing to contend with. The amount of social and psychological disorganization evident in the underclass is an enormous burden for those who could participate more fully in the mainstream. This problem has been exacerbated by reductions in funding for health and welfare services

which have forced authorities to target resources for the most seriously disturbed. At the same time, health and welfare benefits available to the unstable poor are often wasted because those eligible fail to press claims for benefits or benefits do not conform to the circumstances of underclass life. In some instances, people are actually "disentitled" from benefits by bureaucrats who use convoluted eligibility procedures to deny benefits as a way to reduce program costs (Lipsky, 1984). The misuse of resources is graphically depicted by a cost accounting of benefits used by a chronically mentally ill Californian who ran up charges for county health, mental health, welfare, and housing services totaling \$28,000 in one year (an amount excluding costs for legal services and incarceration) (Task Force, 1987, p. 14).

Services for the seriously emotionally disturbed can be optimized through the Integrated Service Agency (ISA) concept, pioneered in Wisconsin and proposed for California. An ISA is a public or private organization providing a range of services to emotionally disturbed adults on a capitation basis. As conceived, the California ISA model requires that each agency employ a staff of approximately ten professional and nonprofessional staff to serve approximately 150 members. Member services include 24-hour crisis intervention, supported independent living, socialization and recreation, employment, psychotherapy, legal assistance, money management, and advocacy, among others. Operating funds for each ISA are derived from existing categorical programs—such as Food Stamps, Supplemental Security Income, Medicaid, Title XX, Vocational Rehabilitation—which are pooled, then assigned to each ISA on a capitation basis. The pooling of categorical benefits in this manner resulted in an estimated budget for each California ISA of \$3 million (Task Force, 1987; Task Force, 1988).

The advantages of reorganizing services through the ISA concept are multiple. Existing benefits which are fragmented and not used well by many of the destitute are ear-marked for this population. Agencies are reimbursed according to the members they serve, so that the loss of a member means a reduction in funding to the ISA. Significantly, ISAs are free to use any surplus—the difference between the capitation payment and

actual cost of service delivery—to generate innovative programming. Assuming a capitation payment of \$20,000/member, the possibility of generating such a surplus is very real. Since funding is derived from existing categorical programs, funding for the ISA concept is limited to relatively modest appropriations for program start-up. Finally, the ISA concept appears applicable for those suffering from social disorganization, such as the homeless, who could benefit from a service delivery strategy that focuses a variety of poorly-used benefits toward this population.

Conclusion

A mainstreaming strategy for dealing with the underclass addresses one long-standing problem associated with those welfare programs that emphasize client maintenance—stigmatization. Currently, most services and benefits to the poor are offered in a manner which segregates them from the mainstream. The result is too often the obstruction to social and economic integration by substandard services which are intended to help the poor. Compounding the problems of the poor, governmental social services have suffered from ambivalence on the part of the public toward federal control of social programs, reflected in a reluctance to endure the tax burden that these programs impose. The combination of these problems has led to a situation that is all but intractable. Segregated services are so stigmatized that prospective clients fail to use them, even when they are eligible, leaving policy makers and administrators at an impasse.

A mainstreaming strategy for dealing with the underclass is one way to break this impasse. Significantly, an approach that emphasizes such initiatives as transitional benefits, Community Enterprise Zones, and Integrated Service Agencies could attract support from both ends of the political continuum. The Left will endorse programs that promise to revitalize communities that are economically bereft. The Right will support initiatives that reinforce self-sufficiency. Common to both camps is an assertion that the poor can participate in the mainstream if given an adequate opportunity.

As importantly, the creation of an effective strategy for reversing the growth of the underclass could restore a measure of public credibility for social welfare professionals who have been

much maligned during the last decade. On the defensive politically, advocates for social justice have struggled to protect categorical programs for the poor from further budget cuts. Unfortunately, this client maintenance strategy has left welfare professionals vulnerable to accusations of fostering welfare dependency. Human service professionals must begin to take the offensive in social welfare; in this respect the underclass represents an opportunity for welfare professionals to demonstrate to the public that it can solve very difficult problems, indeed. The necessity for creative thinking about questions of social welfare has been stated eloquently by Daniel Patrick Moynihan. "We need a rebirth of social policy as both a moral and an empirical exercise," he wrote, "free of the mindless millennialism of the past and the equally thoughtless meanness of the present" (1988, p. 265). Social welfare professionals, in other words, have much to gain by accepting the challenge posed by the underclass.

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Notes

1. This amount is calculated from the value of new construction for 1986. *Statistical Abstract of the United States, 108th Ed.*, Washington, DC: U.S. GPO, 1988.