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The Impact of the Economy and Welfare Policy on Welfare Accessions: Implications for Future Reforms

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This longitudinal study analyzes the impact of labor market conditions and welfare policies accompanying the 1990s waivers granted by the federal government to California and the 1996 Personal Responsibility and Work Opportunity Act (PRWOA) on families entering welfare (accessions). A time series model was specified for analyzing the number of families entering welfare from January 1983 to December 1998. The findings suggest that in 1998 under PRWOA, all else constant, there were fewer case openings. Prior to the PRWOA, policy shifts of the 1990s did not have an impact on case openings. The findings also show that under economic recovery fewer families applied for welfare. The implications of these findings are that drastic measures such as time-limited welfare should be re-examined since a favorable economic environment allows many recipients to remain off public assistance even in the absence of such measures.

In the last few years, the number of families on welfare, commonly referred to as the welfare caseload, has plunged nationwide while federal financing for welfare has remained fixed. This has left states with large amounts of unspent federal monies. Between 1997 and 1999, welfare caseloads dropped from 5.0 to 3.1 million cases. A recent article in the New York Times attributes this significant drop to welfare reform strategies taken by the states and by the federal government.

Nationwide, in 1996, the Personal Responsibility and Work Opportunity Act (PRWOA, PL 104-193) was signed into law. This legislation replaced the federal entitlement program of Aid to Families with Dependent Children (AFDC) with Temporary Assistance for Needy Families (TANF). Since the passage of the Social Security Act in 1935, the AFDC program, commonly known as welfare, provided cash assistance to poor families with children, mainly female-headed families, who met categorical and income eligibility criteria. Under the PRWOA, each state replaced its AFDC program with a time-limited cash assistance program. In 1998, California's AFDC program was replaced by California Work Opportunity and Responsibility to Kids (CalWORKs). Along with its time limits, this new program implemented substantial work-related requirements and incentives.

Prior to the inception of PRWOA, welfare caseloads began decreasing nationwide. Several studies attribute much of this decline to economic recovery and, to a lesser degree, to states' policy initiatives (Albert, 2000; Council of Economic Advisors, 1997; Blank, 1997). In the mid 1990s, when caseloads began decreasing dramatically, California, as in many other states, was granted waivers by the federal government which allowed the state to provide welfare recipients with additional work incentives and work-related activities. As occurred in most other states, California's welfare caseload began to decrease in the mid-1990s, when the state was experimenting with welfare reform initiatives and when it began experiencing economic recovery. California's welfare caseload continued to decrease after it implemented CalWORKs in 1998.

In general, declines in welfare caseloads are in response to decreases in the number of families entering the rolls and to increases in the number of families leaving the rolls. Such movements are frequently referred to in the literature as welfare accessions and terminations, respectively. According to theory and related earlier research, welfare policies and the economy are expected to have different effects on welfare accessions and terminations. In light of the goals of the 1996 PRWOA federal welfare legislation and the goals of earlier 1990s welfare initiatives taken by states, it is particularly important to determine if, and the extent to which, welfare policies of the 1990s and the economy played a role in changing the number of families entering the

welfare rolls. Welfare policies can deter eligible families from applying for welfare. The economy can also play an important role in shaping families' decisions to enter welfare. In turn, when welfare policies are designed, there is a need to consider the potential joint effects of the economy and welfare policies on families' decisions to enter welfare.

California's very severe recession in the 1990s and subsequent vigorous recovery occurred in the midst of its waivers and CalWORKs, creating an excellent domain for teasing apart the impact of policy shifts from the economy on changing welfare accessions or terminations. The present longitudinal aggregate study determines the extent to which earlier waivers and the PRWOA as implemented by CalWORKs affected the number of families entering the welfare rolls in California. A special value of studying the effects of a policy by using a time-series approach is that policy effects on those who are targeted for the program and on those who are not targeted for the program can be discerned. The largest component of the welfare caseload, the AFDC-Family Groups (AFDC-FG) or CalWORKs component is considered for analysis. This component mainly serves single parent families, many of whom do not have labor force experience.

This study's findings should have nationwide relevance because the relationships between welfare policy or the economy with welfare receipt are of national concerns. Moreover, California has about 12 percent of the country's population and the largest share of the nation's welfare caseload (20%). Finally, the findings from this study may be of special value to other states since California's policies play a vital role in affecting nationwide welfare legislation. Thus, the results of this study are interesting not only for what they can tell us about the effects of welfare reform in California but they may also serve as a template for similar research in other states.

Welfare Policy Initiatives in the 1990s: The California Experience

The Waivers

From 1993 until the passage of the PRWOA in 1996, waivers were granted to California by the federal government. The waivers that would be expected to have the greatest impact on families'

decisions to enter or leave welfare would be those that provided recipients with work incentives or those that reduced the maximum benefit levels that a family could receive during the month. Both of these waivers were implemented statewide and both were intended to impact a greater number of families than other waivers. Under the waiver designed to provide work incentives, California extended the \$30 and 1/3 disregards for as long as the recipients retained employment. Prior to the implementation of this waiver, under the federal time limit, the first \$30.00 and then 1/3 of the rest of recipients' wages were disregarded when calculating their welfare grants during the first four months of work, after which time only the \$30.00 disregard applied. The waiver that reduced benefit levels was motivated by the idea that families are more likely to gain employment if the welfare system was made less attractive. In turn, maximum benefit levels were reduced for families by 2.7 percent.

CalWORKs

California's response to the federal welfare reform, the PRWOA, was CalWORKs. The Welfare to Work Act of 1997, AB1542, established welfare reform in California. The new AFDC program in California, CalWORKs, was implemented statewide in January 1998 (California Department of Social Services, 1998). One of the major objectives of CalWORKs is to encourage economic self-sufficiency through work incentives and paid employment with minimal government involvement. CalWORKs also encourages job readiness, two parent families and reduction of unplanned pregnancies. The CalWORKs legislation substantially modified the financial incentives used in the AFDC program by permitting working recipients to keep a greater share of their earnings. CalWORKs did away with the \$30.00 and 1/3 income disregard that existed earlier and replaced them with a \$225.00 and 1/2 disregards. Under CalWORKs, welfare benefits are limited to adult recipients for a lifetime maximum of 5 years (California Department of Social Services, 1998).

Implications for Welfare Accessions

In general, CalWORKs' major provisions are considerably different from ones found under earlier 1990s policy initiatives.

Earlier work requirements under the waivers were not as stringent as the ones found under CalWORKs and welfare was not defined as a transitional program. Consequently, it is expected that the effects of California's welfare policies on the decisions of families to enter welfare would be different before and after the inception of PRWOA in 1998. It also would be expected that some CalWORKs requirements would deter more of the eligible population from applying for welfare than would have been the case in earlier years. Some families may be saving up their five welfare years. Since the economy also had changed drastically in California during the Waiver and CalWORKs periods, the effects of welfare policies are intertwined with those of the economy. These effects will be teased apart in the empirical portion of the study.

California's Economy and Welfare Accessions

As many other states, the State of California experienced a major recession which began in 1990 and lasted until 1995. The 1990s economic recovery coincided with fewer number of families on welfare. California's economic downturn in the early 1990s was severe in comparison to the downturns experienced by many other states. From January 1990 to January 1993, the number of unemployed in California nearly doubled from 750,000 to 1.4 million. California fared well in the earlier months of the recession, but later on its economy was the weakest in the nation (Congressional Budget Office, 1993).

The 1990s recession hit the employment levels in the service industries particularly hard, a service sector that frequently offers employment opportunities to female-headed families (Congressional Budget Office, 1993). On the flip side of the coin, economic recovery in California was quite good, offering many employment opportunities to those in the service sector. Both of the sharp economic changes in California in the 1990s offer a good opportunity for studying the impact of the economy on the number of families entering the welfare system.

Calculations revealed that California's unemployment rate increased by about 60 percent from 1990 to 1993. During this time period, the percent of the eligible population participating

in the single-parent program component of the AFDC system also increased by about 25 percent and the percentage of those leaving this program had decreased by slightly more than three percent. Thus, the caseload grew in the height of the recession partially because accession rates increased substantially. By 1998, the unemployment rate reverted back to its pre-recessionary level of about 6 percent. Similarly by 1998, entry rates reverted back to their early 1990 rate of about one-half percentage points. It would be unwise, however, to attribute the entire rise or fall in welfare case openings to recession or recovery or any other single factor. Without controlling for other factors which may affect changes in welfare accessions, the effects of the economy or welfare policies on these components of caseload can not be estimated for sure.

Explaining Recent Changes in Welfare Caseloads: The Literature

The literature discussed in the following sections is macro in orientation because the present study is conducted on a macro-level. The review examines literature that explains growth in entire caseloads or literature that examines changes in their components.

Studies explaining decline in welfare caseloads

Over the last two decades, the greatest number of studies which explained changes in the size of welfare caseload have been for select states or major metropolitan cities (Albert, 2000; Albert & King, 1999; Albert, 1988; Barnow, 1988; Brazzell, Lefberg, & Wolfgang 1989; Garsky, 1990; Klerman & Hader, 2000; Mueser, Hotchkiss, King, Rokicki & Stevens, 2000; O'Neill, 1990; Plotnick & Lidman, 1987; Scholl & Stapleford, 1991; Wedel, 1987). In recent years, when welfare caseloads have taken a plunge nationwide, several studies aimed to explain this decline (Albert, 2000; Blank, 1997; Council of Economic Advisors 1997; Klerman & Hader, 2000; Mueser, Hotchkiss, King, Rokicki & Stevens, 2000; Ziliak, Figlio, Davis & Connelly, 1997).

The majority of these studies explain the decline in total caseloads rather than changes in case openings or closings. Many of these studies attribute a sizable percent of the decline to economic conditions. For instance, Council of Economic Advisors

(CEA) (1997) attributed 44 percent of the decline in the caseload from 1993 to 1996 to economic conditions and 31 percent to waivers granted by federal government. Others such as Ziliak, Figlio, Davis & Connelly (1998), for example, attributed nearly two-thirds of the same decline to economic conditions and almost nothing to the waivers. A recent study conducted for California used administrative data to determine caseload decline (Klerman and Haider, 2000). Economic conditions were the main factors used to explain caseload flows. The study revealed that over 50 percent of the decline in the caseload in California could be explained by economic factors. Finally, Blank's (1997) study maintained that the economy played an important role in shaping the national caseload in recent years, but that other factors including waivers and demographics also were major factors.

Three of the above studies were conducted on a national rather than state or local level (Blank 1997; CEA 1997; Ziliak, Figlio, Davis & Connelly, 1998). This is a shortcoming since large state-to-state variations exist in regard to welfare benefit levels and in regard to economic conditions. Two of the studies used annual data (Blank, 1997; CEA, 1997). When annual or even quarterly data are used, the short-run dynamics in caseload levels are ignored. Not all of these studies accounted for variables that are justifiable on a theoretical basis or variables that traditionally have been included in models of this sort. Some researchers did not include measures of the gains from welfare, which typically are the welfare benefits versus a measure of the gains from work, such as wages (Council of Economic Advisors, 1996; Klerman and Haider, 2000; Ziliak et al., 1997). Finally, all researchers tackled with the problem of specifying the effects of the waivers that were granted by the federal government to the states prior to the inception the PRWOA. Some waivers were implemented statewide and others in only a part of a given state. Ziliak et al., (1997) maintain that only statewide effects should be captured. Along the same lines, the date which best captures the presence of a waiver poses difficulties. The Council of Economic Advisors' model included waiver application date rather than approval dates (1996). Since in some states a long time elapsed between the time the state applied for a waiver and the actual approval date, the approval rather than the application date should be integrated into the model.

All in all, to date, very few studies attempted to explain the rise and fall of the welfare caseloads in the 1990s. The extent to which the economy played a major role in decreasing the caseloads is mixed from existing evidence. Many of these studies suffer from several limitations, including using annual data and not including theoretically driven variables. Most of these studies' findings, therefore, should be viewed with caution.

Studies explaining aggregate movements

In contrast to most recent aggregate findings, one recent study aimed to explain the role of these factors on the decision of families to move to or from welfare and found that welfare policy, rather than the economy played major factor in explaining these decisions (Mueser, Hotchkiss, King, Rokicki & Stevens, 2000). This study used quarterly data on recipients in five major urban areas to examine the impact of 1990s reform on welfare entries and exits. Their findings revealed that in these particular areas, policy changes were the primary reasons for the changes in welfare entries and exists, with economic conditions playing secondary importance. Since many important variables, including benefit levels and eligibility criteria were not controlled for in the study's models, the findings of these studies should be viewed with caution.

Studies regarding case openings and closings prior to recent welfare reform showed that the impact of welfare policy and economy on the decision to enter is different from its impact on the decision to leave. Some earlier studies are available, which shed light on the differential impact of mandatory employment programs on aggregate movements to and from the welfare system. For example, Schiller and Brasher (1993) estimated the effect of workfare in Ohio, a mandatory employment program requiring participants to work for their benefits, on welfare openings and closings by using both cross sectional and time series data. Their findings revealed that, all else constant, the impact of Ohio's workfare program on terminations were fairly large but that applications failed to decline in the presence of the program.

Other studies, as for example, Phillip's (1993) study in California measured the impact of the Greater Avenues for Independence Now (GAIN) program solely on welfare accessions.

The impact of GAIN was measured prior to the inception of the Waivers California received from the federal government. Phillips used both panel and time series data to determine GAIN's effects. Phillip's study also showed that welfare case openings did not change much in the presence of the GAIN program. A more recent study by Albert and King (1999) showed that the effects of GAIN on welfare terminations in California also were quite modest. Their study showed the effects of the economy were significant in shaping welfare terminations.

All in all, some evidence demonstrates that the effects of welfare initiatives are different for those families deciding to enter the system as opposed to those deciding to leave the system. Models for entry need to be specified differently than those for exit. Unlike experimental designs, aggregate time-series analysis allows for the determination of the extent to which the potentially eligible population reacts to social policy. The extent to which welfare reform initiatives in the 1990s had effected case openings is a question that has not been well investigated. Studies prior to welfare reform, however, teach us valuable lessons about how to model welfare entries. These lessons are followed in the present study.

Modeling Entries to TANF

Time-series analysis is used to analyze data, which occur sequentially over time such as monthly welfare entries in the present study. Much like cross-sectional regression analysis, time-series analysis often uses a set of explanatory variables as determinants of a dependent time-series variable. Unlike cross-sectional regression analysis, when trying to determine the functional relationship between the dependent and independent time-series explanatory variables, one often lags some of the explanatory variables. Typically, this is done when an explanatory variable is expected to have a delayed or lingering effect on the dependent variable. For example, a decrease in employment opportunities in the market place, captured by the number of unemployed, would not necessarily have an immediate effect on welfare accessions. Often it takes a while for welfare recipients to turn to welfare after becoming unemployed. In time-series analysis the total impact of the lagged coefficients is calculated together and F-tests are

performed. In the case of the present study, multiple lags were not used and the coefficient of each lag can viewed in the same way as the coefficient of each non-lagged variables.

The modeling efforts in this study focus on specifying an equation that examines the effects of welfare policies and the economy on welfare case openings. The equation is for the single parent component of the AFDC/CalWORKs program from January 1983 to December 1998. The beginning date is January 1983 because by this time the sharp changes in the caseload due to Reagan's Administration Omnibus Budget Reconciliation Act (OBRA) policies in 1981 dissipated and the caseload returned to its pre-OBRA levels. The idea underlying the equation is that over the study period, month-to-month changes in the number of welfare families entering welfare are in response to changes in welfare policies and to changes in demographics, programmatic or economic factors shown in earlier research to have an effect on case openings. The independent factors for each of the equation are listed below.

Welfare Entries

$$\begin{aligned} AC(t) = & b_0 + b_1 TP(t) + b_2 TOTFEM(t) + b_3 WAIVERS(t) + \\ & b_4 CalWORKs(t) + b_5 MW(t-1) + b_6 UNEMP(t-1) + \\ & b_7 TOTCLOSE(t-1) + b_8 JA(t) + \dots + \\ & b_{18} NV(t) + e(t) \end{aligned}$$

for any $t \geq 1$ where t = number of months from January 1983,

$AC(t)$ = number of families entering welfare (accessions) during month t ,

$TP(t)$ = total payments of AFDC/CalWORKs maximum aid and food stamps for a family of three, deflated by the CNI (1998 = 100), at month t ,

$TOTFEM(t)$ = total number of females of child bearing age, 15 to 44, in the general population excluding those on welfare, at month t .

$WAIVERS(t)$ = a dummy variable representing welfare waivers beginning in September 1993, at month t .

$CalWORKs(t)$ = California's welfare reform program under PRWOA which began in January 1998, at month t .

MW(t) = full-time minimum wage gross earnings,
deflated by the CPI-W (6/1998 = 100) at
month t,

UNEMP(t) = number of unemployed individuals in
California during month t,

TOTCLOSE (t) = the total number of cases closed or terminated
during month t,

e(t) = random error term at t.

For variable sources, construction and deflation see Appendix A.

Dependent Variable

The dependent variable represents the number of cases added during any given month. This consists of those families who have not been on welfare for at least one year and those who have returned within one year. In this analysis, these two types of additions are lumped together as cases added or accessions (AC).

Demographic and Caseload Variables

Demographics. Welfare accessions are hypothesized to be a linear function of the size of the potentially eligible population or the population at risk of receiving welfare. Defining this population poses a serious problem since potential welfare cases include those categorically eligible households that are poor and those households that are neither categorically eligible nor poor but have the potential of becoming both. For this study, the number of females age 15 to 44 in the population not already heading welfare families is selected to be the population at risk (TOTFEM). These females are of child-bearing age. This is the population group that is most likely to be an AFDC-FG/CalWORKs female household head. It is expected that, all else constant, the number of potentially eligible population would vary positively with the number of cases added.

Closures. Including the number of cases terminated (TOTCLOSE) as a predictor variable is warranted because recent welfare participants have some knowledge about welfare regulations and experience less difficulty with application process than other applicants do. A single month lag structure is incorporated into the accessions equation because it is assumed that some cases return to welfare soon after they leave.

Programmatic Variables

Total payments. According to economic theory, individuals choose between benefits available to them from income-maintenance programs and those available to them in the market-place, such as wages. Available evidence strongly suggests that increases in welfare payments, all else constant, increase welfare entries, decrease welfare exits and in turn increase the total welfare caseload. (Albert, 1988; Albert & King, 1999; Hutchens, 1981; Plotnick & Lidman, 1987). Therefore, all else constant, assuming individuals choose to maximize their income, individuals will choose welfare over work as welfare benefits (TP) increase. In the present study, combined welfare benefits include both AFDC-FG/CalWORKs and Food Stamp benefits since recipients' purchasing power is best captured when both benefits are included. In real terms, over the study period, maximum aid plus Food Stamp benefits for a family of three decreased by \$1.11 per month. This decrease occurred partially because maximum aid was cut in absolute terms and partially because benefit levels did not keep up with inflation.

Waivers and CalWORKs. In earlier studies, policy initiatives are typically captured by a dummy variable (Albert, 1988; Albert & King, 1999; June O'Neill, 1990). In this study, a set of dummy variables are incorporated into the case opening equation. One dummy variable takes a value of 1 in all months from September 1993 until December 1997, capturing the provision which allowed California to extend the \$30.00 and 1/3 disregards beyond the first four months of work. It also captures the effects of other waivers received during the same time period, including those which expanded the work related services and emphasized parental responsibility (WAIVERS). The second dummy variable in the accessions equation begins in January 1998 when CalWORKs was implemented in California.

The hypothesized effect of the waivers or CalWORKs on case openings is indeterminate. Welfare reform policies in the 1990s may have deterred some eligible families from applying for welfare, resulting in fewer case openings. Clearly, as will be done in the present study, the effects of economic recovery in recent years also need to be accounted for in order to isolate these effects from those of welfare policies.

Economic Variables

Wages. The variable representing monthly gross earnings from full-time minimum wage (MW) employment is incorporated into the equation. This variable represents the minimal standard of living provided by full-time employment in the private economy. Controlling for inflation, on average, minimum wage from full-time employment increased by about \$0.26 per month during the study period. The evidence from past research regarding the effect of this variable on case openings is mixed (Albert, 1988; Albert & King 1999; O'Neill, 1990). In this study, all else constant, this variable is hypothesized to vary negatively with the number of welfare additions.

Unemployment. Aside from wages, the decision to enter or leave welfare depends on other choices or opportunities available to welfare participants in the labor market (Albert, 1988; Albert & King, 1999). Typically, the measures used to capture the effect of the business cycle on additions or terminations include either unemployment or employment levels. In the present study, the unemployment variable (UNEMP) is lagged and integrated into the accessions equation in order to account for a delayed response on the part of individuals for entering welfare as a result of changes in labor market conditions. It is expected that, all else constant, this variable is positively related to the number of people entering welfare during the month.

Caseload Variables. A variable capturing the number of families who left in the previous month is incorporated in the equation. If this variable is positive and statistically significant, then a number of those who left the rolls last month return soon after. Incorporating as independent variables the number of cases closed captures turnover in the caseload. Finally, seasonals are incorporated into the equation. It is expected that seasonal variables aside from those already incorporated into the equation would also be associated with the number of families entering each month.

Calculating and Interpreting the Time Series Equation

The study period consists of 16 years, totaling 192 months of data. Prior to estimating any coefficients in the equation, there are 192 degrees of freedom. For each of the 192 months during the study period, there are data about each variable in the equation.

For example, during January 1983, there is information about the number of families entering welfare (AC), the maximum total monetary value of AFDC/TANF and Food Stamp payments a family of three receives (TP), the total number of families of child bearing age and so forth. There are 11 month variables in the equation, representing seasonal fluctuation that also can affect the number of families entering welfare. These seasonals are treated as independent variables (January through November). The variable January, an independent variable, representing a seasonal trend is given the value of 1 during all months of January present in the study period and the value of 0 during the other months. Similarly, when February occurs during the study period, the independent variable February is given the value 1 and the value of 0 during the other months. There are 11 rather 12 months representing seasonal fluctuations because in regression analysis there can be no linear combination of independent variables equaling a constant. The sum of the 12 monthly variables would always equal one.

Along the same lines as the seasonal variables, there are two variables representing policy changes: WAIVERS and CalWORKS. Prior to the presence of the WAIVERS, September 1993, all values for this variable equal zero. From September 1993 until the passage of CalWORKs in January 1998, the variable WAIVERS is assigned the value of 1. Similarly, prior to January 1998, the variable CalWORKS has value 0, because the policy was not in existence. From January 1998 onward, the value 1 is taken because welfare reform policies were in effect.

In calculating the effects of each independent variable on the dependent variable, total number of families entering welfare, all study months are considered in the equation and coefficients are estimated along with their corresponding t-statistic. The meaning of the coefficients of each independent variable is the same as it is in any cross-sectional linear regression equation. Each coefficient of an independent variable represents the average amount of change in the dependent variable associated with a unit change in the independent variable, all other independent variables held constant. For example, the coefficient of the total payments variable (TP) estimates that for each dollar increase in total payments approximately 33 additional monthly accessions is associated

with that independent variable. For each non-seasonal dummy variable, its coefficient estimates on average the effect of a particular policy on accessions, all other independent variables held constant. For example, the coefficient of CalWORKS estimates that this policy was associated with an average of 1,724 fewer families entering welfare during each month that the policy was in effect.

Frequently, the impact of seasonal trends is not discussed since such trends may be proxies for the effects of other variables not in the model. If examined, the impact of the seasonal trends, January through November, needs to be viewed together. A change in accessions in January, for example, needs to be viewed in the context of changes in accessions in the other months. Each monthly variable measures, over the study period, the average increase in accessions associated with the particular month, all other independent variables constant. For example, in January the model estimates that on average there were 3,424 fewer accessions that were not explained by the other independent variables in the model.

Finally, auto-correlation of the residual error term is often present in time-series. If autocorrelation is present, the standard error of estimate of the regression coefficients tend to be under or over estimated, resulting in the value of the coefficient being unreliable. This could lead to spurious significance or non-significance of the coefficients. It is, however, often possible to model the autocorrelation of the error terms, correcting for their autocorrelation. This results in a much more accurate estimate of the coefficients and their standard error of estimate. In this study there was no need to correct for autocorrelation.

Key Findings

Table 1 shows the results for the time-series equation. Findings reveal that the model performed well. The equation explains over 91 percent of the variance in monthly case openings. Over the study period, the standard error of estimate is 5.1 percent of the mean monthly number of accessions. The Durbin-Watson test statistic for autocorrelation of the error term suggests that there is no first order serial correlation at the 5 percent level.

Table 1

Time Series Results for Accessions

ACCESSIONS			
<i>Variable</i>	<i>Lag</i>	<i>Coefficient</i>	<i>(t stat)</i>
Constant	—	-70810	(-7.043)**
Total Payments	0	33.41	(4.496)**
TotFem	0	0.00808	(14.34)**
Waivers	0	403.7	(0.5551)
CalWORKs	0	-1724	(-2.181)**
MW	1	-5.108	(-1.830)**
Unemployment	1	0.00808	(12.11)**
Terminations	1	0.4627	(5.931)**
January	0	-3424	(-5.812)**
February	0	1046	(1.771)
March	0	-1053	(-1.793)
April	0	-245.6	(-0.4141)
May	0	-2173	(-3.521)**
June	0	-1668	(-2.822)**
July	0	-2117	(-3.530)**
August	0	-3082	(-5.174)**
September	0	502.5	(0.8162)
October	0	-3484	(-5.655)**
November	0	-627.4	(-1.024)
<hr/>			
ADJ R ²	0.91		
Durbin-Watson	2.22		

Note: ** Variable's coefficient is statistically significant ($p < .05$).

Sources, definitions and deflation: See Appendix A

Programmatic Variables

Total payments. Table 1 reveals that total payments (TP) has the expected signs and is statistically significant ($p < 0.05$). All else equal, a \$10.00 increase in total payments is estimated to increase the number of new families entering welfare by 334, or about 1 percent of total additions. These results are consistent with earlier research (Albert, 1988; Albert & King, 1999).

Waivers and CalWORKs. Any interpretation of the effects of the Waivers granted to California from 1993 to 1997 should be viewed with extreme caution since the coefficient of the Waiver variable is found to be statistically insignificant. In contrast, under the PRWOA, in 1998, the impact of the CalWORKs on the number of families entering welfare was statistically significant and negative. On average, all else constant, under the presence of CalWORKs, the number of cases added to the caseload decreased by about 1724 cases per month or about 5 percent of total additions ($p < .005$).

Economic Variables

Wages. The effect of minimum wage on number of families entering welfare is as hypothesized and statistically significant at the .06 level. From January 1990 to January 1993, real minimum wage from full-time earnings decreased by \$2.80 per month. The findings suggest that a decrease in real minimum wage of \$2.80 per month results in 14 more families entering the welfare rolls.

Unemployment. The unemployment rate in California increased from 5.6 percent in January 1990 to 10.3 percent at the height of the recession which occurred in January 1993. During this time period, the number unemployed in California increased by 20,400 people per month. The extent to which the economy affected the decision to enter welfare is captured in this study by the unemployment variable. The unemployment variable is statistically significant ($p < .005$). Calculations reveal that an increase of 20,400 in the number of unemployed suggests an increase of 165 more cases added to the rolls each month. The net impact of policies and the economy on welfare entries is further analyzed in the forecasting section.

Caseload Variables. A variable capturing the number of families who left in the previous month is incorporated into the equation. The coefficient of this variable suggests that as the number of families that left last month increases by 1,000, the number of families entering this month increases by 462 families. This variable is statistically significant ($p < .05$). This finding suggests that some of those leaving the rolls return soon, perhaps due to personal circumstances or a corrected administrative error.

Forecasting the Impact of Policy Shifts and Unemployment

With a good model in hand, it is possible to forecast the consequences for accessions under alternative assumptions about external developments. In order to engage in such forecasting exercises, the dummy variables, waivers and CalWORKs were turned off. The forecasting exercises allows for the determination of the net impact of the policy shifts under CalWORKs and of recovering economy on accessions.

The impact of policies. As Table 1 reveals, any interpretation of the effects of the waivers granted by the federal government to California needs to be viewed with caution since the coefficient is statistically insignificant. It is safe to say, however, that the effects of the welfare policies on case openings when waivers were granted to California probably were not large. Given these results, no forecasting exercise was performed to determine the impact of Waivers on welfare entries.

Since the coefficient of CalWORKs was found to be statistically significant, a forecast of the effects of CalWORKs on accessions is performed. This exercise reveals that in 1998, CalWORKs was associated with about 1,930 fewer families entering welfare, about 5 percent per month.

The impact of unemployment. In order to estimate the effect of unemployment on accessions, the accession equation is used to determine what the number of families entering welfare would have been had the economy not improved. Assuming unemployment level had remained high, monthly accessions were simulated from the time the Waiver policies were implemented in September 1993 through the implementation of CalWORKs to the end of 1998. The model estimates that the recovering economy was associated with about 2,120 fewer case openings, which is a decrease of about 6 percent families entering welfare per month.

Summary & Future Directions

The study's findings showed that in California, in 1998, the PRWOA had effected the potentially eligible population's decision to enter the welfare system. This may have occurred because CalWORKs provisions deterred some families from entering welfare. Perhaps some families wanted to save their 5 year limit or

did not want to participate in a system that has very stringent work requirements. While very recent welfare reforms under the PRWOA are associated with fewer families entering welfare, previous research had demonstrated that this legislation, at least a year after its inception, was not associated with a lower caseload (Albert, 2000). Since the size of the entire caseload is a function of both welfare case openings and closings, the caseload probably did not decrease because welfare policy shifts under CalWORKs were not associated with fewer terminations.

Overall, this study's findings and others have highlighted the importance of considering how the economy affects the behaviors of families that turn to TANF. This paper demonstrated that under favorable economic conditions, fewer families choose to apply for welfare. In the 1990s, the impact of the economy on welfare entries may have been particularly pronounced in California because job opportunities in the service industry, an industry that frequently employs welfare recipients, declined substantially during the 1990s recession and increased sharply during the state's economic recovery.

Because the economy played such a major role in the decision of families to enter the welfare system, states need to consider that role when designing future welfare policies. Drastic measures such as time-limited welfare may not be necessary. States and the federal government can re-evaluate the overall purpose and design of the federally imposed time-limits for welfare benefits. A favorable economic environment allows many recipients to remain off public assistance without the presence of time-limited welfare as was the case prior to welfare reform of 1996. Policy makers need to pay particular attention to the fraction of the caseload that does not leave during economic upturns.

State policy makers need to re-think their long-term strategies of helping those with the greatest employment barriers, and assist many recipients in gaining employment that allows them to be economically self-sufficient. Nationwide, policy makers are confronted with what might happen to many welfare families when the inevitable downturn in the economy occurs. A downturn in the economy may occur around the same time that federal time-limits are in effect for some families on welfare. During such times, federal and state policy makers may need to relax the

federal time-limits to more than 60 months or possibly increase the fraction of the caseload who can be exempted from time limits. This is similar to what has been done with Unemployment Insurance in recessionary periods.

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Appendix A: Variable Definitions, Construction and Sources

- AC(t) = The number families entering Aid to Families with Dependent Children-Family Group/CalWORKs during the month. Such data were provided by the California Health and Welfare Agency, Department of Social Services, Statistical Services Branch, *Aid to Families with Dependent Children-Cash Grant Caseload Movement and Expenditures Report*, Sacramento.
- TOTCLOSE(t) = The total number of cases closed or terminated during the month from Aid to Families with Dependent Children-Family Group/CalWORKs. Such data were provided by the California Health and Welfare Agency, Department of Social Services, Statistical Services Branch, *Aid to Families with Dependent Children-Cash Grant Caseload Movement and Expenditures Report*, Sacramento.
- TOTFEM(t) = Annual demographic data were provided by the California Department of Finance, Population

Research Unit. Yearly demographic data were interpolated to monthly values.

TP(t) = total payments, or AFDC plus food stamp benefits for a family of three (t) deflated by the California Necessities Index (CNI) 1998=100. AFDC maximum aid values were provided by California Health and Welfare Agency, Department of Social Services, Statistical Services Branch, Sacramento. Food stamp benefits were calculated by using Thrifty Food Plan amounts allotted to a family of three. Thrifty Food Plan values were provided by the U.S. Department of Agriculture, Food and Nutrition Services, Washington, D.C.

WAIVERS(t) = welfare waivers are represented by a dummy variable, beginning in September 1993, at month t.

CalWORKs(t) = California's welfare reform program under PRWOA which began in January 1998, at month t.

MW(t) = gross earnings from full-time minimum wage employment at t, deflated by the CPI-W, 6/1998=100. The data were provided by the State of California, Department of Industrial Relations, Industrial Welfare Commission, San Francisco.

UNEMP(t) = seasonally unadjusted number of unemployed. Numbers were provided by the California Employment Development Department, Report LF101, Employment Data and Research Division Estimates, Economic Research Group.

CPI-W(t) = California Consumer Price Index for Urban Wage Earners and Clerical Workers (t). This is a measure of the average change in prices of fixed market basket of goods. It is based on the costs of food, clothing, shelter, transportation and other day-to-day living expenses. Data for the CPI were provided by the California Department of Finance, Financial Research Unit, Sacramento.

CNI(t) = California Necessities Index (t). This measure of price changes for selected components of the CPI follows changes in the prices of clothing, food, fuel, utilities and transportation. It does not include medical care nor mortgage interest rates. Data for the CNI were provided by the California Department of Finance, Financial Research Unit, Sacramento.

The Transition from AFDC to PRWORA in Florida; Perceptions of the Role of Case Manager in Welfare Reform

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Welfare reform was implemented in Florida with the passage of WAGES. WAGES' emphasis on support services in preparation for employment portends to be a radical transformation of the "eligibility compliance" organizational culture that had developed under AFDC. Interviews with welfare staff focused on whether WAGES' offices were able to develop the organizational culture and methods of frontline practice needed to implement the goals of welfare reform legislation. The interviews indicate an emerging organizational culture in which case managers readily identify with the mantra of welfare reform. The interviews also indicate a discrepancy between the importance of the case manager role and the ability to perform all of their responsibilities in light of large caseloads and the desire to quickly involve clients in employment-seeking activities.

Introduction

The passage of the 1996 welfare reform legislation, the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA PL 104-193) replaced the much-maligned Aid for Families with Dependent Children (AFDC) program that had been in existence since 1935. The "welfare reform" package delivered on a 1992 pledge by then presidential candidate Bill Clinton "to end

welfare as we know it." Elected officials at the federal and state levels saw the legislation as a first step in eliminating the bloated welfare programs that had not eradicated the problems of poverty and welfare. The new legislation eliminated the historic entitlements program of AFDC, with the introduction of the Temporary Assistance to Needy Families (TANF) block grant program. States were expected to establish stringent work expectations with time limits for assistance, and establish sanctions if recipients failed to comply with these expectations.

Welfare Reform in Florida

In Florida, TANF was implemented via state legislation, the Work and Gain Economic Self-Sufficiency Act (Section 414.015 *etc. seq.*, Florida Statutes, 1998), otherwise known as WAGES. WAGES complied with the federal welfare reform legislation, indicating that it "does not entitle any individual or family to assistance." Rather, the legislative intent of WAGES was to "emphasize work, self-sufficiency and personal responsibility, while meeting the transitional needs of program participants who need short-term assistance towards achieving independent, productive lives." Program participants were expected to meet a set of expectations and find employment with the stipulation that they could not receive more than four years of assistance in their lifetime.

Florida's WAGES legislation authorizes that support services be provided "to assist participants in complying with work activity requirements and employment requirements" (Florida Statute 414.20). Such services include assistance with child care and transportation, with ancillary expenses for items such as books and clothing, with costs associated with work-preparation activities, with medical services under Medicaid, and with personal and family counseling such as when substance abuse is an impediment to employment. While the legislation made clear that support services were not entitlements, their importance was recognized. The law gave permission to local WAGES agencies to consider the lack of provision of support services as "a factor in determining whether good cause exists" when clients fail to comply with expectations regarding participation in employ-

ment activities (Florida Statute 414.20). The importance of the coordination and integration of a network of support services is also indicated in the WAGES legislation when it mandates "integrated, nonduplicative case management," and "integrated service delivery strategies" to meet the needs of clients already involved in the child welfare system or at high risk of such involvement (Florida Statute 414.24).

Recognition of the role of support services in preparation for employment was again apparent in the 1997 legislative amendments to WAGES which provided transitional medical, childcare, and transportation services to clients for a period of one year after they had obtained employment, even in instances where clients were no longer receiving financial assistance.

Much of the early public discussion about welfare-to-work programs in Florida, as elsewhere, has focused on the immediate tangible outcomes of caseload reduction and decreased expenditures. The early sharp decline in the number of welfare recipients may be temporary. Recent analysis of welfare caseloads in Florida indicate that in an 18 month period, 74% of families who had left the WAGES program returned for additional financial assistance. Moreover, 19% of former recipients had returned two or more times (Office of Program Policy Analysis and Government Accountability, 2000). Since a significant number of welfare recipients are returning for assistance, the public discussion surrounding WAGES needs to be re-focused. An important public policy issue may well be whether the "reformed" welfare system has been able to implement an integrated service strategy to address the varied barriers to employment stability posed by both "easy-to-place", as well as "hard-to-place" clients. WAGES expected state and local agencies to develop a service delivery system that involves the coordination of inter-organizational networks of service agencies to move clients into the workplace.

This article explores one aspect of the restructuring of public welfare in the state of Florida: the role of the case manager in implementing the redesigned public welfare system across the state. Little attention has been paid to the expectation that local case managers, in their interactions with clients, would play a central role in moving adults off of welfare and into stable employment. This article focuses on the question of whether the re-designed

welfare agencies in Florida (i.e. WAGES) have been able to develop an organizational culture in which case managers bridge the integration of welfare eligibility and employment preparation with the delivery of supportive social services. A cultural analysis of this facet of the local welfare office is intended to illuminate whether the re-designed public welfare policy at the state level has been manifested in shared cognitive and behavioral elements among staff at the local level. This account of Florida's welfare program fits within an analytical perspective that assumes organizations develop a cultural consensus regarding norms, values, and formal practices (Martin, 1992). Studies written from this integration perspective focus on how this consensus helps to breed clarity and consistency, resulting in high levels of harmony and commitment within the organization (Martin and Meyerson, 1988). Members of an organization are seen as knowing what it is they do, and why it is they do it. With AFDC agencies, these cultural features proved to be adaptive to what was often a contentious and stressful political environment. At this point, we do not know much about the organizational culture of the local welfare office and whether it supports an integrated service strategy as envisioned by WAGES.

Issues Surrounding the Implementation of Welfare Reform

A generation of analysts has pointed to implementation problems in understanding what happens when local officials attempt to carry out major federal policy initiatives (Meyers, Glaser, and Macdonald, 1998; Pressman and Wildavsky, 1973). The devolution of welfare has expanded the role and discretion of what has been described in the literature as "street-level bureaucrats" (Lipsky, 1980). The public policy literature on "reforms" describes the dependence of policy makers on the staff at the frontline of the organization. Lipsky (1980) in his study of frontline workers notes that the work they do actually defines the services delivered. The challenge for any reform initiative, according to Stoker (1991), becomes assuring clarity of purpose and cooperation at the frontline where staff enjoys considerable autonomy. National and state legislation typically describe policy changes in general terms, a necessity due to the diversity of the locales in which

implementation occurs. Subsequently, it is variables such as organizational culture that influence the daily interactions between local bureaucratic actors and their customers which lead to the attainment of outcomes that are consistent or inconsistent with the objectives envisioned by those who initially developed the reform legislation.

The concept of organizational culture illuminates some of the problems of implementing reforms imported from the external environment of welfare organizations. Changes in the organizational culture of local AFDC offices that occurred in the late 1960s provided a context for the implementation of welfare reform in the late 1990s. Street-level welfare AFDC bureaucrats responded to demands for efficiency and routinization in claims processing by rejecting personalized services, and moving towards an organizational culture conducive to high-volume people-processing. The separation of personal social services and income maintenance in the AFDC programs set the stage for developments that would affect how local welfare offices responded to the 1996 "reformist" mandate for work-centered assistance under PRWORA. Several studies of organizations have shown that adaptation to demands of the external environment often lead to "remedial strategies" by an organization (Cook and Yanow, 1993; Schein, 1992). The remedial or corrective strategies that an organization employs represent an important area around which cultural assumptions form. Bane and Ellwood (1994) describe the organizational culture that developed among local AFDC welfare staff as one which centered around "claims processing." The response to the disparity between escalating client demands and limited resources was a rationing culture in which "'cooperative' AFDC clients were the beneficiaries" (Brodkin, 1990, p. 89).

Attendant to this shift was what has been described as the "deprofessionalization" of the frontline AFDC staff (Pesso, 1978). The emphasis on social services declined, and eligibility determinations were routinized. The frontline AFDC staff who were formerly viewed as social workers, slowly became "eligibility technicians" (Bane and Ellwood, 1994; Simon, 1983). Since AFDC was an "entitlement" program, discussion about the client's circumstances, hardships, and capabilities was limited in content and purpose. While some attention to personal social services

remained, frontline workers were neither recognized as providing these additional services, nor adequately prepared to broker them (Hagen, 1987; Hagen and Wang, 1993).

The organizational culture that had developed under AFDC has been characterized as an "eligibility compliance culture" (Hercik, 1998). Under federal welfare reform and Florida's WAGES program, however, the emphasis has shifted from eligibility determination to assistance in obtaining employment and encouraging self-sufficiency through the development of an integrated service delivery system. The inclusion of varied support services and case management in the WAGES legislation points to the need for staff in the local welfare offices to assume responsibility for managing the array of services needed if welfare recipients are to enter the workforce. Clearly, the professional tasks that need to be attended to at the frontline of Florida's WAGES program have expanded with the demise of AFDC.

Florida's WAGES program portends to be a radical transformation of the eligibility compliance culture that had developed under AFDC. Under Florida's welfare reform legislation there was a shift in frontline responsibilities and emphasis. Frontline case management staff were now expected to communicate to clients the urgency to find employment, while assessing client capacity for an employment-oriented life style and facilitating their transition to that life style. This was to be accomplished in coordination with eligibility and employment staff, something not done in the eligibility compliance organizational culture of AFDC. The question explored in this research is whether local WAGES offices in Florida were able to develop the organizational culture and methods of frontline practice needed to implement the goals of the state's welfare reform legislation.

Research Methods

Florida's welfare reform legislation established a statewide WAGES Board and 24 regional WAGES Coalitions. This study was part of a larger study funded by the WAGES Board and the Florida Department of Children and Families that examined the implementation of welfare reform in Florida. This research was conducted under the auspices of Florida Inter-University Welfare Reform Collaborative. The larger research project was

multi-faceted, examining the experience of the WAGES Coalitions, the role and function of frontline case managers, and the experience of current and former welfare recipients. This article discusses the interviews that were conducted with frontline case managers. It was expected that from the interviews normative expectations regarding case manager roles and responsibilities that had developed under the WAGES program would emerge.

The framework for the interview was developed following a review of the service expectations indicated in Florida's WAGES legislation, and the social work literature discussing the practice functions commonly understood to be within the purview of case managers. An overriding purpose of the interview was to engage case managers in discussions about what normative expectations regarding their roles and responsibilities had developed under the WAGES program. The implementation of a culture-deciphering process required a data collection process that would deal with the fact that cultural norms and values operate outside of our awareness (Jones, 1988). The interview questions were therefore, designed to break through the "world-taken-for-granted" aspect of organizational cultures.

An interview guide was developed by an interdisciplinary team and pilot tested with case managers. The interview focused on the case manager's understanding of their professional responsibilities as a WAGES' case manager. Case managers were encouraged to talk about their perceptions of the activities related to case assessment, and the development and implementation of a case plan. Leading questions were kept to a minimum with probing questions designed to seek clarification of the role of case manager when confronted with a client eligible for public assistance in the reformed welfare system. Open-ended responses were coded to identify themes in accord with accepted procedures for analysis of qualitative data (Sherman and Reid, 1994).

Four regions were selected by the state WAGES Board and the Department of Children and Families for this study. The selection included two rural and two urban-suburban regions, reflecting the geographic dispersion and diversity of the state. Fifty-three percent of the state's welfare population was found in the four regions. A letter of introduction generated by the Florida Department of Children and Families was sent to WAGES Coalition Directors in the four regions. Meetings were conducted

between the research staff and case manager supervisors for the purpose of explaining the project. The supervisors were asked to inform their case management staff of the project and elicit their cooperation. Appointments were subsequently made with case managers for telephone interviews during which they were assured that their responses would remain confidential.

Results

Eighty seven percent ($n=62$) of the case managers in the four regions were interviewed. At the time of the interview, almost all (97%) had been working as WAGES' case managers for three months or more. Most indicated that their preparation for the position had entailed participation in an orientation (93%) and inservice training (97%). Eighty six percent of the respondents also had previous work experience in the human services field. Ninety percent had a bachelor's degree or graduate study; 58% of whom had majored in a field such as social work, psychology, or counseling.

Goal of case management work

The case managers were working with their clients in a very time-limited context, and one in which the aim was client self-sufficiency. Time limits and preparation for employment are new to welfare assistance, and reflect major elements of welfare reform. The case managers were asked what they perceived to be the "primary goal" of their case management work. Their responses indicate an understanding of the philosophy and overall purpose of WAGES. Almost two-thirds of the case managers ($n=40$) indicated that their primary goal was to motivate and help clients become self-sufficient. This is illustrated by comments such as:

- ... assist the client to become self-sufficient before the clock runs out . . .
- ... coaching clients to attaining self-sufficiency . . .
- ... motivating the clients . . . changing their focus on life and giving them a new vision.
- ... encourage participants to seek and attain goals . . . to leave the world of poverty and enter the world of work [and] self-sufficiency.

Almost half of the case managers (n=29) perceived their work with clients as focusing on the need to assist clients to obtain employment. This is reflected in a sampling of their answers:

- . . . get my clients a job . . . get them to work.
- . . . getting them to work . . . getting them to get a GED or get employed in something they will enjoy . . . some kind of vocation.
- . . . assist clients to complete training and become employable . . .
- . . . get the clients to get the most out of the program so when their cash assistance runs out they have some skills and somewhere to go . . . a career.

A few (n=3) of the case managers' responses focused on the pro forma, bureaucratic nature of their work as being the "primary goal". This is illustrated in the comment, ". . . bring the client in for orientation . . . make sure they are aware of the rules and regulations . . . benefits are privileges."

Information collection and assessment

The case managers were asked to explain the processes that preceded their contact with clients. They indicated that every person applying for public assistance first met with a Department of Children and Families' (DCF) worker who served as a gatekeeper determining whether the applicant was eligible for WAGES. Individuals determined to be eligible were then referred to one of the private WAGES agencies that had contracted with local WAGES Coalitions and DCF to provide case management, job development, and placement services. This WAGES agency subsequently mailed to the client information indicating that they were required to attend an orientation. Following, or in consort with their attendance at the orientation, clients were asked to complete self-report assessment instruments to document their employment and education history, job capabilities, and obstacles to their attaining employment. While the type of forms utilized in different regions varied, a common core of information was sought.

Systematic information collection and assessment is a key feature of case management. It leads to service planning and resource identification that becomes embodied in the case plan. The official forms recorded a broad range of information that was collected about each client. The research interviews sought to

determine whether the case managers recognized the salience of this information to their professional responsibilities in the reformed welfare system. Their responses would be important in judging whether the transition had been made from the AFDC eligibility culture to the "welfare-to-work" and service ethos of WAGES. Case managers were asked to identify the kind of information they found they needed when working with a new client. There were four information areas that a substantial number of the case managers identified: employment history, educational background, family situation, and need for services such as childcare, housing, and transportation. Employment history was identified by 73% (n=45) of the case managers as information they would need for client assessment. This is illustrated by respondents indicating that they needed information about clients' "work history," "social security card . . . pay stubs," "[whether] they are employed," and "why they are unemployed."

Fifty six percent (n=35) of the case managers referred to educational background, alluding to whether clients had completed high school or a GED, as important information needed at the time of assessment. Family situation was identified by 40% of the case managers (n=25) as an important area of information. This was illustrated by case managers indicating that they needed information about "family size," "children and their age," "family support system," and information about "children in household."

The importance of obtaining information about childcare, housing, or transportation service needs was acknowledged by 53% (n=33) of the case managers in the study. This is illustrated by the comment that case managers need to obtain information about "any barriers . . . such as housing, transportation . . . need for child care . . ." Far fewer case managers indicated the importance of obtaining information about other service-related problem areas pertaining to physical/medical, emotional or substance abuse problems (26%), client interests and level of motivation (26%). Only nine (15%) were concerned with the participants' financial background, and one (2%) with clients' criminal history.

Development of case plan

The interviews indicated that meetings were arranged between clients and their case managers to review the information

that had been provided on the assessment forms, and to subsequently develop a case plan. Every client was required to have a case plan (sometimes called a "service plan," "action plan," "individual service strategy," or "employability plan"), signed by the client. This stage of case management is reflected in the establishment of goals and objectives with the client, and the delineation of activities that would lead to the achievement of these goals and objectives.

In order to assess the case managers' knowledge of the role of the "case plan" in transitioning clients off of public assistance, they were asked, "What is the plan's purpose?" Most case managers offered responses that would indicate that they shared an accurate understanding of the general overarching purpose of the case plan. Forty percent (n=25) viewed its purpose as being a vehicle for ending the client's receipt of public assistance. Forty four percent (n=27) viewed the plan as a means of establishing client goals, and how they might be achieved. Case managers noted that the plan was intended to provide a blueprint for the client in their goal of moving off of public assistance. Such expectations were underscored by the following comments concerning the purpose of the case plan:

- ... a road map to help the client achieve goals while in the program.
- ... enable the client to see an action plan to be become successful-get off of welfare and become self-sufficient
- ... get the client focused so that they will take the many steps to gain self-sufficiency

Any expectation that the case plan was to provide specificity about the steps that needed to be taken, and who would assume responsibility for those steps, was not emphasized in the responses provided by the case managers. Only 23% (n=14) stated that the plan's purpose was to identify barriers to client self-sufficiency, and only 5% (n=3) indicated that the plan identify the services that clients would need to address such barriers. These concerns are reflected in the comments that the plan is intended "to find out what the needs of the client are, how we can best service them" and "to support the client and remove barriers".

Similarly, not many of the case managers saw the plan as providing specificity regarding the client (37%) or the case manager's (12%) responsibilities, and only 8% noted the importance

of identifying legal expectations related to sanctions. Such perceptions are reflected in the following comments:

- ... [The case plan is a] mutually binding contract ... [it calls for a] step by step process for the client ... [it] guides us to have an understanding of how to get a client into a work activity ...

Implementation of the case plan

The new welfare system imposes time limits on the receipt of financial assistance and support services. Clients are expected to quickly prepare themselves for employment. The case plan is intended to delineate what is needed for a client to overcome obstacles to employment and to become ready for work. The case managers were questioned about their perceptions of their responsibilities, and those of their clients, in reaching the goals delineated in the case plan. When asked what they saw as their responsibilities, the role identified often by most case managers was that of providing positive encouragement and motivation (48%), or working to build a relationship with the client (17%). These case managers stated that their role was to:

- ... give feedback on progress, encouragement, positive reinforcement ...
- ... get on a one-to-one track with them ... letting them know that I care and will do whatever I can to help.
- ... try to encourage them and teach them appropriate behaviors.
- ... try to use motivational speaking and pep talks and try to be personable.

Another frequent role described by the case managers (45%) was that of assisting clients by informing them about WAGES and other community services, and providing referrals when needed. The following statements made by case managers illustrate this view:

- ... assisting them and providing services they may need ...
- ... coordinate ... to get child care services so clients can get a job and stay employed ... making referrals timely ...
- ... referring to as many appropriate agencies as possible ...
- ... prepare clients and ... make sure they get to their appointments ...

Only a few case managers (8%) saw their responsibilities in term of compliance with welfare policies. This was reflected

in statements reporting that case manager's responsibilities revolved around "making sure they are complying and doing everything they are supposed to.." and "following-up on the job site to make sure client is working . . ."

There were three major areas identified by the case managers as being the "responsibilities" of clients. The central role of service utilization was again highlighted. Forty-eight percent (n=30) of the case managers noted that it was a responsibility of clients to use the services available within the WAGES agency and provided by other agencies. This is illustrated by the following comments:

- . . . utilize the services provided . . .
- . . . complete the activity given to them by their counselor . . .
- . . . keeping all appointments . . . following through on referrals . . .
participating in the program . . .
- . . . you can lead a horse to water but you can't make them drink . . .
they must take responsibility for themselves . . .

The importance of stimulating motivation and a positive attitude, which had been emphasized as a case manager's responsibility, was indicated as being a client's responsibility as well. Forty percent (n=25) of the case managers focused on the client having the appropriate motivation to reach the goals established for them.

- . . . client has to be motivated to reach any of the goals
- . . . having the initiative and willingness to succeed . . .
- . . . cooperation, attitude, enthusiasm. . . .

Thirty-two percent (n=20) of the case managers identified compliance with case plan obligations and program requirements. The tone of the comments was more bureaucratic and punitive. This is reflected in the comments made that clients are expected to,

- . . . turn in their time sheets . . . fulfilling required hours, reporting
any changes (such as) moving, quitting their job . . .
- . . . comply with our criteria of the program . . .
- . . . do what they are told . . . this is a requirement . . .

Discussion

The 1996 Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) mandated that states develop public

assistance systems that are designed to view welfare as time-limited and that transition clients off of welfare. The work expectations embodied in WAGES, Florida's welfare reform legislation, required the development of a case management model of public assistance with individualized attention to clients. The data in this study focused on whether the frontline case manager in Florida's WAGES agencies had been able to develop the expanded professional orientation needed to implement this policy shift. The study was framed in terms of the "organizational culture" of the welfare office, and its impact on the ability of WAGES case managers to carry out their jobs. In response to dramatic changes in welfare policy at the national and state level were the local welfare agencies able to adopt the essential elements of "welfare reform"? If WAGES is to succeed in helping participants make the transition from welfare to work, frontline case managers need to succeed in their new role. The introduction of the "case manager" who goes beyond the realm of the "eligibility technician" is dependent on the normative expectations that are part of the culture of the welfare office. Of concern in this study were the cultural norms regarding the goals of welfare reform, and behavioral patterns related to the roles and responsibilities of the frontline worker in accomplishing these goals. Given the discretion typically assigned to front-line workers in service organizations, the cultural expectations surrounding their job are influential in providing guidance to their professional practice.

It is clear from the interviews described in this study that the beginning of a cultural shift has occurred at the frontline of welfare reform. Few of the case managers interviewed described their primary responsibilities as revolving around questions that typified the AFDC ethos: attending to how much money and economic assets clients have, and whether clients are in compliance with rules and regulations attendant to the receipt of public assistance. In contrast, most case managers viewed their responsibilities, and the intent of their efforts as broader in scope. A two-layered frontline system was established in Florida in which Department of Children and Families' workers play the role of "eligibility technician." This enabled many case managers to engage in more "people changing" transactions. Many case managers perceived the goals of their work as helping clients

work towards getting jobs and motivating clients to progress towards that end. Many also recognized that they were responsible for linking their clients to services both in WAGES and in the community that could facilitate their clients' transition to employment, and for encouraging clients to utilize these services. An emerging organizational culture is portrayed in this study in which many case managers readily identify with the new mantra of welfare reform and perceive their role as multifaceted, and divergent from the traditional eligibility-compliance approach.

The study raises the question, is the glass half full or half empty? The interviews indicate that the shift in emphasis called for by WAGES is limited in terms of what case managers recognized as being the common functions of case management practice. Those interviewed did not all agree about the scope of their responsibilities. There was an absence of consensus about the importance of reviewing clients' employment and educational history and capacity, or clients' need for childcare, housing, and transportation services. Relatively few case managers found it important to obtain information about a client's family situation, or whether a client had physical, emotional, or abuse problems. There was also no unanimity regarding the case manager's responsibilities subsequent to the development of the case plan. Not all case managers perceived their responsibilities as including the role of "service broker," linking clients to needed services, or the role of "facilitator," motivating clients to adhere to the expectations set out in the case plan. In short, the study found an absence of a normative consensus among case managers regarding the common functions usually associated with the role of case manager. While the term "case management" lacks precision, it is commonly seen as including information collection and assessment, case planning, linking clients to services, monitoring of client progress, and when required, client advocacy (Weil and Karls, 1985; Wolk, Sullivan, and Hartmann, 1994). While these functions were noted by a number of case managers, it is clear that not all of the case managers in this study have fully embraced this practice model.

The role ambiguity that surfaced in the interviews may stem from the inter-related pressures facing the case manager. Some of the omissions in case management functions revealed in the

interviews may be connected to frustration with their work assignments. The interviews tapped into a discrepancy between the importance of a multitude of case management functions, and the ability to perform all of them. This is reflected in comments such as:

[I] have too many things to do and am not able to do anything other than the bare minimum . . .

[I] do not have enough resources or time to serve everybody adequately, and time to adequately keep contact or monitor . . .

My caseload is the largest I have had in 15 years of doing case management in various jobs . . .

What the case managers in this study may have been revealing is the gap between the full breadth of responsibilities a case manager could assume, and what they recognized as being practical and minimally necessary. WAGES stipulates that clients cannot receive assistance for more than 24 cumulative months in any 60-month period, and cannot receive more than 48 months of TANF benefits in their lifetime. A federal incentive funding formula implements this by offering financial benefits to states that reduce the number of welfare recipients. This has been translated into an expectation that within a matter of weeks after a person becomes a WAGES recipient, their case manager will have completed their assessment and case plan, and they will be involved in employment-seeking activities. The design calls for clients to quickly find employment, even while obstacles to sustaining that employment still persist.

This study brings into question the feasibility of this programmatic design. The interviews point to the daunting challenge of performing a full range of case management tasks designed to assess clients' needs and access services, while at the same time rapidly moving clients to the next level of WAGES activity—the job search. Case managers reported caseload sizes that ranged from 39 to as high as 300. Many case managers reported a steady influx of new cases, often on a daily or weekly basis. Case managers also pointed to the challenge posed by the presence of “hard-to-place” clients—clients who presented a multitude of complex obstacles to employment such as those associated with minimal education and the presence of domestic violence, substance

abuse, or sick children in the household. Frustration with this challenge is reflected in the case manager comment, "The clients we now have are at the bottom—are hardest to place."

Conclusion

This study asked whether the organizational culture present in local WAGES offices in Florida had developed to the point where case managers were able to implement the goals and objectives assigned to them. The interviews conducted suggest that some progress had been made to that end, but that it had been incomplete and uneven. Those who hold the position of WAGES' case manager clearly recognized and were guided in their daily work by an understanding of the overriding professional purpose of their work—helping clients recognize the benefits and the necessity of finding employment, and addressing obstacles in their path. At the same time, however, role ambiguity and frustration about job demands among case managers were evident. The constraints of a large caseload, a varied clientele, and the pressure of time may have compromised the expansive expectations of the case manager's job description.

The interviews indicated a need to revisit the job description of the case manager under welfare reform. Close review of how case managers' time is being allocated, which tasks are effectively performed, and the time needed to ably manage the varied cases that present themselves seems warranted. Such scrutiny of the case manager role may be particularly important in light of the emerging problem of "welfare recidivists"—former recipients who have returned to public assistance. While many states have been able to reduce the numbers of persons on their welfare rolls during the first several years of PRWORA implementation, questions about the long term effectiveness of welfare reform are beginning to emerge. Research is needed to determine whether a contributing factor to the "failure" of welfare recidivists has been the nature of the assessment, case planning, advocacy, and case monitoring provided. Are the persons who are recidivating under welfare reform the clients who present multiple, complex problems and obstacles? Do PRWORA case managers need to be able to employ an approach more attuned to the complex obstacles

to employment that clients present? Do case managers need to be able to more closely and consistently scrutinize clients during preliminary assessments and case planning than was described by the case managers interviewed in this study?

It is not uncommon that the implementation of a policy shift as formidable as welfare reform would be accompanied by service delivery models that need retooling and reconfiguration. As Vourlekis (1992) observed,

“ . . . policymakers are often far clearer about the desired outcomes than they are about the mechanism to achieve them. Thus, case management in welfare reform may be an ambiguous and poorly understood process that is hitched to an ambitious set of expectations” (p. 2).

Close examination of the various models of frontline case management is needed to identify models of practice that respond to the mandate to transition persons off of welfare by effectively managing the varying levels of complexity of the obstacles and service needs posed by clients who are required to become self-sufficient.

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A New Perspective on Families that Receive Temporary Assistance for Needy Families (TANF)

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A review of the scholarly literature shows that a number of analyses of welfare are mistakenly based upon the premise that the overwhelming majority of welfare recipients receive benefits because they are young single women who are undereducated and caring for a child either born out of wedlock or abandoned by divorce/separation. The term welfare can encompass a number of social programs (e.g. Food Stamps, state general assistance programs, Medicaid), but in this paper it refers specifically to Aid to Families with Dependent Children (AFDC) or its contemporary Temporary Assistance for Needy Families (TANF). In an attempt to calibrate the accuracy of this long held stereotype, the authors surveyed a representative stratified random sample of individuals who received TANF in the state of Georgia. The resulting profile led to the identification of four distinctive groups on the welfare rolls. These groups or groupings, as they are referred to in the paper, show that only some families fit the traditional stereotype while others are accessing the welfare system because of health problems, child abandonment, limited retirement assets, poor education, and fluctuating labor markets.

In a survey of individuals who received benefits under Temporary Assistance for Needy Families (TANF) Seccombe, Walters, and James (1999) found that one of TANF recipients' central concerns was the ongoing misuse of stereotypes by social scientists, policy makers, and bureaucrats. This concern is not

baseless. Traditionally social scientists analyzing the relationship between families and welfare policy have focused on the effect of single parenthood (May, 1964; Axinn & Levin, 1992). Rank (1994) confirmed this problem, stating: "The issue of diversity in welfare population is too often neglected." (p. 170). This focus on single parenthood has led to the belief that one of the primary reasons families receive welfare is simply because they are headed by young, single, women, raising children without natural supports (Seccombe, et. al., 1999). Although this type of family historically struggles under limited economic resources and is therefore part of the welfare population, it is not the only reason that families seek cash assistance from the government (Sorensen, 1999; Rank, 1994).

In the process of building a research based profile of remaining TANF recipients for the state of Georgia's Department of Human Resources and Division of Family and Children Services (DFCS), the authors identified four different groups of families receiving TANF benefits (Risler, Nackerud, Larrison, Rdesinski, Glover, & Lane-Crea, 1999). These groups, which are referred to as groups or groupings throughout the paper, indicate that a significant number of families are vulnerable to poverty because of health problems, child abandonment, fluctuating labor markets, low educational obtainment, and limited retirement assets. The data demonstrate that there is a diversity of reasons for families needing TANF benefits and policy makers, social scientists and bureaucrats are informed by this more complex awareness.

Group I contained young single women who experienced their first pregnancy before age 18 and had a minimal work history as well as low educational obtainment. They were the most likely of any TANF recipients to need help with transportation and childcare issues. TANF benefits represented a significant portion of Group I families' monthly income.

Group II contained adults in their late twenties to late forties caring for school age children. They typically had a high rate of repeated access to welfare benefits because of job loss, additional pregnancies, or other family crises. The adults from this group often had more education, work experience, and better access to transportation and childcare than adults from Group I.

Group III primarily contained middle age adults who experienced a health problem or had a child who experienced a

health problem that precluded them from work or made work reliant upon a flexible and understanding employer. Both physical and mental health problems were present among individuals in Group III. Typically just over half of the families in this group received cash assistance other than TANF benefits as a result of their health problems.

Group IV contained families headed by a grandparent, elderly, or retired person caring for a relative one generation removed. They or their spouse often have a significant work history that had resulted in obtaining some assets (e.g. house, car). TANF benefits typically represent a small portion of their over all monthly income.

Welfare and Family Configuration

The relationship between families living in poverty and federal social welfare policy has been predicated upon the long held norm that single woman are not capable of both working and raising a family (Axinn & Levin, 1992; Sawhill, 1998). The cultural icon of the two-adult nuclear family and the fact that welfare recipients are primarily single women, has played a significant role in shaping this norm (Sorensen, 1999). As a result of the prevailing societal norms, policy debates about welfare have tended to narrowly focus on the relationship between welfare and single motherhood (Dobelstein, 1992; Lynn, 1999).

Despite the long-standing debate about who should be granted welfare benefits there has been little research attempting to build a better understanding of families that already receive benefits (Rank 1994; Born, Caudill, & Cordero, 1999). This gap in research has resulted in limited knowledge about who receives welfare, why they receive welfare, and whether current policy is likely to be effective. Instead, a shifting stereotype of welfare recipients that is often anchored to a particular historical period and based upon census data concerning poverty has served as the basis of policy decisions (Lynn, 1999).

The type of family considered most vulnerable in 1935 when Aid to Dependent Children (ADC) was enacted, the first federally funded cash welfare program, were families without a male laborer due to death in the work place (Axinn & Levin, 1992; Dobelstein, 1992). Until 1935 there was no federal social safety

net for the families of wage earners killed or disabled while working. Limited private and state/local workmen compensation programs meant that some widows with children had no means of income other than to seek work (Fishback & Kantor, 2000). The perception among policy makers at the time was that women could not act as both primary wage earner and primary caretaker of children (Axinn & Levin, 1992). The resulting problematic situation, a viable family without a wage earner, seemed most humanely solved by providing some minimal level of cash assistance (Joseph, 1999). This cash assistance is now generally referred to as welfare.

By the late 1950s the underlying causes for families needing to access ADC benefits seem to change from death in the work place to single parenthood (Sorensen, 1999; May, 1964). This change had three impacts upon welfare. First, there was a significant expansion in the number of people who received welfare benefits. This expansion continued until 1980, when the size of the population stabilized. The size remained stable for ten years and then in 1990 began again to expand (Joseph, 1999). Second, there was an increase in expenditures associated with welfare that grew beyond expectations. This increase continued until the late 1970s despite attempts by Presidents Kennedy, Nixon, Ford, and Carter to decrease or cap welfare spending (Axinn & Levin, 1992). Third, there was a growing recognition among policy makers that what was initially a temporary stop-gap program had become a permanent part of the federal landscape (Berkowitz & McQuaid, 1980). One of the results of these impacts was a significant shift in policy makers' perceptions of welfare recipients. Instead of needy widows, welfare recipients were thought to primarily consist of young, minority, women with few skills who had chosen to be single mothers (May, 1964; Joseph, 1999; Seccombe, et. al., 1999).

Introduction of work. Based on this stereotypical profile of welfare recipients, policy makers began to explore the possibility of single mothers entering the work force by experimenting with welfare to work pilot programs (Axinn & Levin, 1992). These programs were predicated upon two beliefs: 1) Single parents were physically capable of entering the labor market and therefore should not be entitled to welfare benefits based solely upon

this status. 2) By getting single mothers to enter the labor force the welfare rolls would decrease dramatically. The result was, single women with children were perceived as capable of earning wages if provided the appropriate supports (Lynn, 1999).

Starting in 1967, the Work Incentive Program (WIN) amendments were added to what had become Aid to Families with Dependent Children (AFDC). These amendments reflected the growing cultural norm that single mothers were employable (Lynn, 1999). Under WIN adult welfare recipients with children six years or older were denied benefits if they refused employment or participation in a training program (Axinn & Levin, 1992). Throughout the 1970s and 1980s there were several experimental welfare to work programs similar to WIN that targeted able-bodied single women (Stoesz & Saunders, 1999; Lewis, George, & Puntenney, 1999). The most prominent of these programs was the Job Opportunities and Basic Skills Training Program (JOBS), which was derived from the 1988 Family Support Act (Gueron, 1995). The movement of welfare policy away from income provision and towards self-sufficiency through employment culminated with the Personal Responsibility and Work Reconciliation Act (PRWORA) signed into law by President Clinton in 1996. The PRWORA, which created TANF institutionalized work requirements and time limits on cash benefits for single able bodied adults (Joseph, 1999).

TANF policy identifies two types of recipients, children and families. Children are eligible for benefits until age 18 with no time limits or work requirements imposed, much like the old entitlement system under AFDC. Approximately 20 percent of child recipients are separated from their nuclear family and living with a member of their extended family. The second group is designated as family cases. The adults from family cases are subjected to the much publicized work requirements and time limits outlined in TANF. Adult recipients from family cases are viewed stereotypically as single mothers with limited job experiences, low educational attainment, and high resistance to work (Seccombe & et. al., 1999). Although this type of family represents a proportion of the population that receives TANF benefits, it is not the only family type.

Sample. To better understand the families receiving TANF, a profile was developed based on a randomly drawn sample from the July 1999 caseload of TANF recipients in the state of Georgia ($N = 56,260$). Using recipients' counties of residence, the total population was stratified according to one of four economic/geographic designations (urban, suburban, rural growth, rural decline) developed by the University of Georgia demographer Dr. Doug Bachtel (Boatright & Bachtel, 1998). The targeted number of recipients needed in each of the four economic/geographic designations was calculated to achieve a confidence interval of 92.5 percent. In order to attain this level of confidence in the data, 201 recipients needed to be interviewed. The targeted number of interviews for each strata were as follows, urban ($N = 77$), suburban ($N = 45$), rural growth ($N = 53$), and rural decline ($N = 26$).

To ensure accurate representation, a sample of 262 recipients was randomly selected as potential participants in the research project. When 201 interviews were completed data collection was discontinued, leaving a return rate of 76.6 percent. From the initial sample of 262, 6 people refused to participate, 47 could not be located, and 8 were not needed.

Instrument and data collection. The TANF recipients who participated in the research project ($N = 201$) responded to a questionnaire consisting of 185 quantitative and qualitative questions formatted in eight comprehensive sections (family relationships and living arrangements; physical and emotional health; child well-being; educational and vocational training; employment and work history; income and family resources; the welfare experience). The 185 questions contained in the interview guide were developed after a review of the scholarly literature and semi-structured interviews with over 200 administrators from Georgia's Division of Family and Children Services (DFCS) and organizations affiliated with DFCS (Nackerud, Risler & Brooks, 1998).

The interview guide was initially pilot tested with 60 TANF recipients from four counties in Georgia (Bibb, Dekalb, Habersham, and Seminole). These counties were chosen because they reflect the four different economic/geographic strata within the state of

Georgia that were used to stratify the sample. Based on the pilot test there were several basic wording and grammatical adjustments made to the interview guide. Additions were also made to some of the questions that offered a variety of categorical choices. For example, the category *government employee* was added to list of categorical choices available to recipients attempting to describe their employment situation.

The data collection process, which took place in the recipients' homes, occurred between September and November of 1999. Recipients were interviewed by researchers for approximately an hour and a half using the interview guide and were compensated \$25.00 for their participation in the research project. Because the research relied upon the collection of sensitive information from a vulnerable population, the University of Georgia Human Subjects Institutional Review Board (UGA HSIRB) reviewed the project's design. The UGA HSIRB approved the project on April 14, 1999.

Development of groupings. The groupings were first conceptualized based upon the interview experience. The process of collecting data in the field and using the interview guide was instrumental in revealing the distinctive features of the different groups. These distinctive features were then confirmed by examining, across a number of variables, the data gathered using the 185 question field instrument.

Using recipients' age, health status as it relates to their ability to work, and retirement status the sample was divided into four groupings. This process involved several steps. First the sample was divided into three age groups, 25 years old and younger, 26 to 49 years old, and 50 years old and older. Next anyone who reported they had a health condition that interfered with their ability to work or received Social Security Disability and was not retired or over the age of 50 years old were placed in a separate category (Group III). Finally individuals from the sample that reported they were retired were placed with the group of people over the age of 50 (Group IV). Age was the only defining demographic feature used to initially identify individuals as either in Group I or II. After the grouping process, demographic data from the four groups were examined using cross tabs.

Analysis. A discriminant analysis was conducted to determine if the groupings represented statistically unique categories. The

quantitative variables gathered in the 185 question instrument included in the analysis were age, age of first birth, number of years of school completed, and monthly income. These were considered the predictor variables (independent variable) and the groupings were designated as the criterion variable (dependent variable) in the analysis (Green, Salkind, & Akey, 1997).

Besides determining the strength of the groupings, when appropriate, either chi square, a nonparametric test of significance for nominal and ordinal data or one way analysis of variance (ANOVA), a univariate method used with ratio or interval data were performed. These were done to examine potential differences in groupings around specific data gathered, including such items as problems with finding childcare, care ownership, and generational use of welfare benefits. Findings are discussed using simple percentage differences.

Findings

A discriminant analysis was conducted to determine whether four quantitative variables—age, age of first birth, number of years of school completed and monthly income—could predict membership in the four groupings. The overall Wilks' lambda was significant, $\Lambda = .188$, $\chi^2(12, N = 179) = 290.425$, $p < .0001$, indicating that the predictors differentiated among the four groupings. In addition, the residual Wilks' lambda was significant, $\Lambda = .939$, $\chi^2(6, N = 179) = 10.938$, $p = .090$. This test indicated that the predictors differentiated significantly among the four groupings, after partialling out the effects of the first discriminant function (Green, et. al., 1997).

In Table 1, the within-groups correlation between the predictors and the discriminant functions as well as the standardized weights are presented. For the first discriminant function age had a large positive coefficient while the other variables had small negative relationships. For the second discriminant function, the largest positive coefficient was number of years of school completed, with monthly income and age also having positive coefficients. A fairly large negative relationship existed for age of first birth in the second discriminant function. On the basis of these results, the first discriminant function represents

a predictable finding because of the groupings initial division by age. The second discriminant function demonstrates that the other variables examined, when age is controlled for, have significant (positive and negative) relationships with the variability between the groupings (Green, et. al., 1997).

When the prediction of group membership was attempted 73.7 percent of individuals in the sample, assuming homogeneity of covariance matrices, and 77.1 percent, not assuming homogeneity, were classified correctly. The comparable kappas were .64 and .69, respectively. The kappas, which take into account chance agreement, indicate moderately accurate prediction (Green, et. al., 1997). An examination of Graph 1 shows that the largest crossover is between Groups II and III. The predictor variables of age, age of first birth, number of years of school completed, and monthly income were all similar for the two groupings, which were better distinguished by the presence of health problems. Health problems were not quantified and therefore not used as a predictive variable in the analysis.

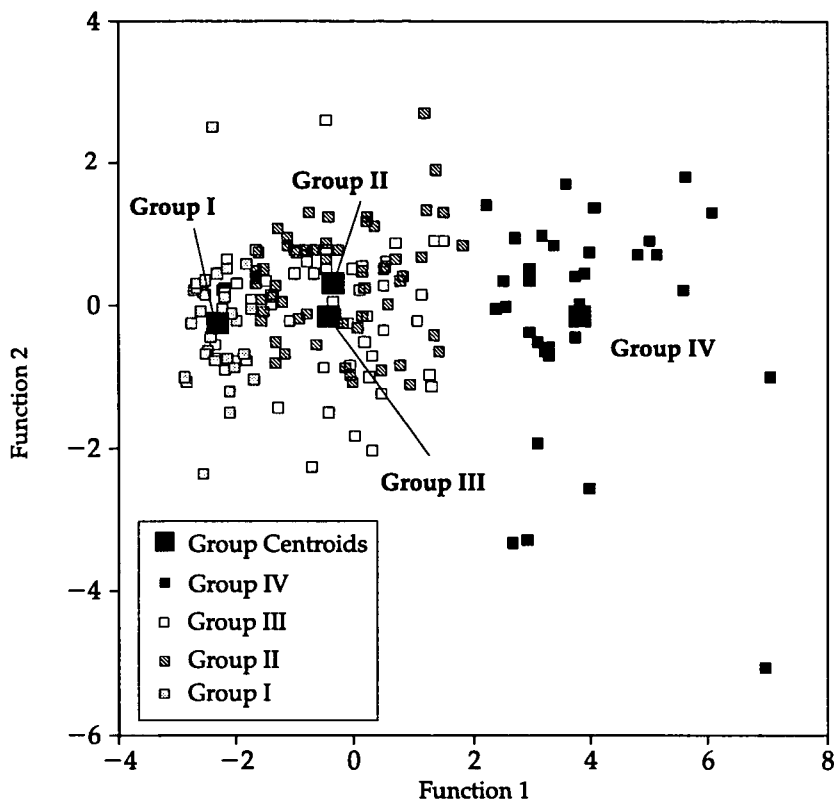
Several significant differences between the groupings can be seen in the descriptive data (please see Table 2). These variances in the descriptive data identify how each of the groupings is unique. They also help to calibrate the accuracy of welfare stereotypes.

Table 1

Standardized coefficients and correlations of predictor variables with the two discriminant functions.

Variable	Correlation Coefficients with Discriminant Function		Standard Coefficients	
	Discriminant Function 1	Discriminant Function 2	Discriminant Function 1	Discriminant Function 2
Age	.993	.174	.993	.080
Age of First Birth	-.041	-.456	-.165	.877
Number of Years of School Completed	-.098	.992	.090	.277
Monthly Income	-.003	.132	.046	-.174

Graph 1

Separation of groups on discriminant functions.

Approximately 20 percent of the welfare population fit the traditional stereotype of young, single, minority, women with few skills who have chosen to be single parents. This grouping is labeled Group I. Adults from Group I have one of the lowest rates of high school completion (31.6 percent). They also have the lowest average age of first birth (17.9) and are the most likely of the groupings to report losing a job (31.3 percent) or dropping out of school (37.5 percent) because of a pregnancy.

Beyond having few personal assets (i.e. job skills, education) adults from Group I also have few physical assets. They have the

Table 2
Select descriptive data concerning the groupings.

	Group I (N = 40)	Group II (N = 69)	Group III (N = 52)	Group IV (N = 40)
Average age	21.6 (SD = 1.84)	33.4 (SD = 5.8)	32.7 (SD = 6.96)	57.5 (SD = 7.78)
***Case Designation ¹ CO = Child Only F = Family	CO = 12.5% F = 87.5%	CO = 31.9% F = 68.1%	CO = 51.9% F = 48.1%	CO = 90% F = 10%
Ethnic/Cultural Distribution ²	Black = 87.2% White = 12.8%	Black = 80.6% White = 19.4%	Black = 66.7% White = 33.3%	Black = 76.3% White = 23.7%
*Average Monthly Income ³	\$844.3 SD = 526.07 Median = \$711	\$1,123.20 SD = 720.12 Median = \$913	\$979.90 SD = 477.33 Median = \$855	\$1240.20 SD = 980.66 Median = \$908
***Percent who completed 12 years of school ⁴	31.6%	51.5%	32.69%	21.6 5
Average Age of First Birth ⁵	17.9 (SD = 2.41)	18.4 (SD = 5.8)	19.6 (SD = 5.59)	19.21 (SD = 6.27)
Percent who reported a pregnancy caused them to lose a job or drop out of school	School = 37.5% Job = 31.3%	School = 23.2% Job = 12%	School = 26.9% Job = 17.9%	School = 10% Job = 0%
**Repeated Welfare Use ⁶	46.1%	73.5%	72%	50%
**Generational Welfare Use ⁷	33.3%	34.8%	17.6%	5%

Table 2
Continued

	Group I (N = 40)	Group II (N = 69)	Group III (N = 52)	Group IV (N = 40)
Health Insurance	Adult = 94.9% Child = 97.4%	Adult = 88.4% Child = 100%	Adult = 98.1% Child = 96.2%	Adult = 87.5% Child = 100%
Problems finding child care	38.5%	21%	33.3%	0%
**Rate of Car Ownership ⁸	23.1%	39.7%	30%	59%
***Rate of Home Ownership ⁹	2.6%	17.4%	15.4%	67.5%

¹ Pearson (2 (3, N = 201) = 55.648, p < .0001

² Pearson (2 (3, N = 195) = 5.915, p = .116

³ F (3, 183) = 2.444, p = .066

⁴ F (3, 191) = 10.874, p < .0001

⁵ F (3, 192) = .934, p = .425

⁶ Pearson (2 (3, N = 197) = 19.614, p = .003

⁷ Pearson (2 (3, N = 199) = 15.252, p = .002

⁸ Pearson (2 (3, N = 196) = 12.437, p = .006

⁹ Pearson (2 (3, N = 200) = 67.688, p < .0001

*Significant difference in means at a .10 level of confidence,

**Significant difference in means at .05 level of confidence,

***Significant difference in means at .01 level of confidence

lowest rate of car ownership (23.1 percent) and home ownership (2.6 percent). Furthermore their median welfare benefits (\$235 per month) represent 33.1 percent of their median monthly income. With the addition of food stamps, the portion of Group I families' income provided by government programs equals nearly 70 percent. This is significantly higher than the other groupings, whose median welfare benefits represent approximately 20 percent of their medium income.

Group II contains the largest number of families, accounting for 34.3 percent of the population. From a superficial level adults from Group I and II both fit the long held stereotype of welfare families. However, the data indicates some subtle differences between the two groupings worth noting.

The adults in Group II tend to be better educated than adults in Group I (51.5 percent compared to 31.6 percent have completed 12 years of school). They also typically have a significant work history with employment experiences either in office services, retail, manufacturing, childcare, and/or medical services. As a result of these work experiences adults in Group II are better able to solve childcare and transportation problems than adults in Group I.

The largest barriers to work for adults from families in Group II are the lack of job opportunities and good wages (52.4 percent stated that they needed better job opportunities and better wages to get off and stay off TANF). Adults in Group II are less likely to have lost a job because of a pregnancy than adults in Group I (12 percent compared to 31 percent) and are more likely to have been laid off, fired, or quit their last job (40 percent). They are also highly motivated to gain additional skills because of their experiences with entry-level jobs (25.4 percent stated that they need better training and/or education to get off and stay off welfare). However, unlike adults in Group I who are primarily interested in finishing high school, adults in Group II are interested in completing higher education degrees or advanced vocational training.

Over one quarter (25.9 percent) of the TANF recipients surveyed were in Group III. These families were primarily on the welfare rolls because a family member has a significant health problem. The range of health problems experienced by individuals in Group III included chronic heart conditions, serious mental

health disorders (e.g. bipolar, schizophrenia), mental retardation, cancer, and seizure disorders to name a few. These types of health problems and the issues that come with them are clearly beyond the scope of most welfare offices and present day welfare to work programs.

Nearly 80 percent (78.8 percent) of adults in Group III reported health problems that interfere with their ability to work. The remaining 21.2 percent were disabled as defined by the Social Security Administration. Despite these numbers, 48.1 percent of adults from Group III are subjected to the work and time requirements set forth in TANF. Based upon the data collected a significant number of these individuals are likely to lose the assistance they receive through TANF because of their health problems or their child's health problems. This conclusion was supported by the fact that the primary reason adults in Group III left their last job was because of a personal or family health problem (48.7 percent). Fortunately, 36 percent of families in Group III that are subjected to work requirements and time limits contain an individual who receives Social Security Disability Insurance payments, which means these families have an additional income source beyond TANF benefits.

The remaining 20 percent of TANF recipients are in Group IV. Families in Group IV are predominately designated child only cases (90 percent) because the majority consists of grandmothers or other relatives tending a child unable to be cared for by their nuclear family. As a result of this, only 10 percent of families in Group IV are subjected to time limits and work requirements. This is fortunate, 59.2 percent of adults from Group IV reported leaving their last job because of either a personal health problem or a family health problem and another 14.8 percent retired.

Adults from Group IV have several distinctive features due to the fact that they are a generation removed from most other TANF recipients. The average age of adults from Group IV is 57.5, which is similar to other grandparent care studies (LandryMeyer, 1999). They also have the highest rate of home ownership (67.5 percent), car ownership (59 percent), as well as the highest average monthly income (\$1,240.20). Adults in Group IV were the least likely of all TANF recipients to have completed high school (21.65 percent). When the reasons for dropping out of school are examined, the

generational differences between adults in Group IV and other TANF recipients are pronounced. The primary reasons adults from Group IV dropped out of high school were to work (32.14 percent) or to marry (28.57 percent). In contrast the primary reason for adults from the other three groupings dropping out of school was becoming pregnant.

Discussion

Work. The data indicate that the issue of work is most pertinent for adults from Groups I and II. These two groupings together represent 54.2 percent of the TANF population. Of the cases in these groupings, 72.2 percent are designated as family cases and therefore subjected to the work requirements outlined in TANF. Many of the adults from Groups I and II are able to work, but the two groups have varying needs around work preparedness.

For adults in Group I the PRWORA will help to reduce their need for cash relief with its focus on job training, childcare, transportation, and high school completion (Edelhoch, 1999). However, the programs created by the policy are not likely to raise the incomes of families in Group I above the lowest socio-economic strata (Stoesz & Saunders, 1999). Instead, these families will move from the welfare poor to the working poor and in the process begin to look like families in Group II (Foster & Rickman, 2000).

A review of the types of programs offered by most states indicate that welfare offices are not ready to put forward the type of advanced training and education sought by adults in Group II (Lynn, 1999; Larrison, Nackerud, Lane-Crea, Risler, Robinson-Dooley, & Sullivan, 2000). These adults are therefore in need of good job opportunities, which are more a product of local and national economies than state welfare offices (Holzer, 1999). In good economic times adults in Group II should quickly recycle back into the labor market. During an economic down turn when jobs are not as readily available this group will struggle with returning to work after losing a job (Holzer, 1999; Lynn, 1999).

Nearly 50 percent of adults in Group III are subjected to work requirements. Unfortunately the health problems experienced by individuals in Group III are often chronic in nature and represent serious obstacles to re-entering the labor market. Heymann and

Earle (1999) using data from the National Longitudinal Survey of Youth came to similar conclusions concerning the prevalence of health problems among TANF recipients and the resulting difficulties these individuals will have with meeting TANF work requirements.

Under TANF policy States are allowed to exempt 20 percent of family cases from work requirements and time limits. Given the types of chronic health problems confronting families in Group III, they should be included in this exempt group for the short-term (Risler et. al., 1999). Long-term solutions should focus on two aspects: 1) improving the health of individuals in Group III who are experiencing health problems, and 2) helping them become as productive as possible given the health problems they experience. These two goals are beyond the scope of most welfare offices.

Time Limits. What Stoesz and Saunders (1999) refer to as the welfare behaviorism aspects of TANF are likely to be problematic for recipients who need long periods to prepare for entering the work force, use TANF repeatedly because of job loss, or have a chronic health problem. Adults from Group I will use a significant portion of their life time limit of benefits during the period when they are training to enter the work force. Because they take entry level jobs, adults in Group I will be vulnerable to job loss due to changes in local economies, poor interpersonal skills, and lack of fit with work requirements (Sandefur & Cook, 1998; Holzer, 1999). When crises occur, these families will most likely need welfare benefits until they can get back on their feet, much like adults in Group II. Unfortunately, this short term need for welfare may not be possible because the family has exhausted their lifetime benefits while preparing to enter the work force.

Unless welfare offices decide to offer the advanced education and training adults in Group II need to move beyond poverty, they will continue to be reliant upon the welfare system as a safety net (Edelhoch, 1999). The data collected for this research project indicate that adults in Group II experience crises that end in job loss and result in a period of time out of the labor market. During these lapses in work, families in Group II, because they have no significant assets, rely on TANF to provide income (Rank,

1994). As a result of this cycle, these families will exhaust their time-limited benefits long before the age of retirement through the process of repeated access (Lynn, 1999).

Old Age and Family Duty. Minkler, Berrick and Needell (1999) raise concerns about the economic stability of the elderly who receive TANF benefits. They focused on the potential impact of time limits and work requirements on causing the removal of elderly caregivers from the welfare rolls. As the data concerning families in Group IV show, for 90 percent of the grandparent families time limits and work requirements are moot issues because they are designated as child only cases. Group IV depicts the vitality of extended families and their ability to care for children when their nuclear family is incapable. Many of these families live in poverty, but on the average they tend to have significantly higher monthly incomes, and rates of car ownership and home ownership than the other families receiving welfare benefits. Furthermore the median monthly welfare benefit (\$155) for families in Group IV only represents 17.07 percent of their median monthly income (\$908). This is significantly lower than the 33.1 percent experienced by families in Group I.

The Common Experience. The groupings not only help identify the differences among TANF recipients, but also highlight the experiences that are common to them. In fact, many of the families included in the sample shared three significant experiences. Although the different groupings captured some variation in these experiences, they were still significantly higher than what is found in the general public (Boatwright & Bachtel, 1999). The experiences that cut across the four groupings include:

- (1) Low educational attainment, with 58.21 percent of the population not completing high school.
- (2) Early pregnancy, with 81.1 percent of the population having their first child before the age of 21 and 52 percent having their first child before the age of 18.
- (3) Repeated welfare use, with 62.69 percent of families receiving AFDC/TANF benefits in the past.

The common experiences shared by recipients of TANF point to some of the underlying causes of poverty in the United States.

The overwhelming indication is that early pregnancy has a detrimental effect upon women's ability to rise above a life of poverty (Sawhill, 1998; Lewis, George Puntteny, 1999). There is also clearly a relationship between early pregnancy and high school dropout. Within today's labor market the absence of a high school diploma can represent a serious impediment to moving out of poverty (Lynn, 1999).

Over 30 percent of adults in Groups I and II came from families that used AFDC. This rate of generational use of welfare and the high rate of repeated use among the entire recipient population indicates that for some people with limited resources the welfare system has become their safety net. Sandefur and Cook (1998) in their analysis of data from the National Longitudinal Survey of Youth found a correlation between the length of time an individual receives welfare benefits and the likelihood of that individual leaving welfare rolls permanently. The findings from Sandefur and Cook (1999) as well as this research support concerns that welfare can build dependency among some people. Further research may help to identify how and why dependency occurs for this select group of welfare recipients.

Conclusions

The data confirm the predictions of some researchers that decreases in TANF caseloads would leave a high proportion of families that face a variety of barriers to entering the labor market (Joseph, 1999). Within today's TANF population are families experiencing the diversity of problems that led to the passage of the 1935 Social Security Act. The groupings highlight how some of these individuals should not be subjected to work requirements or time limits. Adults in Groups III and IV fit into this category. For this portion of the TANF population, policy makers should consider alternative methods to time limits and work requirements as ways of encouraging independence from TANF benefits. Changes in Social Security Retirement and/or Social Security Disability policy could be one possible way to decrease these families need for TANF.

The findings also indicate there are remaining TANF recipients capable of entering the labor market. Under TANF, 72.2

percent of adults in Groups I and II are expected to move from the welfare poor to the working poor. Although obtaining employment should not represent a serious challenge in a good economy for most adults in Groups I and II, time limits are a more problematic policy. These adults will need access to advanced educational opportunities and vocational training if they are expected to move beyond the working poor and become less dependent on TANF benefits through the process of asset building. Without moving beyond TANF as a safety net, many of the adults in Groups I and II are likely to exhaust their time limited benefits before retirement.

In general, the groupings provide policy makers and bureaucrats with a diverse description of who receives TANF benefits and why they need those benefits. By using the groupings to adjust policy concerning TANF specifically and poverty policy in general current recipients of TANF are likely to experience a humane system of supports that helps move them towards the goal of self-sufficiency.

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The Historical Uniqueness of the Clinton Welfare Reforms: A New Level of Social Misery?

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This essay argues that the 1996 reforms to the American welfare state have no historical precedent. They are not a return to "the poorhouse era" and are radically distinct from Great Britain's new poor law of 1834, to which they are often compared. America is the first advanced capitalist country to jettison a significant element of its welfare state and, as such, is moving into waters that are uncharted and dangerous.

The United States is implementing major "reforms" in an effort to realize President Bill Clinton's 1992 election pledge "to end welfare as we know it." The response of numerous observers has been to provide trenchant critiques of these policy changes. What is worrying about many of these commentaries, though, is that they often maintain that Clinton's alterations to the welfare system will bring America "back to the poorhouse era." This is a flawed analysis which fails to recognize the basic empirical fact that the heart of this legislation is historically unprecedented and that, as a consequence, the cutbacks to welfare will bring about a new level of social misery, in the process lowering the quality of life for millions of people. My sole objective here is to make this point. After a brief survey of the recent changes to social assistance, this article will go on to challenge mainstream theories of the origins of capitalism and welfare. This is a necessary step in making a coherent case for the uniqueness of the reforms currently unfolding in the U. S. Following this, an account will be provided of Great Britain's new poor law of 1834, with the objective of highlighting how this law is radically distinct from

the Clinton reforms. The final section, an examination of the early results of ending welfare "as we know it," provides grounds for the pessimistic conclusions outlined here.

The Clinton Reforms

On August 22, 1996, President Clinton signed into law a bill which overhauled the American welfare state (the Personal Responsibility and Work Opportunity Reconciliation Act). This legislation contained a number of new measures, including:

1. The individual's right to cash assistance from the federal government was abolished, replaced by a lifetime maximum of five years in which a citizen can receive welfare benefits. People are ineligible for monetary assistance after they reach this maximum, regardless of their demonstrated needs, though exemptions for reasons of hardship and domestic violence are permitted up to 20% of the caseload. States were also allowed to set their own time limits. As a result, 20 states have limits that are shorter than the federal government's—as low as 21 months in the case of Connecticut. Twenty-eight states have opted for the 60-month limit (Michigan and Vermont have no limit) (Schott, 2000, p. 1).

2. A crucial element of the American welfare state, Aid to Families with Dependent Children (AFDC), was eliminated. In an attempt to devolve power, block grants (Temporary Assistance for Needy Families—TANF) are now made to the states who run their own programs, setting local standards and criteria (within the guidelines set by the federal legislation).

3. The use of food stamps was restricted. For instance, an unemployed individual or couple without children may receive these coupons, which can be used to purchase groceries, for a maximum of 90 days in any three-year period, extended to six months if the recipient obtains and then loses a job. There are no hardship exemptions to this rule. Countless people will be denied what has always been their last defense against hunger. "The Congressional Budget Office estimates that in an average month, one million jobless individuals who are willing to work and would take a work slot if one were available will be denied food stamps under the new law" (Shaver, 1996, p. A10). In 1993, 28 million Americans depended on food stamps to make ends

meet, more than 10% of the population. Ninety-two percent of households receiving food stamps were below the federal poverty line (Kuhn et al., 1996, p. 191). Families with children were projected to "absorb \$18.4 billion—or about two-thirds—of the food stamp cuts over six years," an annual average in 1998 of \$435 per recipient family ("The depth," 1996, p. 1).

4. People on welfare are required to work within two years of receiving benefits or they will be removed from the rolls. An exception here will be single mothers with young children. States must have at least 50% of their able-bodied welfare recipients working 30 or more hours per week by 2002, or else they face financial penalties.

These "reforms" to the American welfare system are in some ways old and, in one important respect, new. Among the former, with a long history, are proposals to force individuals to work. Indeed, the original scheme to employ people, the Bridewell in London, England, was operating in the 1550s. Four and one-half centuries later, it is clear that these endeavors have produced an unbroken string of failures. Despite this, governments are still trying to force the poor to earn their subsistence in a labor market which, prior to welfare, had already rejected them.

What is new is that there has never been in any advanced capitalist society an absence of social welfare for the poor, especially mothers and their children. There will, however, be such an absence should time limits be enforced in the United States. In order to draw out this point, it is necessary to move beyond the standard interpretations of the history of capitalism.

The Origins of Capitalism

Capitalism is a social relationship that revolves around the ownership (or non-ownership) of property. Here, the vast majority of the means of production are held privately, monopolized by a few individuals and removed from the direct control of the community. Those without property are forced to sell their labor power, their skills and abilities. In addition, the owners of capitalist businesses must compete against each other to bring their products to market at the lowest cost, all else being equal. Profits here have to be generated through increases in productivity.

Capitalism also requires a distinct form of state, one which is "separate from" and does not "intervene" in the private economy. The state becomes solely a "political" entity. Because exploitation is now an "economic" affair, direct, government-orchestrated coercion, which was necessary under feudalism, is no longer required to "pump" a surplus out of workers (Wood, 1995, pp. 19-48).

The origins of this peculiar mode of production are often carried deep into history, to the point where some writers see any class-divided society as being "proto-capitalist." Max Weber, for instance, argued that there were a number of different types of capitalism (adventurer, pariah, rational, and so on), some of which went back to the ancient world. More typical than this, however, are the perspectives which attempt to account for the "rise of Europe," developed in a number of closely related interpretations by trade analysts, demographers, world-systems theorists, Weberians, and some Marxists. They tend to see capitalism as having its beginnings in the medieval period, produced as a result of a timely combination of trade, markets, science, technology, urbanization, and western rationality (Wood, 1991). The main source of disagreement among these analysts is over which elements of the paradigm should receive the greatest emphasis as a causal factor in the development of capitalism.

The problem with these approaches, however, is that they are historically inaccurate. They all tend to take for granted the thing that needs to be explained, namely the existence of capitalism. For them, this novel mode of production is not really novel at all, because it is always hidden somewhere in a social formation, while at some point finally making a substantial quantitative leap forward. Through a process of the removal of barriers, like those that inhibit innovation or trade, economies simply "takeoff" and grow into capitalism.

This drawback of glossing over what needs to be explained is also evident in theories which assume that towns and cities, like medieval Florence, were natural "breeding grounds" for capitalism. The argument here is that "commerce" developed in cities where burghers (the bourgeoisie) were free to engage in business activities in an environment which encouraged "economic rationality" and a Protestant work ethic. But in most of these urban

centers, merchants gained their wealth in time-honored ways—through the use of monopolies and coercive political, legal, and military powers. There was nothing in

the traditional economic practices of burghers that would account for the subjection of labour to capital, nothing in the rationality of commercial profit taking that would explain how it came about that all production became production for exchange and that direct producers were compelled to enter the market in order to gain access to their means of self-reproduction. And there is certainly nothing to explain how production became subject to the imperatives of competition, the maximization of surplus value and the self-expansion of capital (Wood, 1995, pp. 164–5).¹

Mainstream theories on the origins of capitalism were challenged in the late 1970s by the American historian Robert Brenner.² Brenner began his investigations by accepting the presence of non-capitalist class relations (typically landlords versus peasants). He then asked the question: How could these have been subverted? In what ways—and where and when—were these first undermined? In other words, how did a relatively large proportion of the means of production come to be controlled in an absolute fashion by a small number of people in order that the few could then employ the many? Framing the problem this way, Brenner argued that it was the establishment, development, and modification of class relations which was critical to the transformation to capitalism. (This approach makes sense given that capitalism *is* a class relation.) He concluded that this social metamorphosis was not a “European” but a peculiarly *English* event, rooted in the changing class structure of that nation’s rural areas, in particular its agriculture.

A basic definition of the origins of capitalism sees it as a “type of economy and society which, in its developed form, emerged from the Industrial Revolution of the eighteenth century in Western Europe” (Bottomore, 1993, p. 60). In contrast, Brenner maintained that in the early modern era, it was *only* in England that a relatively large proletariat was created as well as a competitive market for agricultural goods. Peasants here did not have secure access to land; they were, over time, unable to enforce the customary (or traditional) methods of “owning” and farming

common fields. Land became the exclusive private property of a small group of landlords. In the middle of the class structure were tenants who leased large farms from the lords, while wage-laborers, who rounded out this "triad," did most of the actual work. Leases to farms were removed from communal control and subjected to the pressures of a competitive environment (in the same way that paying rent today to maintain a lease for office space requires that one's business be competitive in the "market economy"). The result was that, over the course of a few centuries, agriculture in England became a big, profit-oriented business.

The transformation on the land was clear by the 1790s when England no longer had a significant peasantry. This made possible the stunning Industrial Revolution that would unfold here in the next seven or eight decades. The contrast with France is illuminating, and the differences between these two countries became much more notable as the nineteenth century progressed. For example, in 1881, only 10% of Great Britain's gross national product was being accounted for by agriculture, forestry, and fishing. The figure for France was 41%. By the turn of the twentieth century, the primary labor force in Britain constituted just 9% of the total occupied population. It was 45% in France (Patriquin, 1996, pp. 109–15).

It is the fundamental differences in social relations which serve as the foundation for these statistics. The English figures for this period are unusual when compared to any other European nation because they reflect the culmination of five hundred years of a unique history which saw peasants become wage laborers. A mass of people, with possession of land and access to common rights (like collecting wood from the forests) were pushed off the soil, not only as a result of coercive dispossession (enclosures), but also because of economic pressures in a competitive environment produced by capitalist property relations. This occurred in tandem with a government that was more and more becoming separated from society (in contrast to, say, the absolutist state in France). It is important, then, in an attempt to understand the history of social welfare to see that this transition to capitalism was well on its way to completion in England before it had hardly even begun anywhere else in the world.

Capitalism and the Origins of Welfare: Poor Relief in England

Just as the story of capitalism has a standard version, so too does the origins of the welfare state, which has "been traced back to the creation of state-provided 'social services' in the aftermath of nineteenth-century industrialization" (Briggs, 1993, p. 708). An almost universally accepted description of the "phases of welfare state development in western Europe" begins with a "prehistory" (1600–1880); then moves to a "takeoff" (1880–1914); an "expansion" (1918–1960); an "acceleration" (1960–1975); and then a "slowdown" (after 1975) (Alber, 1988, p. 454). The driving force behind the existence of welfare includes a number of factors, the importance of which may vary from one country to the next. Foremost among these are thought to be "modernization," industrialization, urbanization, the development of trade unions, the creation of working class political parties, and the influence of democracy. Flora and Alber (1981, p. 48) suggest that this prehistory of the welfare state can be divided into "the 'Poor Law' period from the sixteenth to the eighteenth and nineteenth centuries and the 'Liberal Break' of the nineteenth century." For them, "the old European welfare states developed very similarly during the poor law period," but "the liberal break produced many divergences."

But let me suggest a different chronology—at least for the first stage—and an alternative rationale for the existence of what we generally understand as the "welfare state," an institution which intervenes "deliberately to limit or to modify the consequences of the free operation of market forces in circumstances where individuals and families . . . [are] confronted with social contingencies deemed to be largely beyond their control, notably unemployment, sickness and old age" (Briggs, 1993, p. 708). The list of "phases" noted above, especially the "prehistory," suffers from a lack of recognition of how very different English social policy was from the rest of the Continent in the early modern era. Indeed, if we are to understand what is new about the attack on income support in the U. S., it is necessary to focus on the origins of welfare in England. For almost three hundred years,

this country was the only one in Europe to have a substantial system of poor relief.

In response to socio-economic changes in England, from the 1570s right down to the twentieth century, compulsory taxes were established in local parishes with the funds collected being distributed to individuals who could demonstrate sufficient need. The relief provided to the poor in a typical parish after 1600 tended to be a cash payment, which was always and everywhere more significant than in-kind benefits, probably because handing out money was easier to administer. Disbursements usually took the form of a pension, paid weekly or monthly to the elderly, the disabled, and widows with children. Cash payments were also granted to provide short-term assistance to the "casual poor," such as those who were ill for a brief period and the able-bodied unemployed. This assistance was not insignificant. By 1800, just over 2% of Gross National Product (GNP) was being spent on poor relief in England, an equivalent in the United States in the late 1990s of roughly \$160 billion.

This is in stark contrast to the types of social welfare which from early modern times existed in Ireland, in Scotland, and on the Continent. These were, for the most part, located in urban areas, where a small minority of the population lived. They were rooted in voluntary Christian charity and dispensed relatively negligible amounts of assistance to those in extreme necessity. This philanthropy (usually food) was ad hoc, distributed in particular during periods of crisis brought on by hunger and disease. Relief here was paltry, and it did not contribute much to the well-being of the poor. The types and value of assistance, as well as the treatment, classification, and "discrimination" among the needy differed little from one city to the next or from one religion to another. Typically, "poor law" initiatives throughout Europe prospered for a few years and then disappeared. Workhouses and houses of correction were built here and there, occasionally paid for with the funds generated by taxation. However, for the most part, states tended to avoid becoming involved in the administration of relief. In almost all of western Europe, down to the late nineteenth century, the government's role was limited to little more than the coordination of the work of private charities.

England was different from everyone else because the provisions for the poor here were linked to the emergence of capitalism. As noted, beginning in the sixteenth century, England—and only England—witnessed significant changes in social relations which would over the next three hundred years produce agrarian and then industrial capitalism, and create a landless proletariat, obligated to sell its labor power. This kind of economic transformation did not occur in the rest of Europe until much later, generally after the 1800s. England was an exception to the historical story that played itself out in the nations of western and eastern Europe in the early modern period. Creating capitalism in a world where it did not yet exist required the consolidation of land into a few hands; the abolition of the collective management of property; the destruction of common rights (which were, in effect, peasants' rights); the commodification of labor power so that it could be bought and sold on a free market; the development of an imperative which forced producers to compete against one another; and the rise of a unique "pro-capitalist" state, one that was involved in exploitation, not as a parasite on the backs of an impoverished peasantry, but as one that instituted policies and practices which encouraged the production and reproduction of the capital-labor relation. These social transformations occurred in England much earlier and to a much greater degree than they did elsewhere.

This is the main reason why, for roughly *three centuries*, elaborate arrangements for relieving the poor existed only in England. Poor relief was instituted here because the people were "in need" for a different reason than the poor elsewhere. The basis of English indigence was the near total lack of "ownership" of land among a substantial number of individuals. In contrast, the source of poverty in other countries was inefficient methods of production, which were rooted in a system of peasant-based property relations and absolutist states. This socio-economic form had the general support of ruling classes who wanted to keep people on the land and hence maintain the social arrangement that was the source of their own wealth. Hence, these nations had only a sprinkling of private charities because, unlike England, they did not have significant masses separated from the means of life.

In non-capitalist societies, peasants and slaves have their physical existence assured by the social relations of production,

except during extreme times like famine. However, with capitalism, reproduction of the individual depends on the repeated completion of a transaction that is far from guaranteed, namely selling one's labor power. This is why from the sixteenth century onward the English state provided funding to people when they were in need. Individuals would receive money from the public coffers, provided for the most part by the nation's aristocracy, without supplying any work in return. This was the most efficient means of keeping them alive.

The chronology of welfare state development, then, runs roughly as follows: From 1570 to almost the mid-nineteenth century, England—because it was the only country that was developing capitalist social relations—was the only country to have a system of welfare that was comprehensive, national, government-run, and supported from taxes placed on the ruling classes. In the 1830s and 1840s, in Scotland and Ireland, large numbers were being pushed off the land and into wage-paying labor, so legislation was passed creating for them a modified version of the English poor law. Near the end of the century, other countries such as France and Germany, still with substantial peasantries, began to slowly develop social assistance as they adopted the capitalist mode of production. At the beginning of the twentieth century, the nations of the "new world" such as the United States, Canada, and Australia were running out of "frontier." Like their European counterparts, they were forced to come to terms with the problems created by a large, propertyless mass, especially in urban areas. Historically, then, the creation of welfare states has followed the development of capitalism the way a tail follows a dog.

In sum, capitalism has *at no time* operated without a significant level of social assistance. Other nations basically reproduced English poor relief in the last half of the nineteenth and the first half of the twentieth centuries as part of the process of adopting the English system of "free enterprise." Capitalism and social welfare, in their emergence and development, have proceeded closely along almost perfectly parallel lines. The "welfare state," from this perspective, has been an important component of capitalist societies, not since World War II, the Great Depression, or Bismarckian Germany, but for somewhere on the order of three or four hundred years.

The Clinton Welfare Reforms:
The New Poor Law Revisited?

"Poor relief," the "provision for the needy," the "welfare state"—or whatever we want to call it—has been deemed by the owners of capitalist property, at least since late sixteenth century England, to be in a "crisis." This constant "state of emergency" has been declared ever since, part of the never-ending instability of capitalism, a feature of socio-economic life that forces rulers in all capitalist societies to deal incessantly with the question of what is to be done with the unemployed and those on social assistance. Indeed, the "crisis of the welfare state" is always, in fact, a crisis of *capitalism*. Competition and the restructuring of the capital-labor relation are at the core of this system. The result is that any agreement between classes on the "rules of the game" must always be fleeting, subject to dissolution on short notice, with the least powerful members of society being made to bear the brunt of any "retrenchment." In one sense, this is what is happening in America today. Still, it is crucial to recognize that the reforms being undertaken in the United States, especially those pertaining to time limits on income maintenance, have *no* historical counterpart. It is a mistake to see these changes in a sequence of first, *laissez faire*; then the welfare state era; then back to *laissez faire* again, as if there was some golden age of capitalism which did not include the "millstone" of welfare, and that the Clinton reforms are somehow going to restore this blissful Garden of Eden. The dearest hope of neo-conservatives, their idea that state support for poor people can be dismantled because there was a time under capitalism when social assistance did not exist, is based on a fundamental misreading of the origins of the welfare state.

We need to challenge the view that "welfare states are scarcely a hundred years old" and that they "tended to emerge in societies in which capitalism and the nation state were both already well established" (Pierson, 1991, p. 103). This infers that welfare *followed* capitalism, that it was added on at some later point by liberal-minded politicians and civil servants, or because it was a requirement of an "industrializing" economy. The implication here is that there was a time under capitalism when the state was

not actively involved in supporting people. As noted, however, welfare did not develop after capitalism but rather *alongside* it, and it may have been a key factor in bridging the transition to this new economy, grounded as it was in a radically distinct method of exploitation.

Many commentators have incorporated this error into their theories, declaring that the recent American proposals are the kind that will bring us back to a mean-spirited form of capitalism, when welfare (supposedly) did not exist. Frances Fox Piven (1996, p. A17), an important scholar of the welfare state, has articulated a version of this argument. She has suggested that the new poor law in England in 1834 "eliminated relief for the poor" so that "survival for the family meant entering prison-like workhouses." Piven claimed that with the Clinton reforms, "the United States government is eagerly following the 1834 script" and that Americans "may have to relive the misery and moral disintegration of England in the 19th century to learn what happens when a society deserts its most vulnerable members." William Kern (1998, pp. 430–1) maintained that the new poor law went as far as "eliminating relief to able-bodied persons unless they were inhabitants of workhouses in accordance with the principle of 'less eligibility'." He went on to say that the 1834 legislation "placed the entire burden of provision for out-of-wedlock children entirely upon the mother by denying them any claim upon parish assistance or upon the father." In making the link from the new poor law to the Clinton changes, he concluded that "contemporary welfare reform thus represents a return to the same principles and remedies that guided the reforms of 1834."

But this is a misinterpretation of the new poor law which most definitely did *not* "eliminate" relief. Benefits were still available to most categories of individuals, though often at a reduced rate, and somewhere between 80% and 90% of recipients continued to be relieved "outdoors" (that is, while living in their own residence). In the decade or so after 1834, about 500 workhouses were built, each with room for 250 to 300 people, but they generally continued in their age-old role as places for the homeless, the elderly, the sick, and orphans. Able-bodied males rarely entered these houses. In 1851, 78,000 people—43,000 children and 35,000 generally non-able-bodied adults—were relieved indoors (and note that some of

these would have stayed for short periods of time—they were not “permanent” residents). In contrast, the following were relieved outdoors: 51,000 able-bodied widows, 33,000 able-bodied men, 277,000 children, and 316,000 non-able bodied adults—a total of 677,000 individuals (Patriquin, 1996, pp. 118–24, based on data from Williams, 1981).

The poor law report of 1834 saw outdoor relief to the *able-bodied male*, and not outdoor relief in general, as the main problem to be tackled. As such, the vast majority of those who could not work, including the elderly and mothers with children, continued to receive the usual forms of assistance without entering a workhouse. In the ten years after 1834, the central authorities did issue a number of Prohibitory Orders against out-relief to the able-bodied (generally understood as men who were able to work). However, even these rules were not always enforced, especially if withholding relief was “likely to produce serious evil to the applicant” (The Prohibitory Orders, cited in Webb & Webb, 1929/1963, p. 146). Assistance to such individuals was often provided under the category of “exceptions,” usually if the man or his wife was ill or had suffered an accident. The inevitability of continuing with a variation on past practices was acknowledged in 1852 when, with reference to urban areas (accounting for three-quarters of the population), the Poor Law Board said “that it is ‘not expedient absolutely to prohibit Out-relief even to the able-bodied’; and apparently [the Board] continued in that conviction right through the century” (Webb & Webb, 1929/1963, p. 151, citing the Prohibitory Orders). It was clear, then, as it always had been, that it was cheaper to provide a small financial supplement to people outdoors than the alternative of the workhouse.

The significant anti-poor law movement of 1837–38 was probably responsible for much of the continuity between the old and new poor laws. It delayed the construction of workhouses in northern England and southern Wales, ensured that local areas would continue to administer relief with some discretion, and guaranteed that out-relief to the able-bodied would still be granted in cases involving child care, old age, or severe hardship. Organised opposition probably also contributed to the fact that the workhouses never became heartless “Bastilles.” The food, clothing, and shelter provided by these institutions was

comparable to that obtained by the poorest labourers on the outside (occasionally they were even better). They were rarely unsanitary and overcrowded. The workhouse was meant to serve more the role of a psychological deterrent to the poor in their effort to claim social benefits.

There is no doubt that under the new poor law assistance to specific groups of people, especially able-bodied males, was diminished. In the 1840s, the poor were subjected to increased cutbacks, including lower levels of aid granted to those who lived in their own homes (Dunkley, 1974). Access to assistance was made more difficult in the larger poor law "unions," where an individual might have to travel a few miles in order to make a claim. Given this, many who needed relief would not (or could not) apply. Other people, fearful of administrative intimidation, preferred to suffer without protest rather than face the threat of having to enter a workhouse. In some areas, the number of applications for relief dropped quickly, and there are records of occasional suicides, extreme hunger, and an increase in the selling of goods to pawnbrokers (Apfel & Dunkley, 1985). Relief was especially inadequate in places like Cumbria where handloom weavers were making low wages as a result of short-time employment. Here, many individuals were close to starving to death (Thompson, 1979).

Not every area of England and Wales was affected negatively, but most certainly were. Total relief expenditures fell 28% between 1834 and 1840 (Digby, 1989, p. 23). Between 1835 and 1851, the per capita amounts given to the poor decreased by 40% (Huzel, 1989, p. 806).³ The percentage of the population receiving relief after 1834 also fell, due in part to much stricter requirements for assistance. In the years following the new poor law, spending was halved as a percentage of gross national product, from roughly 2% to 1% (Mokyr, 1993, p. 131).

Despite government attacks on poor relief, it still proved to be an essential safety net for substantial sections of the population in the second half of the nineteenth century. In one instance, in Colyton, south Devonshire, 38% of male household heads received relief from the rates at some point or other between 1851 and 1881 (Robin, 1990, pp. 196–7). Even during the peak years of the Industrial Revolution, then, social assistance was a

necessary form of support to countless individuals. Never was this more evident than during the Lancashire "cotton famine" in the early 1860s, when cotton could not be imported from the southern United States because of the Civil War. An effect of this was that many workers in Lancashire textile industries went on short-time or were laid off, beginning around November 1861, peaking at the end of the following year, and continuing into 1863. In December 1862, well over a quarter of a million people were receiving relief here, the greatest pressure ever placed on the resources of the poor law. When layoffs occurred, people would first use up their small savings and then pawn whatever goods they had. But these expedients could keep a family afloat for a few weeks at most, seen by the fact that the relief rolls soared within a month or two after a rapid increase in unemployment. In poor law unions that had the greatest number of adults working in the cotton industry, the proportion of the population receiving relief went from a range of 1% to 3% in September 1861 to 11% to 26% by November 1862 (Boyer, 1997, p. 62).

As for the non-able bodied, there was little change in their treatment in the decades after 1834. They were served by the larger workhouses which endured in the role of multi-purpose centers that cared for those who could not care for themselves. The Medical Officer to the Poor Law Board commented in 1868 that the individuals "who enjoy the advantages of these institutions are almost solely such as may fittingly receive them, viz. the aged and infirm, the destitute sick and children. Workhouses are now asylums and infirmaries" (cited in Webb & Webb, 1929/1963, p. 356). This system was to slowly evolve in the next sixty or seventy years into one where boys and girls were to be educated in schools, while the sick and the elderly were gaining access to hospitals and homes, often outside the sphere of the poor laws.

In sum, there was not much distinction in the practice or the ideology of the relief systems under the old and new poor laws. In both instances, the preservation of life was paramount, though of course officials also used the rules of administration "as a means of getting rid of applicants for relief at the least possible cost in time, trouble and expense to themselves and the ratepayers" (Rose, 1966, p. 620). Ideas like "less eligibility" (making sure that work pays better than welfare) were hardly distinct; they go back

to the beginnings of the poor law in the 1500s. There was certainly greater enthusiasm among rulers for less eligibility. It had forceful advocates in the writings of the political economists, especially T. R. Malthus, who wanted to eliminate poor relief entirely. The 1834 legislation did introduce some novelties in relief practices, in particular the end of family "allowances" for children (where the father was employed). Nevertheless, one could legitimately view the new poor law as "no more than an extension of an established method, devised and revised from time to time in order to care for and discipline the various classes of poor people [in England]" (Martin, 1972, p. 40).

The Clinton Welfare Reforms: A New Level of Social Misery?

In contrast to the new poor law, abolishing most assistance to those with the greatest levels of privation is what the American proposals would do. Many analysts do not seem to recognize the uniqueness of the Clinton reforms, and how these have the potential to be harmful in the extreme. Destitute people in the United States will not receive "out-relief." They will not even have the option of entering a workhouse. They will simply be homeless and hungry. The policies currently being implemented are novel in their attempt to cut off significant benefits to those in need and so is the attempt to abolish the rights which allow individuals to claim some assistance. These proposals could mark the first instance of Malthus' crudest recommendations having come to fruition, and only time will tell us what kind of initiatives are embarked upon by people who have been denied access to the basic necessities of food, clothing, and shelter, while residing in a nation of enormous wealth and abundance. The responses could range from violent protest to quiet resignation. It is impossible to predict what actions people will take. One outcome we should anticipate, though, is that these reforms will generate levels of social misery not seen since the Great Depression of the 1930s.

The early implementation of the Clinton reforms is far from encouraging. For example, by mid-1998 in Connecticut (the state with the lowest time limit), many of those cut off welfare were

reapplying to get back on the rolls ("Welfare time limit," 1998, p. B8). This has happened, and will continue to happen, because those pushed off assistance are not earning enough to enable them to procure their basic sustenance. A study of those who left welfare in New York City between July 1996 and March 1997 counted as "working" anyone who made at least \$100 in the three months after welfare. By this extremely restrictive definition, it found that only 29% had obtained "employment." The figure was just 20% for the mostly single men who had been moved out of the Home Relief Program (Hernandez, 1998, pp. A1, B6).

A lack of proper housing is another problem that welfare reform has not solved. A survey in New Jersey found that, for those who had left welfare in 1997, in the year following, fully half had "experienced serious housing problems and been evicted, forced to stay in homeless shelters or moved in with friends or family members" (Kocieniewski, 1999, p. B6). As part of its attempt to abandon welfare, this state tried to place a maximum lifetime limit of 12 months in which a person could dwell in an emergency shelter. However, it was forced to grant a mass exemption to the 2,200 potentially homeless individuals living in these shelters when they hit the limit in July 1998 ("As welfare rolls drop," 1998, p. B5).

Cutbacks are also exacerbating hunger. In 1999, food stamps were used by 18.2 million Americans, down from 27.5 million in 1994, with only one-third of the drop being accounted for by the "good" economy (Belsie, 2000, p. 1). In many cases, individuals are not collecting benefits they are entitled to receive. For example, in 1994, "some 97 percent of Wisconsin's poor families used food stamps; by 1998, 70 percent did" (Belsie, 2000, p. 1). Here, "after leaving welfare, families were almost 50 percent more likely to say they had no way to buy groceries," in a state where 5% of former recipients have been forced to abandon their children (DeParle 1999, p. A21).⁴ In Missouri, food stamp use fell 25% between 1996 and 1998, even though there were 29,000 more poor people. Zedlewski and Brauner (1999, p. 3) note that "only about half of former welfare recipient families with current incomes below 50 percent of the poverty level were receiving food stamps," with about 30% of this group having left the program because of "administrative problems or hassles." Meanwhile, the need for

assistance remains, since about "two-thirds of families that left the Food Stamp program reported some difficulty affording food, and one-third reported severe difficulties" (Zedlewski and Brauner, 1999, p. 3). Commenting on the final data for 1997, the General Accounting Office concluded that there is now "a growing gap between the number of children in poverty—an important indicator of children's need for food assistance—and the number of children receiving food stamp assistance" (cited in "Fewer food," 1999, p. 3). This has led to an increasing dependence on charity food use, which was up 18% across America between 1998 and 1999 (Mehren, 2000). However, charities are failing to meet the excessive demand placed on their limited resources. In cities like Chicago, food banks are turning away one million residents per year (Belsie, 2000, p. 1).

By September 1998, welfare rolls had declined by 42% since 1994, from 14.3 million individuals to 8 million. This was achieved partly by extending two longstanding procedures: Cutting people off benefits and making it more difficult for those in need to gain access to programs. A headline in the *New York Times* from March 1999 (Janofsky) says it all: "West Virginia pares welfare, but poor remain." Here, thousands of people now "depend on free community services for the barest essentials" (Janofsky, 1999, p. 20), in a state where charity breakfasts and lunches, free health clinics, and shelters for women are bursting at the seams. And all of this is occurring before the enforcement of time limits in most states.

Once we move beyond uncritical government rhetoric and mainstream media cheerleading, the results of welfare reform are unambiguous—continued and increasing hunger, homelessness, unemployment, and poverty. There are virtually no "good news" stories here. But is this reason to be pessimistic? Are there other areas of the welfare state that can pick up where AFDC/TANF have left off?

One other major program providing cash benefits to the poor, in addition to welfare, is the Earned Income Tax Credit (EITC). The EITC is a refundable tax credit that is delivered to about 19 million working households, mostly those with children. The final expansion of the EITC, legislated in 1993, was fully phased in by 1996. With this, the "number of children removed from poverty

due to the combined effect of federal income and payroll taxes and the [offsetting] EITC increased to 1.2 million" (Greenstein & Shapiro, 1998, p. 8). This, however, is a relatively modest number and, barring improvements, we should not expect the program to contribute to further reductions in poverty. When population growth and inflation are taken into account, the benefits of the EITC are expected to *decline* at an annual rate of 0.7% between 1998 and 2003 (Greenstein & Shapiro, 1998, p. 10). In addition, while providing some support for families, the program provides little to individuals without dependents. These people received a maximum annual credit in 1997 of \$332 (with an average of \$186). Their benefits accounted for just 3% of total EITC outlays (Greenstein & Shapiro, 1998, p. 5). Most importantly, the EITC is a *work* supplement. It does not provide any assistance to those who are completely unemployed, nor does it address the issue of the absence of an adequate number of well-paying jobs.

The states do have some options in the face of time limits. The final TANF rules, which took effect October 1999, have placed a cap on what is called "assistance," defined as "benefits and services that serve the same purpose as a welfare check—helping a family meet basic needs on an ongoing basis—[these] are counted against the family's time limit" (Schott, et al., 1999, p. 2). Services to employed families, such as child care and transportation, are not counted. States may also provide short-term crisis assistance for up to four months (with some room for extensions). This is not counted toward the time-limit if it is assistance that is "not intended to meet an ongoing or recurrent need" (Schott, et al., 1999, p. 3). This evidently points to emergency funding only. It is not meant to be an "out" for those who have reached their limit. Another factor which may save some people from impoverishment is that all states "must spend an amount equal to at least 80 percent of the amount they spent in fiscal year 1994 on AFDC-related programs" in order to receive their federal TANF grants (Schott, et al., 1999, p. 14). But this entails ever smaller expenditures (as a result of inflation) on a rising population, in a context where government is placing an emphasis on expensive welfare-to-work programs which are much more costly than straightforward welfare, and hence can handle the demands of a smaller fraction of those in need.

States can also provide their own assistance through “maintenance-of-effort” (MOE) funds, given to individuals who have gone beyond the TANF limits and who form part of the group that is in excess of the 20% caseload exemption (the 20% exemption can be covered by federal TANF monies). However, almost all states have placed time limits on the receipt of MOE funds, even though they were not required to do so by the federal government (Schott, 2000, pp. 1–3). States like New York and Connecticut have also developed “Safety Net” programs that provide extremely small amounts of cash and limited basic assistance in the form of vouchers for rent and utilities to those who have exhausted their TANF eligibility.

Based on the characteristics of social assistance recipients in the late 1980s and early 1990s, it has been estimated that up to 41% of the current welfare caseload (roughly 2 million families) will hit the maximum five-year time limit within eight years (Duncan, Harris & Boisjoly, 2000, pp. 63, 68). In places where the time limit is two years, 69% of the caseload will reach the limit within five years. By June 2000, 60,000 families had lost their TANF benefits because they had hit the welfare wall (Schott, 2000, p. 1). The eagerness with which many states have embraced time limits suggests that these will be rigorously enforced, hence the small number now permanently banished from welfare will rise dramatically. Removing the lifetime maximums, or expanding them to a level (say 12 to 15 years) where they are virtually pointless, is always a possibility. However, this would mean that many politicians would have to renounce the *heart* of the TANF legislation—with its emphasis on *temporary* support and *ending* welfare “as we know it.” The Republican victory in the 2000 presidential election makes such backtracking highly unlikely.

Given this, the Clinton reforms will in the not too distant future push millions of Americans to the brink, leaving them with severely diminished physical and mental health. They will have to subsist on a combination of gifts from friends and relatives, temporary work for small amounts of cash, charity, theft, prostitution, drug-dealing, and other illegal activities. A few may be entitled to vouchers for food or housing, though access to this assistance is being tightly restricted. If the social edifice looks like it may be dented, remedial legislation can always revoke the

harsher aspects of these reforms. However, the suffering inflicted on America's "underclass" will likely be significant if governments stand by the time limits for income support—and recall that, unlike England's new poor law, this is the *explicit* intent of Temporary Assistance for Needy Families.

Capitalist systems have maintained some form of social assistance, especially for mothers and their children, going back to the origins of this mode of production in sixteenth-century England. The United States will soon become the first capitalist country to jettison the central core of state support for its poorest citizens. These individuals will not be helped by welfare nor will they be rescued by capitalist labor markets. The necessity to maximize profits and the "boom and bust" of the business cycle have not disappeared with the advent of the "new economy." The competitive imperative built into the system is responsible for periodic crises. "Overproduction," where markets are glutted and companies cannot sell their goods, eventually leads to falling revenues and worker layoffs. Economic slumps in the last two decades have proven to be deeper and more devastating than those in the "golden years" of the post-War era (1945–1975). In the 1990s, most countries experienced record low levels for profits, wages, output, government spending, and job creation. The next recession, in a world that is more "global" than ever, will likely be as bad or worse. Given the inevitable downturn that will run its course in the next few years, combined with welfare "reform," America could soon move into waters that are uncharted and potentially dangerous.

Notes

1. See also Holton (1986, pp. 61–2) who concluded that "the notion 'town air makes free' is for the most part an over-inflated piece of historical mythology of relatively minor significance in the explanation of capitalist development."
2. Brenner's major works are collected in Aston & Philpin, (Eds.). (1985).
3. To put this in perspective, AFDC average payments per recipient fell 35.3% (in constant dollars) in the 48 contiguous states between 1975 and 1995, from \$184 to \$119 (Wexler and Engel, 1999, pp. 46–7).
4. This article noted that "surveys like these tend to underestimate the actual amount of hardship since the most troubled people are the hardest to find" (p. A21).

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An Exploration into Individual Development Accounts as an Anti-Poverty Strategy

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A non-random, cross-sectional sampling procedure was utilized in this study to determine what factors are related to households choosing to utilize Individual Development Accounts (IDAs) as a means to escape poverty. Surveys from 111 households were collected from September 1997, to April 1999, in seven Ohio counties to elucidate the relationship between the level of assets in working poor households and selected household demographic variables, and the decision on whether or not to actually participate in an IDA program. Findings revealed that households 1) with more than one wage earner and 2) with higher levels of education are more likely to join an Individual Development Account and benefit from a matched savings account. The implications of an asset-based social welfare policy strategy will be discussed.

Introduction

The fears of welfare advocates concerning “the end of welfare as we know it” are steadily being substantiated by research findings that reveal the majority of welfare-to-work program participants simply leave the welfare rolls to join the ranks of the working poor (Children’s Defense Fund, 2000, 1998; Edin and Lein, 1997; Parcel and Menaghan, 1997; Chilman, 1995; Halter, 1994; Tierney, 1991; Miller, 1989). Mandated work does little to contribute to the well-being of poor families working at or near minimum wage and receiving negligible benefits in the areas of affordable health care, child care, transportation, and housing. Many families and children will actually suffer greater hardships

upon leaving welfare under the new law unless they can somehow accumulate material and human assets such as savings, housing, education, and job training allowing them to escape from the vicious cycle of minimum wage/under employment (Welfare Law Center, 1998; Duncan and Brooks-Gunn, 1997; Wilson, 1996; Sherraden, 1991; Rovner, 1991; Rose, 1990).

The theoretical model utilized in this study is Sherraden's asset-based theory of economic and social development. Sherraden is the current director of the Center for Social Development (CSD), and the survey tool (obtained by permission from CSD) used for data collection is similar to the one the CSD developed for their current national evaluation of asset-based programs or Individual Development Accounts, referred to as IDAs throughout this paper. Sherraden promotes a synthesis of economic development and social welfare via long-term asset accounts aimed at accumulating savings for life goals via the establishment of matched savings accounts or IDAs for working poor individuals and households. Accumulated savings can then be converted into long-term assets in the form of home ownership, continuing education, and/or a small business. But who among the working poor will actually join an IDA program and capitalize on the matched savings they provide?

The plight of the working poor is of tremendous importance to our society due to the fact that one of five children in America now lives in poverty and the working poor population is rapidly expanding (Children's Defense Fund, 1997; Zaslow and Emig, 1997; Caputo, 1991). Numerous social researchers have challenged the efficacy of a laizze-fare capitalistic economic model which results in even greater social and economic disparity between social classes, communities, and geographic regions, even when the poor are working (Midgley, 1995; Kondrat, 1994; Lasch, 1994; Estes, 1993). What Sherraden (1991) proposes is a theory of asset-based welfare policy in which the poor are provided the opportunities/life chances (just like middle and upper-class Americans) to establish a financial stake in the American economic system via the holding of actual material/human capital assets. Individual Development Accounts (IDAs) are the primary social welfare policy tool advocated by Sherraden to provide a financial stakehold for the working poor. However, little research has been completed to date as to the effectiveness of IDAs as an anti-poverty strategy

for working poor households. The primary research question concerning IDA implementation addressed in this paper is whether or not working poor households can capitalize on a program requiring participant savings of money earned in the labor market. Will IDAs simply “skim” those households which are already closest to leaving the ranks of the poor, leaving behind those households with the lowest levels of material capital and human assets?

Specifically, the research question addressed in this paper is: what is the relationship between the level of assets in working poor households at the time of this study, including key household demographic characteristics, and the study participant’s decision on whether or not to actually participate in an IDA program?

Methodology

This study is a secondary analysis of data collected for the purpose of evaluating the effectiveness of various forms of Resident Development Fund (RDF) Projects financed by Ohio Capital Corporation for Housing (OCCH). OCCH is a not-for-profit housing corporation providing more than 4,000 units of subsidized housing in 68 projects locations across Ohio. OCCH’s Resident Development Fund is \$300,000 set aside for the “purpose of supporting initiatives to create opportunities for residents of affordable housing to improve their economic situation and achieve greater self-sufficiency” (OCCH Annual Report, p. 6, 1996). Of the numerous OCCH Resident Development Fund projects funded during the study, seven were structured around the implementation of Individual Development Accounts (IDAs) as conceptualized by Sherraden (1991). Monthly savings by IDA participants were matched by OCCH funds by a ratio of 2-to-1. That is, for each dollar a participant saved, OCCH deposited two dollars in their savings account. Matching funds could only be utilized by participants for three “legitimate” uses: 1) to purchase a home, 2) to continue education, or 3) to start a small business.

Surveys from 111 OCCH households are used in this study to contribute to our understanding of the relationship between the level of household assets and the resultant likelihood of their participating in an IDA program. Table one is a compilation of the

descriptive statistics measured in the 111 households. Gender was dropped from the analysis due to 86% of the households surveyed being female-headed, resulting in an insufficient sample size for a statistically valid analysis.

Sampling

A non-random, cross-sectional sampling procedure was utilized in which all potential IDA program participants (heads of households) were asked to fill out the IDA program evaluation survey before entry into the IDA program. The study period began with the implementation of OCCH's Resident Development Fund in September 1997. The last data was collected in April 1999. Only those households with income from labor market participation were eligible to participate in an IDA. Not all heads of households surveyed went on to actually open an IDA account. Therefore, it was possible to try to identify those individual and household characteristics that contribute to the decision to join an IDA program. Steps were taken to insure the participant confidentiality of both groups by only using the first and last initial of the head of household's name along with the last four digits of their Social Security number to identify their survey responses. A verbal informed consent was also obtained from each participant who completed the questionnaire, informing them of the research purposes of the study and insuring each participant of their confidentiality. Persons were not required to complete the questionnaire to receive services. Of the 111 heads of household surveyed, 15 were dropped from the logistic regression analysis that follows due to their status as homeowners, negating one of the primary goals of IDA participation. Of the remaining 96 households surveyed, 28 chose not to participate in an IDA program.

Data Analysis

The dependent variable in the logistic regression analyses utilized in this study is a dichotomous variable based on the study participant's decision to participate or not participate in an IDA program. In the logistic regression analysis, a forced entry of all independent variables simultaneously was utilized. The dependent variable is coded as "0" (survey participant not

Table 1

Descriptive characteristics of households surveyed (N = 111)

<i>Variable</i>	<i>Percent</i>	<i>Mean</i>	<i>S.D.</i>
<i>Race of Head of H.H. (n = 109)</i>			
African American	59.6		
Caucasian	38.5		
Hispanic	.9		
<i>Age of Head of H.H. (n = 110)</i>			
21–25	14.5	33.74	7.75
26–30	21.0		
31–35	23.6		
36–40	25.4		
41+	15.5		
<i>Number of Adults in H.H. (n = 111)</i>			
1	61.3	1.47	7.75
2	34.2		
<i>Number of Children in H.H. (n = 111)</i>			
0	14.4	1.75	1.31
1	30.6		
2	35.1		
3	13.5		
<i>Level of Education Completed by Head of H.H. (n = 110)</i>			
Grade, middle or jr. high	.9		
Attended high school	7.3		
H.S. graduate or GED	25.5		
Attended some college	47.3		
Graduated from college	12.7		
Attended graduate school	6.3		
<i>Total H.H. Earned Monthly Income (109)</i>			
0	6.4	1200.50	669.01
1–500	7.3		
501–1000	22.9		
1001–1500	35.8		
1501–2000	17.4		
2001+	10.1		

Table 1

Continued

<i>Variable</i>	<i>Percent</i>	<i>Mean</i>	<i>S.D.</i>
<i>Total H.H. Debt (n = 110)</i>		12514.02	16631.29
0	8.2		
1-5K	31.8		
5K-10K	23.6		
10K-15K	10.0		
15K-20K	5.5		
20K-30K	10.9		
30K+	14.5		
<i>Total H.H. Material Capital Assets (n = 101)</i>		13725.37	27870.62
0	9.9		
1-5K	47.5		
5K-10K	21.8		
10K-15K	3.0		
15K-20K	3.0		
20K-160K	14.8		

joining IDA program) or "1" (survey participant joining IDA program). The independent variables entered in the logistic regression analysis are: age and race of head of household, number of adults, and number of children in household, education level of head of household, total household monthly earned income, total household debt, and total household material capital assets. Material capital assets are considered to be "long-term", providing households with financial stability and a "stakehold" in their lives and communities (Sherraden, 1991). Examples of material capital assets in this study include automobile ownership, as well as savings account balances. Because more than half of the households surveyed had a zero balance in their savings accounts and the remainder had negligible balances, a decision was made to include checking account balances as material capital assets.

The results of this analysis are found in Table 2. The following research hypothesis was tested:

Hypothesis: The level of participant material/human assets and their personal/household characteristics are not significantly correlated with their decision to join or not join an IDA. The test statistic calculated is the "Model" chi-square = 15.632, $p = .048$. We therefore reject our research hypothesis at the $\alpha = .05$ level and conclude that the level of participant material/human assets and their personal/household characteristics are significantly correlated with their decision to join or not join an IDA.

A statistic analogous to R-square in multiple linear regression was calculated; the Nagelkerke pseudo R-square = .214, indicating a moderate "goodness of fit" for the logistic regression model in predicting the probability of IDA participation.

The statistical significance of the logistic regression coefficients is determined by calculating the Wald test statistic, α

Table 2

Logistic regression: predicting whether study participants join IDA program (n = 96)

Variable	Log. Reg. Coef.	Wald Stat.	P	R	Exp(B)
Age	-.0567	2.3713	.1236	-.0566	.9449
Race	-.1005	.0322	.8575	.0000	.9044
# Adults	.6947	3.2603	.0710	.1043	2.0031
#Children	.4161	3.6381	.0565	.1189	1.5160
Education	.8775	8.3191	.0039	.2335	2.4048
Total Income	.0001	.1312	.7171	.0000	1.0001
H.H. Debt	.0000	1.1211	.2897	.0000	1.0000
H.H. Capital	.0000	.3890	.5329	.0000	1.0000

"Model" chi-square = 15.632, $p = .048$

Nagelkerke pseudo R-square = .214

Classification Table: Predicting IDA Participation

Observed	Predicted		Percent Correct
	0	1	
Did not join IDA (0)	7	21	25.00%
Joined IDA	5	63	92.65%
			Overall Correct: 72.92%

= .05. The education level of head of household (Wald = 8.3191, $p = .0039$) is significant in predicting IDA participation. Both the number of children in household (Wald = 3.6381, $p = .0565$) and the number of adults in household (Wald = 3.2603, $p = .0710$) were found to be statistically significant, ($\alpha = .10$ level) in predicting IDA participation. The relative importance of the independent variables in predicting IDA participation is indicated by the "R" value, with education level being the most important, followed by the number of children and number of adults in the household, respectively. Finally the relative effect of an independent variable on the probability of IDA participation occurring is determined by the value of $\text{Exp}(B)$. If the value of $\text{Exp}(B)$ for an independent variable is greater than one the probability of IDA participation increases by the value of $\text{Exp}(B)$ for each one-unit increase in the independent variable. Therefore, with a one-unit increase in the level of education completed by the head of household, the probability of their participating in an IDA program increases 2.4048 times. A one-unit increase in the number of adults in household increases the probability of IDA participation by 2.0031 times. And a one-unit increase in the number of children in household increases the probability of IDA participation by 1.5160 times.

Study Findings

Concerning the decision to join or not join an IDA program, the education level of head of household, number of adults in household and number of children in household were found to be significant in predicting IDA participation. These findings suggest that those households with higher levels of education for head of household and with more adults are significantly more likely to join an IDA program. Both of these household characteristics are related to the income potential of a household, with higher education levels and more breadwinners per household being associated with higher household income (U.S. Bureau of the Census, 1997).

These findings also concur with Brown's (1981) analysis of program selection bias based on the potential participant's characteristics. It would appear that at this juncture, the IDA programs surveyed are not attracting the poorly educated, single-parent

households that comprise the chronically poor population. Instead, those heads of household who are choosing to join an IDA have a higher income potential and likelihood of saving. However, the current income level of household was not found to be significant in predicting IDA participation.

Concerning those households with more children being significantly more likely to join an IDA program, it would appear as though this finding is not congruent with the above discussion. Perhaps households with more children are more likely to be involved in neighborhood/community activities, which increases their likelihood of finding out about and joining an IDA program. This finding is, however, congruent with Erickson (1963), with heads of household with children (perhaps?) being more likely to invest in their children's future well being. While not a research variable, the author noted that in some participating households the income of teenage children was critical to the household's economic survival strategy, with older children contributing financially to the family's budget as soon as they were old enough to obtain paid work. More research is needed to explore this possible relationship between number of children and decision to join an IDA program, especially concerning possible programmatic variables that might explain this relationship as well as the role of working children in working poor household survival strategies. It should be noted however, that this study is exploratory in nature and the research design, instrumentation and conceptual ambiguities do limit the validity of interpretation. The cross-sectional survey research design cannot be used to infer causality. However, this researcher's numerous contacts with the seven agencies implementing IDAs over a two-year period and frequent feedback from IDA program coordinators do provide the opportunity to explore the complex relationship between household demographics, assets, and potential savings behavior.

Implications for Working Poor Households and Communities

As with all potential solutions to a multi-dimensional social problem such as poverty, IDAs must address the individual, familial, community, and societal-level aspects of poverty. The proponents of IDAs range from the politically conservative to the

politically liberal ideologies of social welfare. IDAs attempt to "bridge the gap" between individuals and society, providing "life chances" (Darendorf, 1979) for the poor in America. These life chances take the form of material and human asset accumulation accounts (IDAs) made possible via matched savings accounts for working poor households. And in the words of Sherraden (1991, p. 6): "while incomes feed people's stomachs, assets change their heads." While visionary in his conceptualization of asset-based social welfare policy, how realistic is Sherraden in his program for working poor households that proposes they save money before benefiting from IDA participation and the benefits of assets?

According to this study's findings, those heads of households with higher levels of education are more likely to benefit from the benefits of IDA participation. This finding is congruent with Sherraden's asset based theory and its human capital theoretical (Becker, 1962) underpinnings. This is an especially noteworthy finding with critical implications for working poor individuals and households. The poverty population in America is predominately made up of women and children, with the likelihood of poverty increasing dramatically with female-headed, single-parent households (Children's Defense Fund, 1997, 1991; U.S. Bureau of Census, 1997), households similar to those surveyed in this study. This probability becomes even greater with minority populations of female-headed, single-parent households struggling to make ends meet (Welfare Law Center, 1998; Edin and Lein, 1997). This finding, while tentative, would indicate that those households in the most need of assistance (women and children) could possibly be left out of an asset-based social welfare approach to alleviating poverty which requires households saving part of their incomes before the benefits of an IDA can be realized.

An additional finding with important implications to an asset-based approach to social welfare is that households with more than one adult were found to be more likely to join an IDA program. Once again, it is those households headed by single parents who are more likely to experience poverty in America. Households with more than one adult have the potential for higher income and labor market participation levels. Therefore, their potential to benefit from the matched savings provided by

participating in an IDA program is also more likely. Finally, studies (Edin and Lein, 1997; Mingione, 1991) indicate that the benefits from formal labor market participation by female-headed, single-parent households must be weighed against the benefits of an informal support network. In the patchwork quilt of survival strategies utilized by working poor, female-headed households, does formal labor market participation at or near minimum wage "make sense?" The preponderance of minimum-wage, service sector jobs, without medical benefits or pension plans, which working poor labor and mandated welfare-to-work participation often results in (Children's Defense Fund, 1998; Chilman, 1995), does not make the "logic of the marketplace" a profitable experience for many households. These limited economic opportunities may quite possibly be due to single-parent and/or minority status, as well as the poverty environments in which working poor households often live, rather than their lack of initiative or motivation as often claimed by conservative social welfare theorists (Mead, 1985; Murray, 1984). The challenge of how to reach this population of poor remains, not only for IDAs, but for all anti-poverty programs. Additional research concerning the applicability of asset-based social welfare to working poor households, especially female-headed, single-parent households, warrants consideration. Unless IDAs reach those households most likely to be stuck in poverty, they will only benefit the "near-poor" who are most likely to leave the ranks of poverty on their own (Gueron and Pauly, 1991).

Summary

Unfortunately, the current economic and political consensus in the United States continues to stigmatize the poor and blame them for their poverty rather than the social, economic, and political structures which promote "production for profit" rather than investment in human potential. The same economic environment has pervaded the global economy, placing vulnerable populations, especially poor women and children, at risk. How to manage this paradox of the responsibility of society, on the one hand, and the responsibility of the individual on the other, in bringing about a "common vision" of economic and social justice

is, in this researcher's mind, the synthesis of knowledge building in social work which now calls the profession to task.

As this society enters the new millennia, IDAs might provide the "life chances" for working poor households in America, if they are integrated into a broader community economic development intervention strategy that targets the reality of the poor. However, as this study suggests, greater efforts are needed to bring IDAs within the reach of working poor households, especially single-parent households with limited formal education. This and other studies give beginning data which suggests the current policy may not reach the poorest citizens. Much work is yet to be done to bring about a society that values human potential in all its diversity. Hopefully social workers will answer this call and make their contribution to alleviating this age-old social problem of poverty by advocating for social work education and practice models that empower working poor/vulnerable populations via community economic development methods that contribute to social and economic justice in America and abroad.

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Assets, Future Orientation, and Well-Being: Exploring and Extending Sherraden's Framework

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Reducing the incidence and impact of poverty has been central to social work practice since the birth of the profession (Addams, 1910; Franklin, 1986). The prevailing anti-poverty paradigm holds that well-being is almost exclusively dependent upon income. Social work scholar and educator, Michael Sherraden (1988; 1991) suggests a new anti-poverty paradigm whereby combined income and asset building initiatives may improve the well-being of poor households. Sherraden (1991) suggests that assets have positive effects on well-being, including future orientation. The extended conceptual framework suggested here further specifies that future orientation has a direct role in its relationship with assets and well-being.

Introduction

Reducing the incidence and impact of poverty have been central to social work practice in the United States since the beginning days of the profession (Addams, 1910; Franklin, 1986; Trattner, 1994). This emphasis continues today as reflected in the Council on Social Work Education's statement that "The purpose of social work education is to prepare competent and effective social work professionals who are committed to practice that includes services to the poor and oppressed, and who work to alleviate poverty, oppression, and discrimination" (CSWE, 1998, p. 134).

The overwhelming majority of social work efforts in this arena have paralleled our national efforts by providing income, goods, and services to help sustain poor people. Many of our largest public initiatives have attempted to provide income security for poor people, often through income transfer programs. While these programs have helped remove some people from poverty, they have not reduced the rate of pretransfer poverty (Danziger & Plotnick, 1986). Even with income transfer programs, more than 13 percent of United States citizens are living below the federal poverty level (US Bureau of the Census, 1998a). Poverty rates for children and people of color are especially high. For example, almost one out of every two African-American children lives in poverty, making this one of the most economically vulnerable groups in the United States (Karger & Stoesz, 1998).

One part of the explanation for the seeming intractability of poverty may be related to the meager size of income transfers that are available to poor families through public assistance programs. However, another part of the explanation may be that poverty involves both income and asset deprivation. The prevailing anti-poverty paradigm holds that well-being is almost exclusively dependent on income. Hence, United States anti-poverty policies and programs have been developed to provide income, goods, and services as a means of enhancing well-being.

Until recently, efforts to address asset deprivation have been virtually non-existent in United States anti-poverty policies and programs. Within the past decade a new asset-based paradigm has emerged. Social work scholar and educator, Michael Sherraden (1988; 1991) has suggested that both income poverty and asset poverty need to be remedied in order to enhance the well being of economically vulnerable individuals, families, and communities.

The suggestion that ending poverty may have as much to do with tangible assets as with income represents a critical analysis of a prevailing paradigm that has shaped anti-poverty policies and programs in the United States. Sherraden (1991) suggests that the current paradigm has not met its intended goals. "Welfare policy has gone off track in becoming almost exclusively preoccupied with income protection of the poor. Policy should seek to empower as well as protect" (Sherraden, 1991, p.7). The emerging

paradigm that serves as a foundation for this paper suggests that well-being demands both adequate income and assets. Sherraden (1991) writes about shifting to asset-based policies and programs:

The major reason for this proposed policy shift is that income only maintains consumption, but assets change the way people think and interact in the world. With assets, people begin to think in the long term and pursue long-term goals.(p.6)

Following the work of Sherraden and his colleagues (Johnson & Sherraden, 1992; Page-Adams & Sherraden, 1997; Sherraden, 1988, 1991), the use of the term “assets” in this paper refers specifically to financial and property holdings or the stock of tangible wealth in a household.

This paper begins by briefly reviewing the current distribution of income and assets in the United States. Following this review, there is an overview of historical and current asset-based policies and programs. After reviewing Sherraden’s (1991) conceptualization of well-being based on assets, this paper then extends this conceptualization by suggesting that future orientation plays a central role in the relationship between assets and well-being.

The term future orientation is defined as one’s ability to think about and plan for the future. Thus, household assets often provide individuals with the opportunity to shape future goals and to make concrete plans for personal, social, and economic growth.

Even a small amount of savings stabilizes families. At higher levels, savings give families the luxury of imagining a future better than the present, and a reason to plan and prepare for the future. (CFED, 1996, p.10)

In fact, the extended conceptualization suggests that future orientation directly mediates other positive measures of well-being for individuals, families, and communities.

Income and Asset Distribution in the United States

A review of the current distribution of income and assets in the United States reveals wide gaps between the haves and the have nots. Turning first to income, 20 percent of American

households command 43 percent of all income in the United States (Oliver & Shapiro, 1995). There are especially large income disparities between whites and African-Americans. In 1997, the median household income was \$38,972 for whites, but only \$25,050 for African Americans (US Bureau of the Census, 1998).

While the income gap is wide, the asset gap is wider. Twenty percent of households in the United States control 68 percent of net worth (Oliver & Shapiro, 1995). Racial disparities in the asset distribution are even more stark than in the income distribution. White households have a median net worth of \$43,800 while African American households have a median net worth of only \$3,700 (Oliver & Shapiro, 1995). In other words, the median net worth of white households is more than eleven times greater than that of African American households. Further, wealth disparity is increasing rather than decreasing, with all of the increase in total wealth during a recent ten year period going to the top one percent of United States households (Wolff, 1995).

Homeownership is one of the most important ways that people hold assets. In 1993, homeownership accounted for 44 percent of household net worth in the United States, with 64 percent of individuals owning the homes in which they live (Eller & Fraser, 1995). However, homeownership rates vary tremendously on the basis of both income and race. Forty-one percent of households in the lowest income bracket live in owner-occupied housing while 86 percent of households in the highest income bracket own homes (Eller & Fraser, 1995). Oliver and Shapiro (1995) note that African-Americans are only 65 percent as likely as whites to own their own homes.

Turning to savings and other financial assets, approximately 60 percent of all American households have \$1,000 or less in net financial assets (Oliver & Shapiro, 1995). Oliver and Shapiro (1995, p.60) define net financial assets as "those financial assets normally available for present or future conversion into ready cash" and measure it on the basis of the value of assets minus debts excluding consideration of equity in homes and vehicles. Net financial asset distribution by race is dramatically uneven. Nearly 36.5 percent of white households, and a full 75.7 percent of African-American households, have \$1,000 or less in net financial assets (Oliver & Shapiro, 1995).

The asset gap is of special concern to social workers who advocate for economically vulnerable populations because of the unique ways that assets may affect well-being. Income provides a way to meet basic human needs, but assets are thought to provide the opportunity for people to envision and dream about a more positive future for themselves and their children (Sherraden, 1991). Further, assets provide United States households with a nest egg that can provide economic stability to families experiencing financial crises (Oliver & Shapiro, 1995). One way to decrease the asset gap would be to balance existing income transfer policies and programs with asset building policies and programs. In doing so, we can learn from historical and current initiatives that have helped people build assets in the United States.

Historical Background

The social work profession emerged during the late 1800's and early 1900's in an effort to help socially and economically vulnerable individuals and families achieve better lives. From the beginning of the profession there was a clash of ideologies between social workers regarding how to "treat" poverty. The Charity Organization Society (COS) movement was heavily influenced by emerging psychoanalytic approaches as well as a Protestant theology that encouraged "moral character development." COS volunteers believed that counseling would help remedy the roots of individual malfunctioning and, thereby, help poor people become economically self-sufficient (Specht & Courtney, 1994).

Jane Addams, on the other hand, viewed the causes of poverty from an environmental perspective. She began the settlement house movement whereby social workers lived and worked among the poor to improve living and working conditions in the growing industrial sector. Despite this good work, the psychoanalytic approach continued to grow in popularity among social workers. In fact, by the middle of the 20th century, "social work was heavily committed to a psychotherapeutic approach that attributed all social problems, including poverty, to individual malfunctioning" (Specht & Courtney, 1994). Today, the focus on clinical approaches to "rehabilitate" low-income people continues.

Thus, individual explanations for poverty reflect the belief that poverty is caused by individual dysfunction whereas structural explanations for poverty rest on the notion that social problems create poverty. Sherraden (1991) suggests that there is a need to close the gap between these two explanations. One way would be to focus on the role of institutions in the theoretical tradition of Max Weber (1958), Ralf Dahrendorf (1979), and William Julius Wilson (1987). These theorists have made contributions that together highlight the central role of institutional structures in shaping the life chances of individuals. From this tradition, poor individuals are thought to internalize the social structure and their positions within it because of institutionalized barriers to social and economic well-being. Further, the opportunity to leave poverty is believed to depend on institutional factors as opposed to individual factors. Thus, institutions that facilitate long-term economic well-being and related social welfare outcomes may best eradicate poverty.

Yet asset development among the poor is made difficult by a number of institutional factors. First, financial institutions such as banks and credit unions do not often locate in poor communities, thereby restricting access to institutional structures for saving and investment. Second, asset accumulation in the form of homeownership and small business development are often harder to achieve for poor individuals and people of color due to institutional racism. The real estate practice of redlining and discriminatory banking policies continues to limit home and business development opportunities for many individuals (Oliver & Shapiro, 1995). Finally, asset accumulation in the form of employer-subsidized pension plans are often not available to low-wage workers. This means that the working poor are discouraged from saving for retirement. Further, they are not privy to the educational information that is a part of most benefit plans regarding the ways in which retirement savings operate.

In contrast to these institutional limitations to asset development, a recent review of savings patterns among the poor and working poor suggests that economically vulnerable people can and do save when savings is supported and facilitated (Beverly, 1997). Since such saving is more difficult for those without access to institutional structures and incentives, Sherraden (1991) suggests that the United States can help poor people save by

creating institutional savings and investment structures similar to those that nonpoor people use to accumulate assets.

Examples of asset building initiatives designed to enhance social and economic well-being have surfaced only recently in the United States. Yet there are several examples of social policies and programs that have helped many people build assets. Turning first to historical examples, the Homestead Act and the G.I. Bill were two federal policies developed to build the resources of families and the country as a whole. The long-term effects of these policies on household and national socioeconomic well-being were many. Both policies resulted in massive transfers of financial assets and property for long-term household economic development, thereby dramatically increasing intergenerational well-being.

The Homestead Act of 1862 provided 160 acres of public land to settlers who built homesteads and cultivated the land (Potter & Schamel, 1997). This policy allowed many individuals who would have otherwise been unable to secure land to become stakeholders. Altogether 270 million acres of land were distributed to 1.6 million people, making this the biggest asset transfer policy in United States history (Potter & Schamel, 1997). Even so, while this policy helped white people, it also hurt Native Americans and African-Americans.

The Southern Homestead Act of 1866 was passed in an effort to offset discrimination based on race. The Southern Homestead Act provided "a legal basis and mechanism to promote black landownership" (Oliver & Shapiro, 1995). Despite some problems with implementation of the policy, the Southern Homestead Act helped African-Americans secure land in the 1870s, especially in South Carolina, Virginia, and Arkansas, and twenty-five percent of African-American farmers in the south owned their own land by 1900 (DuBois, 1935; Lanza, 1990).

During this same era, a proposal to redistribute Southern property to freedmen by transferring "40 acres and a mule" to former slaves began to gain favor. This policy would have allowed freedmen the opportunity to obtain land, thereby generating income for their families (Oliver & Shapiro, 1995). According to Du Bois, this policy "would have made a basis of real democracy in the United States" (1935, p. 39). Unfortunately, it was not enacted and the anticipated benefits from land acquisition

among freedmen were never fully realized. According to Oliver and Shapiro (1995, p.5) "the effect of this inherited poverty and economic scarcity for the accumulation of wealth has been to 'sediment' inequality into the social structure." In other words, the limited opportunities for African-Americans to own land led to the intergenerational 'sedimentation' of racial wealth inequality that continues today.

The G.I. Bill of Rights was introduced in 1944 and allocated federal grants and loans to help military personnel buy homes and pay for college following their exit from the military (Heise, 1994; Skocpol & Amehta, 1995). The intent of the G.I. Bill was to invest in the social and economic well-being of military families so that the country would reap the benefits of a group of young veterans who would invest in their communities.

The educational provisions of this policy created an institutional structure that increased the human capital of a whole generation. The G.I. Bill also influenced America's "golden housing era", with rapid construction resulting in overall housing increases of 50 percent (Sternlieb & Hughes, 1982). The extent to which this policy ameliorated racial disparities cannot be underestimated. The G.I. Bill helped to create a Black middle class by providing asset-based benefits to 7.8 million African-American World War II veterans (Roach, 1997). Largely because of the G.I. Bill, the homeownership rate among minority households increased by 18 percent between 1940 and 1970 (Sternlieb & Hughes, 1982).

There are important historical and contemporary examples of asset-based programs that have helped low-income people build assets. The Philadelphia Saving Fund Society, the oldest savings bank for people of modest means, opened its account in 1850 (Alter, Goldin & Rotella, 1994). This bank was established to help poor people save money even in the face of extreme resource limitations. Members of the savings fund societies were able to save significant amounts of money for long-term economic development purposes including homeownership, capitalization of small businesses, retirement, and bequests to children and grandchildren.

Turning to a modern-day example, Community Development Credit Unions (CDCUs) provide savings opportunities for

low- and moderate-income people nationwide. CDCUs are self-sustaining financial institutions that have been actively serving low-income communities for the past 60 years (Credit Union Home Page, 1998). In 1995, CDCUs had 171,000 savers with a median family income of only \$19,000 who together saved \$250 million (CFED, 1996).

Public policies have historically helped the non-poor accumulate assets through tax incentives, or what Titmuss (1958) calls fiscal welfare. Most tax incentives help people build retirement income and property assets. In 1999, projected tax expenditures to the non-poor will total \$505 billion (US Congress, 1994).

By comparison, the amount of direct spending in means-tested programs in 1999 will total only \$221 billion (Citizen's Guide, 1999). Low-income people have not had equal access to asset building opportunities through the tax code due to low earnings, marginal tax rates, and limited retirement savings and homeownership rates. In fact, government spending for the poor is primarily allocated through means-tested income transfer programs that prohibit savings.

Yet one way to create an institutional structure for asset building for low- and moderate-income people is through Individual Development Accounts (IDAs). IDAs were first suggested by Sherraden (1991) as a vehicle for facilitating asset accumulation in low-income households. IDAs are dedicated savings accounts designed to help low-income people save for long-term social and economic development purposes such as homeownership, small business capitalization, and post-secondary education. IDA savers receive funds from public and private sources to match their own contributions.

In the past, asset-based policies such as the Homestead Act and the G.I. Bill transferred wealth to people along with the opportunity to build that wealth and pass it on to future generations. Sherraden (1991) suggests that similar savings institutions could provide the same opportunities for low-income households. The Corporation for Enterprise Development has organized a national IDA policy demonstration with the hope that IDAs could be an equivalent to the Homestead Act of the 19th century and the G.I. Bill of the 20th century (CFED, 1996).

Overview of Sherraden's Conceptualization of Well-Being Based on Assets

The proposal to create an institutional structure of dedicated, leveraged asset accounts for long-term social and economic development purposes rests on Sherraden's (1991) conceptual framework that well-being is based, in part, on assets. This framework represents a paradigm shift from income-based to asset-based approaches to understanding poverty and increasing the well-being of poor individuals, households, and communities in the United States. Sherraden suggests that even small asset accumulations can create large effects. For example, the knowledge that there is some money saved for college may make a big difference in a child's decision to stay in high school. Likewise, a small amount of home equity may lead to substantial efforts in home maintenance and active involvement in neighborhood associations.

Welfare policy based on an income and consumption paradigm has not significantly affected pre-transfer poverty (Danziger & Plotnick, 1986). One reason for this may be that income transfer programs have been designed to help maintain people by supporting consumption and meeting basic needs but have done little to help people develop long-term social and economic well-being. Sherraden suggests that "welfare policy has sustained the weak, but it has not helped to make them strong" (1991, p. 3).

It may be that both income and assets are required to ensure the well-being of individuals, families, and communities. Oliver and Shapiro (1995) note that income and assets play very different roles within a household:

Wealth is a special form of money not used to purchase milk and shoes and other life necessities. More often it is used to create opportunities, secure a desired stature and standard of living, or pass class status along to one's children. In this sense the command over resources that wealth entails is more encompassing than is income or education, and closer in meaning and theoretical significance to our traditional notions of economic well-being and access to life chances. (1995, p. 2)

From this perspective, assets are thought to increase well-being in ways that income cannot.

Sherraden (1991) theorizes that assets have positive effects on well-being, and that these effects are at least partially independent

of the effects of income. Based on previous theoretical and empirical work, he suggests that assets have a direct effect on several outcomes including: household stability, personal efficacy, social influence, civic involvement and community participation, child well-being, and future orientation (see Figure 1 in Appendix A).

Extending the Conceptual Framework: The Role of Future Orientation

Sherraden's (1991) conceptualization regarding the effects of assets on well-being suggests that future orientation is just one of several effects of assets on well-being. However, assets may have positive independent effects on future orientation that are key to enhanced life chances. This interpretation would not counter Sherraden's discussion, but would extend it by more clearly specifying the mediating role of future orientation. In other words, the suggestion here is that future orientation may play an intermediate role in the relationship between assets and other positive social and economic outcomes (See Figure 2 in Appendix A for a graphic representation of this extended conceptualization).

The expanded conceptualization offered here suggests a theoretical specification that may help to explain how assets affect future orientation and, in turn, social and economic well-being. It may be that future orientation is shaped by structural as opposed to individual factors. For example, assets may work by first changing one's orientation to the future. For middle and upper income people, economic security facilitates the opportunity to plan for the future. Low-income people, however, generally spend their time and energy trying to make ends meet on a day-to-day basis. Planning for the future is a luxury few poor people can afford. Emerging asset building initiatives, such as IDAs, are designed to help poor people save, plan for the future, and make their plans real.

This theoretical specification of asset effects on well-being suggests that savings *first* provide people with otherwise unattainable opportunities to hope, plan, and dream about the future for themselves and their children. An enhanced orientation toward the future may make it possible, then, for individuals to increase their social and economic well-being. The expanded

conceptualization of well-being based on assets offered here is consistent with the theoretical work of Weber (1958), Dahrendorf (1979), and Wilson (1987) in its attempt to demonstrate how social structures may become internalized to affect individual well-being.

Dahrendorf (1979) and Wilson (1987) built upon Weber's conceptualization of the role of institutions by suggesting that racial and economic oppression result in limited opportunities, or life chances, for young people in the United States. Similarly, this expansion of Sherraden's (1991) theory suggests that asset poverty gets internalized by limiting future orientation which subsequently has negative effects on a wide range of social and economic outcomes. From this perspective, assets lead to future orientation, which in turn leads to household stability, personal efficacy, social influence, civic participation and community involvement, and child well-being.

The theoretical expansion discussed here is also consistent with social psychologists Ajzen and Madden's (1986) "theory of planned behavior" which posits that individuals follow a plan of action based on available possibilities and resources. According to the authors, both intentions and actions are dependent, in part, on "the presence or absence of requisite resources and opportunities" (p.457). From their theoretical perspective, tangible resources play a central role in shaping both goal setting and goal achievement. In the same way, tangible resources in the form of assets may help shape hopes, plans, and dreams about the future which then lead to positive social and economic outcomes.

IDA participants have begun to describe how assets create positive outcomes in their lives, based on the emergence of new visions for the future. When asked what he hoped to get out of the IDA program, one participant said: "This program *gives* me hope . . . and this hope makes me more energetic" (Page-Adams, 1998, p. 13). Another IDA participant stated that her future looked brighter for both herself and her children because of her IDA (CFED ADD, 1998). Consistent with the theoretical expansion presented here, these statements suggest that asset building may be related to hopefulness and positive outlooks for the future which may serve as an intermediate outcome, leading ultimately to positive social and economic outcomes.

In a critical review of future orientation, it is important to note that alternative views suggest that future orientation happens not solely through external resources, but also through internal resources found within individuals. Saleebey (1992) has provided the field of social welfare with a reconceptualization of social work practice with his introduction of the "strengths perspective". In describing the strengths perspective approach he writes:

To discover the power within people and communities, we must subvert and abjure pejorative labels; provide opportunities for connections to family, institutional, and communal resources; assail the victim mind-set; forswear paternalism; trust people's intuitions, accounts, perspectives, and energies; and believe in people's dreams. (p.8)

Thus, the strengths approach promotes the idea that hopes and goals for the future can be found through both internal and external sources within an individual's environment.

In support of this concept, several authors (Greene, Lee, Mentzer, Pinnell, & Niles, 1998) posit that the strengths perspective in social work practice reflects a philosophy whereby "clients possess the resources and competencies needed for achieving their desired goals and for feeling a sense of empowerment and personal agency" (p. 389). The goal of social workers, then, is to provide interventions that will draw out the inherent resources within individuals so that they can achieve their hopes, dreams, and goals for the future. Thus, a review of alternative explanations for future orientation suggests that the achievement of future orientation may also rest on social work interventions that highlight the internal strengths and resources within individuals.

Implications for Research, Policy, and Social Work Practice

IDA programs continue to emerge across the United States in an effort to provide poor and working poor individuals with an institutional structure for savings and investment. Research designed to study the direct effects of assets on social and economic well-being, and the possible indirect effects of assets through future orientation on social and economic well-being, will better inform practitioners and policymakers about how to proceed with future anti-poverty initiatives.

Income-based anti-poverty policy alone has been shown to be limited in reducing the pre-transfer poverty rate. A new policy that reflects the hypothesized positive role of assets on future orientation and social and economic well-being may better serve economically vulnerable populations.

Continued study that examines the role of future orientation in explaining the relationship between assets and social and economic well-being is one implication for research of the expanded theory presented here.

Turning to policies that seek to demonstrate the effects of asset building, it may be easy for practitioners and researchers to design evaluation plans that exclude measures of individual level change, particularly "soft" outcomes such as future orientation. One such policy, the Assets for Independence Act (AFIA), was initially introduced in 1991 by Senator Bill Bradley (D-CA) and Representative Tony Hall (D-OH) and was later signed into law on October 27, 1998. The goal of the AFIA is to use federal funds in order "to establish a national Individual Development Account (IDA) demonstration to determine how effective IDAs and 'asset building' strategies are in helping low-income people save, acquire productive assets, and achieve economic self-sufficiency" (Boshara, 1998). Funding for the evaluation of AFIA funded programs was included in the legislation in order to guide future policy, practice, and research. The theoretical extension offered in this paper suggests that asset-based policy demonstrations like AFIA will be stronger if they include evaluation components that measure future orientation as well as ultimate social and economic outcomes.

If we find that assets first lead to future orientation, then to social and economic well-being, then there would be important implications for social work practice. In other words, findings from asset building programs may provide support for the notion that structural, as opposed to individual factors play a role in the development of future orientation among individuals. Social workers who had previously provided individual counseling to increase hopefulness within individuals could begin providing asset development programs to clients as an alternative means of enhancing a positive orientation toward the future and, subsequently, social and economic well-being.

In addition, social workers who work with adolescents in an effort to increase school retention and academic achievement, and decrease teenage pregnancy most typically use direct practice techniques and services to increase future orientation. However, the work of Green and White (1987) indicates that a key predictor of teenage pregnancy and school retention is parental homeownership. This would imply that social workers who provide asset-based services to adolescents may not only increase the future orientation of students, but may also ultimately decrease school dropout and pregnancy rates.

Conclusion

Social workers today continue a rich tradition of work to reduce the incidence and the impact of poverty. While much of our work has historically focused on income poverty, it may be that both income and assets are required to alleviate deprivation and enhance well-being. Income is required for meeting immediate consumption needs and assets may likewise be required for long-term social and economic development.

Sherraden (1991) suggests that policies and programs that help secure income and build assets are crucial to the well-being of economically vulnerable individuals, families and communities. Individual Development Accounts are one way that poor people can begin to build household assets. Much like past asset-based policies and programs, such as the Homestead Act and the G.I. Bill, IDAs are designed to help people invest in themselves, their children and their larger communities. This policy initiative merits rigorous testing, especially since the Homestead Act and the G.I. Bill may have helped some populations more than others.

Sherraden (1991) suggests that assets have a number of effects on well-being. The extended conceptual framework suggested here further specifies the role of future orientation as an intermediate outcome, helping to explain the relationship between assets and well-being. At this early stage in the development of asset-based anti-poverty strategies, research on assets, future orientation, and well-being is critical to further building our knowledge about the effects of assets on the well-being of economically vulnerable individuals, families, and communities. Research that

examines the role of assets, future orientation, and well-being may also inform social work practice by changing the ways in which we explain poverty, enhance future orientation, and increase individual, social, and economic well-being.

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Appendix A

Figure 1

Sherraden's (1991) Conceptualization of Selected Asset Effects

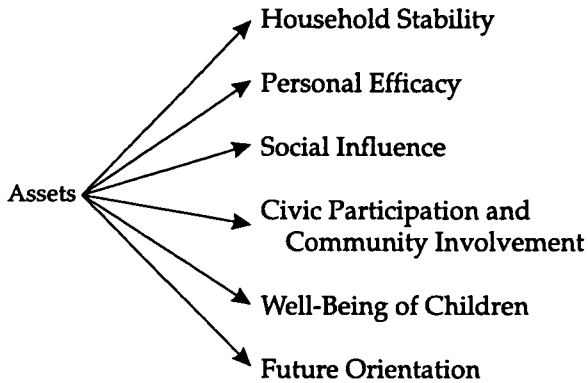
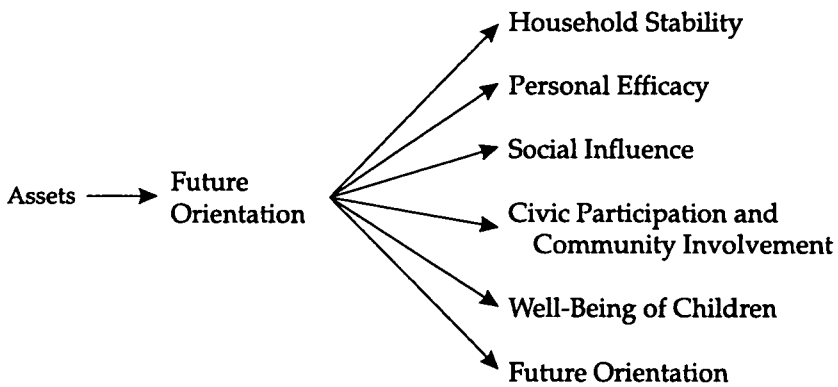


Figure 2

Extended Conceptualization of Selected Asset Effects



Mental Health Needs of TANF Recipients

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This paper reports findings of a study of female Temporary Aid to Needy Families (TANF) and non-recipients ages 18–40, receiving behavioral health services in the rural Southwest in 1998–9. TANF recipients (N = 119) were more likely to be seriously mentally ill than non-recipients (N = 370), suggesting that a subgroup of TANF recipients may face significant barriers to employment given the new TANF regulations. The author argues that responsibility for recognizing the needs of TANF recipients for behavioral health services is shared by both the public welfare and behavioral health systems. Suggestions for meeting this challenge in both systems are discussed.

Introduction

Many low-income, parenting women have historically relied on public welfare supports as a primary source of income for themselves and their children. With the 1996 creation of Temporary Aid to Needy Families (TANF), more than four million families experienced a significant change in the provision of federally-funded public income supports for low income parents and children (Administration for Children and Families, 2000). Among the most significant provisions of the new TANF program were time limits for financial assistance and stricter work requirements. As a result of these policy changes, many aid recipients must now work or attend work training classes. If recipients do not comply with these requirements, they receive progressive sanctions, beginning with a reduction of their monthly benefits. If noncompliance continues, their monthly grant ends.

Women with psychiatric disorders receiving TANF must also comply with these new regulations. TANF recipients with psychiatric disorders experience ongoing psychiatric symptoms or psychotropic medication side effects that impact their ability to gain or maintain employment. For example, a woman experiencing an episode of major depression or the depressive cycle of bipolar disorder has sleep disturbances, early morning waking and accompanying sleep deprivation, or difficulty arising. Eating patterns change, resulting in significant weight loss or weight gain. The ability to concentrate lessens, and overwhelming feelings of sadness or anger intrude upon daily activities. If she is receiving treatment, she must weigh the impact of potential medication side effects on her ability to function in the workplace and at home. Treatment in the poorly funded public mental health system may require the use of drug formularies that do not include newer, more expensive psychotropic medications with fewer side effects. Medication side effects can impact the ability to maintain employment when drug treatment makes early morning rising difficult.

Working parents with psychiatric disorders are not free of the additional burdens faced by all working parents. Parents must locate, secure and pay for quality child care and transportation services, further complicating the daily lives of women already struggling to manage their psychiatric symptoms while parenting. These additional burdens may be viewed as a source of life stress (Brown & Moran, 1997; Gerdes, 1997) associated with increased mental health needs of recipients already at risk due to their socioeconomic status.

Poverty itself is associated with increased risk for and prevalence of psychiatric disorders (Bruce, Takeuchi, & Leaf, 1991). Lower socioeconomic status (SES) has been found to have a negative impact on health generally, including mental health (Anderson & Armstead, 1995; Link & Phelan, 1995) and subsequent mental health outcomes (Saraceno & Barbui, 1997). Poverty is also associated with other adverse life conditions that influence mental health and parenting (McLoyd & Wilson, 1990). For example, poverty status increases the risk of stressful life events associated with the development and exacerbation of psychiatric

disorders, particularly depression (Steele, 1978; Craft, Johnson & Ortega, 1998). One group at particular risk is low income mothers who receive public welfare assistance. A study that reviewed TANF assessment records in Denver (East, 1999) concluded that many TANF recipients had symptoms of severe and persistent psychiatric disorders that had neither been properly diagnosed nor treated.

Experiences of parents in the mental health system. TANF recipients' eligibility for mental health services occurs through the public mental health system. To obtain service, they must negotiate a separate service system from the public welfare system. Unlike the public welfare system, which focuses on family functioning and needs, the mental health service system treats the individual consumer's psychiatric disorder, often with insufficient attention to consumers' social environment, including the demands and supports of family, social network, and other organizational structures (Stromwall & Robinson, 1998). For many seriously mentally ill women, their parent role is identified as a primary source of life satisfaction (Mowbray, Schwartz, & Bybee, 2000; Zemencuk, Rogosch, & Mowbray, 1995; Nicholson & Blanch, 1995; Mowbray, Oyserman, & Zemencuk, 1995.) However, seriously mentally ill women who are actively parenting report a lack of support from the mental health system for their existing roles as parents (Zemencuk, Rogosch, & Mowbray, 1995; Mowbray, Oyserman, & Zemencuk, 1995; Apfel & Handel, 1993; Bachrach, 1988), including an attention to income supports. Despite a number of recent studies addressing the health and social conditions of mothers with psychiatric disorders (e.g., Coverdale & Aruffo, 1989; Mowbray, Schwartz, & Bybee, 2000), little information is available about the added impact of their status as public welfare recipients, a reality for many parents with serious mental illness. For example, in a Michigan study of mothers with serious mental illness, 41 % of the mothers studied were recipients of public welfare assistance (Mowbray, Schwartz, & Bybee, 2000).

The purpose of the current study is to develop a profile of female TANF recipients receiving behavioral health services. It compares the clinical and demographic characteristics of TANF recipients and non-recipients in a sample of adult women age 40

and under receiving behavioral health services in an ethnically diverse, rural Southwestern catchment area.

Methods

The study used data collected from case records that included demographic, clinical, and service use information about members enrolled in a regional managed behavioral health system in a southwestern state during 1998–1999. Local programs contracted through the managed care organization reported information on each member served during the year. The sample for this study included all female members ages 18–40 who received treatment during the six-month study period ($N = 489$).

The study compared clinical status and demographic characteristics of two groups, TANF recipients ($N = 119$) and non-recipients ($N = 370$). Demographic characteristics related to poverty were obtained by the individual's self-report. The woman's clinical status as seriously mentally ill was rated by a licensed psychiatrist.

Results

Table 1 shows selected demographic and clinical characteristics of TANF recipients and non-recipients. TANF recipients were more likely to be women of color (African American, Latina or Native American) than non-recipients, Pearson chi square (1, $N = 489$) = 7.312, $p = .005$. On other variables, including age, household income, household size, and years of education, the groups were virtually identical.

A two-way contingency analysis was conducted to evaluate whether TANF recipients receiving behavioral health services were more likely to be seriously mentally ill than non-recipients. The two variables were status as a TANF recipient and status as seriously mentally ill. TANF recipient and SMI status were found to be significantly related, Pearson chi-square (1, $N = 489$) = 5.017, $p = .019$.

Discussion

The major finding of this study is that TANF recipients receiving behavioral health services report significantly lower function-

Table 1

Demographic and clinical characteristics of TANF recipients and non-recipients (N = 489)

	<i>TANF recipients</i>	<i>Non recipients</i>
Total	119	370
Ethnicity		
Caucasian	60	239
African-American	10	21
Latina	32	72
Native American	16	37
Seriously mentally ill		
Yes	36	77
No	82	292
Age (mean)	31.34 (SD 6.56)	31.03 (SD 6.68)
Household income (mean) (in thousands)	9.95 (SD 8.72)	9.35 (SD 7.98)
Household size (mean)	2.90 (SD 1.98)	3.06 (SD 1.91)
Years of education	8.98 (SD 4.07)	9.05 (SD 4.13)

ing and more mental health distress than non-recipients. Designation as seriously mentally ill (SMI) requires an ongoing major mental illness as well as significantly reduced ability to function across a variety of life domains. Unlike some of the public's perception of welfare recipients, these TANF recipients who receive a designation as SMI are not women who have manufactured a mental illness to avoid work. Instead, they are an important subgroups of TANF recipients—seriously mentally ill women with children—whose disability presents a barrier to the employment requirements of TANF. Before the TANF policy changes, seriously mentally ill women with children could receive public welfare without the need to report or even diagnose their psychiatric disability. Now, TANF requirements place additional stress on women with existing psychiatric disorders that need to be understood by the public welfare system.

The results of the current study support the benefits of attention to the social environment, particularly that surrounding the receipt and negotiation of income supports for parenting women

with ongoing psychiatric disorders. While clinical diagnosis and treatment issues remain of prime importance, it may be that knowledge of the woman's status as a TANF recipient can assist in appropriate treatment planning and in more expeditious alleviation of these parenting women's perceived distress. The current study is limited by its focus on women already receiving mental health treatment. Thus, the mental health status of TANF recipients as a group cannot be determined from this study. The study by East (1999), however, provides evidence that there may be unmet behavioral health needs in the larger group.

Both the public welfare and behavioral health systems must recognize the needs of TANF recipients for behavioral health services. Public welfare workers are in need of extensive education about the dynamics of psychiatric disorders. Behavioral health personnel should actively advocate for and provide this information. The public welfare system should screen applicants for depression and other mental health conditions and make timely referrals to effective behavioral health treatment. Further, public welfare workers need to be educated so they can recognize major symptoms of psychiatric disorders as such, instead of interpreting them as deficits in motivation or attempts to circumvent the system. They need to understand the implications of mood and other psychiatric disorders for recipients' ability to comply with complex TANF program requirements and to effectively seek employment. TANF recipients should be assisted in obtaining behavioral health treatment through active facilitation of the referral process.

The public welfare system might also make greater use of referral to disability income supports. Caseload reduction, the public welfare system outcome goal, can be accomplished through alternative means than employment for recipients whose psychiatric disorders prove to be a current barrier. Appropriate diagnosis and referral for disability income may be an alternative. While a TANF recipient may not be eligible for Social Security Disability Income (SSDI) because she has not earned sufficient work credits, she may be eligible for Supplemental Security Income (SSI) based on her income and diagnosis of psychiatric disorder. When the parent qualifies for disability income, the children may continue

to be eligible for TANF payments based on overall family income. Thus, states can meet their goals of caseload reduction at the same time that families slightly improve their financial circumstances by combining disability income for the parent with TANF for the children.

Those referring TANF recipients for disability income must be aware that this application system is complex and can be lengthy (Estroff, Patrick, Zimmer & Lachicotte, 1997). Often applicants require assistance in preparing correct and persuasive applications. They may need assistance in the appeals process if an initial application is rejected. The application process itself can result in additional stress on the applicant and her family.

However, the TANF recipient with a psychiatric disorder is already subject to additional stress resulting from TANF work and documentation requirements. Results may include the worsening of psychiatric symptoms or even onset of a secondary depressive disorder. In order to be responsive to this source of stress, clinicians need to be aware that it exists. Behavioral healthcare organizations should, at minimum, collect information about the consumer's social environment and assure that the information is readily available to the clinician. Information should include the financial supports and family situation of the consumer. Clinicians should also provide supportive counseling aimed at coping with the stress of adhering to TANF regulations. These stresses include the need to function effectively as trainees or employees and working parents, at the same time they must manage the symptoms of their ongoing psychiatric disorder.

Conclusions

This study has demonstrated that female TANF recipients receiving behavioral health services are significantly more likely to be seriously mentally ill than non-recipients. As a response, behavioral health practitioners should be aware of the interplay of an important social system, that of income supports, on the daily lives of TANF recipients. They must take steps to ascertain unmet behavioral health needs among this group, and educate colleagues in the public welfare system about needs and characteristics of recipients with psychiatric disorders.

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The Other Side of the Desk: Former Welfare Recipients Who Now Work for "The System."

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Within the framework of identity theory, twenty female former welfare recipients who are currently human service workers discussed how their past experiences affected current service provision and their views of the welfare system. Semi-structured interviews were used, and data were coded and analyzed using the multistage process designed by McCracken (1988) for long interviews. Respondents discussed how their experiences made them more empathetic towards their clients and gave them insight into the strengths and weaknesses of the past and present welfare systems. Results show support for identity theory by showing how past identities affect present ones.

The welfare system has existed in many forms since the 1930s, when the federal government began giving assistance to unemployed citizens until they could be re-employed. The latest change in the welfare system occurred with the Personal Responsibility and Work Opportunity Reconciliation Act of 1996, which eliminated the Aid to Families with Dependent Children (AFDC) program, replacing it with block grants to states with federally approved programs for temporary assistance. These programs, called Temporary Assistance to Needy Families (TANF), give assistance on a short-term basis to low-income families with at least one minor child. They have the purpose of providing

families with temporary assistance to end welfare dependency, reducing the amount of unwed pregnancy, and encouraging two-parent families (Health and Human Services, Administration for Children and Families, 2000).

In order to receive federal funds, the state-sponsored TANF programs must include mandatory activities involving work-, education-, and job-related skills. Participants in the TANF program may receive technical school training, on-the-job training, job placement assistance, day care, housing, and Medicaid assistance. When they are employed, they may continue to receive day care, housing and Medicaid assistance for up to an additional two years, until they are able to qualify for employment-related benefits.

Participation in AFDC reached a high of 14,142,710 cases in 1993, with 5.5% of the American population receiving some form of welfare benefits. With the institution of TANF, welfare roles, which had already begun to fall, began shrinking faster, and by September 1999, the national total of welfare recipients dropped to 6,603,607 (2.4% of the national population) (Health and Human Services, Administration for Children and Families, 2000).

Each state receiving block grant funds has set the length of time that assistance is to be offered, with the stipulation that it be under five years. In the state in which this research was carried out, there is a lifetime assistance limit of three years, with 20% of the welfare population potentially eligible for extensions beyond the 3-year period. These extensions would be granted in cases of extreme hardship and for women transitioning from domestic violence situations.

The Purpose of this Research

It is not uncommon to find human service workers working for the system who were once recipients of welfare. In this research, the term "the system" refers to the entire system of assistance to low-income and welfare recipients, not just agencies administering welfare programs. This research examines the transition from welfare recipient to human service worker in light of respondents' identity changes. The research questions were:

- how do respondents' past experiences and identities as welfare recipients affect their service delivery to current recipients?

- in comparing the old welfare system with the new one, which would respondents say is better in meeting the needs of recipients and why?
- what changes would respondents like to see in the current welfare system?

Identity consists of cognitive self-schema related to roles individuals have in their lives. Identity theory describes how, through interactions with others, individuals receive cues to appropriate role-related behavior, and over time, the roles develop meanings (Burke, 1980). Individuals have many roles and multiple identities that influence each other (McCall, 1987), and form salience hierarchies (Stryker, 1968; McCall and Simmons, 1966). Within the structure of society, groups also negotiate their own identities, with individuals bringing to the groups their personal identities and meanings and also developing ones together (Stets & Burke, 1996).

Identity theory has been used to examine how individuals' role-related identities affect their ability to cope with the stresses of life. Role identity is related to motivation and commitment in the pursuit of personal and social goals. It is also related to higher self-esteem, self-efficacy, self-consistency and self-regulation (Stets & Burke, 2000), while difficulties with role identity are related to depression and distress (Burke & Stets, 1999). The types of role-related identities individuals have can affect stress levels. Studies have shown that persons with socially disadvantaged roles are more vulnerable to stress (Thoits, 1995), have lower self-esteem and self-efficacy (Tsushima & Burke, 1999), less sense of control over events in their lives, and higher anxiety and depression (Thoits, 1991) than their counterparts with socially advantaged roles.

Like individuals, cultures and societies have clear ideas about the types of roles that are desirable and should be supported and the types of roles that are undesirable and should be discouraged (Marks & MacDermid, 1996). Receiving welfare benefits is a stigmatized behavior in American society, and the longer women are unemployed, the stronger the negative psychological effects become. Over time, social isolation, the lack of a work-related identity, and the failure to receive any external validation

of their self-worth corrode their global self-esteem (Elliott, 1996). The weight of the stigma attached to welfare is so strong that most recipients do not feel a kinship with other women who are receiving assistance. Unlike most group identities that bond people together (Burke, 1980; Benjamin & Stewart, 1989), this is one from which its members are trying to escape. Even as common members of a group, therefore, most welfare recipients don't have a group identity that would enable them to collectively challenge the threats to their individual identities. As women are able to leave the welfare system, they take with them the experiences of once having been welfare recipients. Although these experiences are significant, the aftereffects of this stigmatized group identity have not been studied, particularly how they affect current human service workers who are former welfare recipients.

Methods

Respondents

Because this was an exploratory study, qualitative methods were used in data collection and analysis. Respondents were interviewed in natural settings to explore in depth their past experiences, the meaning attached to them, and how they thought these meanings affected them in the present. The criteria for study included women who were employees of human service agencies and who currently work with welfare recipients. These agencies provide employment-, child and family-, and disability-related services. The mixture of respondents from different agencies gives a varied picture of human service provision, and all respondents were providing direct service to current recipients. Because this study was designed to examine the effects of past welfare receipt on current service provision, all the women in the study had at one time been recipients of welfare assistance themselves. The respondents' time of welfare receipt varied widely, with six women having received assistance for less than a year and one having received it for 14 years ($X = 4.77$, $SD = 4.07$). There were no exclusion criteria regarding the length of time that had elapsed since receipt of assistance, and this resulted with a wide range (from less than 6 months to 26 years) of time elapsed since receiving assistance. Seven women had been "off welfare" for less

than a year, and five women had been self-sufficient for over 20 years ($X = 9.68$, $SD = 9.55$).

There were twenty women in the sample, ranging in age from 26 to 63. The average age was 41.5, with the majority of the women in their forties. They were all full-time employees, with the majority (85%) working forty hours a week and three respondents stating that they worked over forty hours a week. The respondents had hourly incomes ranging from slightly over \$7.00 an hour to nearly \$18.00 an hour ($X = \$12.13$, $SD = \$3.10$). The majority of the sample were European-American (85%), with 10% African-American and 5% Latina. While this sample appears homogeneous, it reflects the racial and ethnic makeup of the state from which the sample was taken. Respondents varied in their marital status; eleven were divorced, three single, five married, and one separated. They had from one to five children each ($X = 2.65$, $SD = 1.65$), with five respondents having a single preschool child and one having two preschool children.

Sample Recruitment

Initial contact was made at a welfare office with a human services worker who was a former welfare recipient. She stated that she knew others who were working at that office who also would meet the study criteria. From this beginning, respondents were recruited using a snowball technique. Women who had been interviewed referred other former welfare recipients who were now working for human service agencies. The women were recruited from urban and semi-urban areas in a western state over a period of three months.

Interviews lasted approximately 1 1/4 hours each, ranging from 45 minutes to two hours. Interviews were held in the private offices of the respondents or, if they preferred, in meeting rooms at their places of employment. Each respondent was interviewed once and, at the end of the interview, was asked if she knew other former welfare recipients who would be interviewed. If she knew someone, she was asked to contact that person and ask if she would consent to be interviewed. Potential respondents who agreed to be interviewed were then contacted by the researcher. Only one potential respondent preferred not to be interviewed.

Data Collection

All respondents were interviewed individually by the first author, using semi-structured questionnaires. The questions covered the topics of respondents' employment and welfare histories, the barriers they overcame in making the transition from welfare to employment, the effects of past welfare receipt on their present service delivery, comparisons of the former and present welfare systems, and their desired changes to the welfare system. Short demographic questionnaires were given to respondents regarding their ages, marital status, ages of their children and their hourly income. The interviews were audio tape recorded and transcribed verbatim.

Data Analysis

The data were analyzed in a five-stage process described by McCracken (1988). The first stage consisted of the material being read twice by the researchers. The first reading was for general understanding of content and the second was for identification of themes related to the respondents' experiences with welfare and the topics mentioned above. In the second stage, preliminary categories of observations, or codes, were formed.

In the third stage, the preliminary codes were reexamined to identify patterns in the data and connections among codes. The fourth stage consisted of examining the patterns and connections to determine preliminary themes contained in the interviews. The researchers looked for similarities and differences among comments that could highlight patterns in experience among the respondents. For example, the experiences of women who had been self-sufficient for a number of years were compared with those who were only recently self-sufficient. During this process, the researchers reviewed each other's analyses and interpretations of the data, and any changes were approved by both researchers.

The last stage of the analysis was the determination of themes by the synthesis of data from the preliminary themes, the patterns and relationships among codes, and the memos made by the researchers. Distinct similarities were found concerning the effects of past welfare receipt on current service provision, their desired changes in the welfare system, and the comparisons of the old system with the new one.

Data were coded and analyzed using QSR*NUDIST (Qualitative Solutions and Research, 1995), a computer software program that was created for the analysis of qualitative data. All transcripts were entered into the program, reread, and manually categorized into codes. Coding was reviewed by both researchers to determine the appropriateness of the categorization to the codes and to make the coding more sensitive to the information contained in the transcripts. A coding tree was formed to show the relationships among the codes, and the tree was modified as the relationships became more refined.

Findings

Welfare History and Current Service Provision

Having a welfare history is an asset

All twenty women saw their past histories of receiving welfare as an asset that helped them in understanding and giving service to present clients. They stated that as a result of their experiences, they were more empathic towards clients and the difficulties they had in overcoming their barriers. Nineteen of the twenty women stated that under appropriate circumstances, they would tell clients that they themselves had once received assistance. One respondent described how her experiences gave her understanding of clients and their difficulties. She stated that she had empathy for the struggles of her clients because she had gone through them herself.

You know, without knowing, what it's like to go a week hungry. Or what it's like to try to find a place to live with children in the car. Or what it's like to get from the laundromat or the grocery store without a car, and with two kids on your hip. What it's like to be in a marriage, a solid marriage, and all of a sudden, it's gone. And this person you trusted all your life is not only gone, but not caring about how you financially survive.

Another way that past welfare receipt was an asset was in understanding the system and how it works. Respondents formed networks of workers who were also past recipients of public assistance. These networks gave them emotional support and insight into ways that they could work within the system to aid

their clients. For example, they would call and talk to each other in order to share information they learned about available resources.

Their views of current recipients are mainly positive

There were several comments by respondents concerning the difficulties of working with current recipients. While there were two who stated they sometimes felt frustration when it seemed that clients were not doing enough to help themselves, most respondents were more concerned about avoiding too much attachment to clients. Respondents discussed the need for good personal boundaries. Several said it was easy to become emotionally overinvolved with clients, especially when the challenges they were dealing with were similar to the ones that the respondents themselves dealt with. They also discussed their desires to give the best service possible to clients at the office so they could go home at night without worrying about their clients or taking work-related stresses out on their families.

I find fulfillment in my employment

Fourteen of the respondents stated that if they could design an ideal job, they would keep the same job or have one closely related to it, such as counseling. Most said they enjoyed helping people and found their work to be personally meaningful. They saw their experience as vital and their role as empowering other women to get off the system. This empowerment came in two forms: a) being a clearinghouse for community and public assistance resources and b) encouraging their clients to improve their self-esteem and self-confidence. One respondent compared getting off the system to getting in a closed house. She described her strategy as:

If I want to get in the house badly enough, and I can't get in the front door, I can get in the back. If I can't get in the back, I'm going to try to climb in a window. Or tunnel up through the basement. Or come down the chimney . . . You're not going to want [to get in the house] unless you believe that you can. So I try to build people up as much as possible so that they look at themselves in a little different way.

However, as much as they found their employment to be meaningful, many respondents would like to modify their employment. Most desired larger salaries. Respondents stated that it would be easier for them to help others if they did not need to worry about their own families' financial welfare. Another issue

mentioned by several respondents was a desire for flexible hours so they could more easily balance the needs of their children with the needs of their employment. Respondents who were single mothers had difficulties getting children to the doctors' offices and taking care of children's needs when they were bound to inflexible work schedules. One respondent also expressed a wish for on-site day care so she could have access to her children more easily. Of the five women who did not want to retain their present employment as their ideal employment, three expressed a wish to be able to work at home so they could be with their children more.

Comparing the Old System with the New One

Comparisons Influenced by Personal Experience

Most women evaluated the old welfare system (AFDC, pre 1995) and the new (TANF) system based on their experiences not only as workers but also as former recipients. Their analysis of the strengths and weaknesses of both systems was influenced by whether they had positive experiences in these systems. Respondents who had caring workers during their receipt of benefits were more likely to rate the old system as better. They discussed positive factors in the old system, such as the unlimited time to collect benefits and the many programs that were available. However, if their caseworkers were unreceptive and they were not told about available programs or encouraged to take advantage of them, they saw the old system as being inferior to the new system.

Familial experiences also affected their views of the system. One respondent, who both received welfare herself under the new system and had grown up in a family that received welfare under the old system, stated that she wished there had been a benefit time limit in the old system. She implied that perhaps her mother would not have received as much welfare during her childhood with the time limits in place.

The old system was better. Eight of the women commented that the old system had advantages over the new one. They discussed the heavy caseloads (70–80 cases) that workers presently carry and the concerns they now have that they can't give the personal attention their clients need. They also stated that current time

limits make it impossible for clients to obtain college degrees while receiving benefits. Under the old system, women who needed to support their children could receive assistance until they graduated from college and obtained employment. Today, clients are pushed through the system, and funds for four-year college are no longer available. This hinders clients from getting employment that will enable them to permanently exit a state of poverty. The reduction of funds for job-related training is another concern respondents have. They see the decrease in money for training in life management skills as a shortsighted measure that hurts single mothers who need help in learning how to balance their many work- and family-related responsibilities.

The new system is better. Most respondents, however saw the new system as an improvement over the old. They saw the old system as depersonalizing and "punitive," and described the lack of privacy and dignity that they endured.

I used to joke and say that I appreciate the help they give me with all my heart, but I felt like I was being funded by the KGB. It seemed like there was no privacy, and I felt like I was assumed to be a moocher, or some kind of a criminal all the time.

Another weakness of the old system was that personal assets and resources were limited. While it was done with the intention of making employment more desirable, the result was that recipients often found themselves living perennially on the edge of crisis.

I had been married to an emotionally and physically abusive man . . . I had no income, no job skills, and no way to pay the rent or the bills that he had left me with . . . In the old system, you could not have assets over \$1000.00, and the truck that I got out of the divorce was over the asset limit. So I was forced to trade the truck in on a car that was under the asset limit, which broke down on me an average of three times a week.

Weaknesses of the old system included the lack of information concerning available training and opportunities and the implied expectation that recipients would not be interested in becoming self-sufficient. Also, the lack of transitional day care and medical benefits for newly employed women hindered self-sufficiency.

Even with the time that was allotted, it was a fight, constantly—the constant turnover in case workers, the amount of time that you had to spend redoing papers, bringing back two and three copies of the same paper, duplication of services. Not a lot of support, not a lot of information about what resources were available. What is much more positive now is that employment counselors are expected to do a lot more. When I was on welfare, you were simply warehoused and unless you were a problem, you were kind of forgotten about.

Some Changes Have Mixed Results

Some procedural changes, such as conducting client interviews over the phone from a central location, were seen as having mixed negative and positive effects by the respondents. On the one hand, they were seen as beneficial because they were less stressful. Workers were able to take the time to assist in solving problems one at a time. Other workers felt that the over-the-phone contact was more impersonal and expressed the desire to meet with clients face to face.

The changes in food assistance (Food Stamps changed to a debit card system) and day care also were viewed with mixed results. Considering the effects of the system as well as their own personal experiences, respondents noted the greater freedom for clients with debit cards and cash for day care, but also noted that there was a greater potential for problems to arise. They expressed concern that there was no longer any state checking of the quality of day care facilities.

Some problems come with the combining of agencies for “one-stop shopping.” Under the TANF program, agencies such as employment services, job retraining agencies, and welfare services that previously were in different locations and under different management were combined administratively and put at the same location. This was done in an effort to streamline and improve client service. Although the coordination of resources was seen as useful in improving cooperation among agencies, it also highlighted their differing service philosophies.

I think one of the biggest mistakes they made when they combined these two agencies and almost all of the higher senior management are . . . people who have no concept of what it’s like to carry a caseload of people with multiple barriers, who have been beat up,

kicked around, abused, starved—that have to have somebody help them through all that.

However, many respondents see these problems as temporary and expect them to be worked out within several years. Those who have been in the system for a number of years see new programs coming and going and the service philosophies swinging from helping the clients overcome barriers to getting them off welfare, then swinging back again. They see the system as constantly changing and adjusting in an effort to meet both the needs of the clients, who have long-term barriers, and the state bureaucracy, which wants quick results.

Desired Changes in the Welfare System

More education

Funds for higher education have been sharply curtailed under the new welfare system. With a lifetime limit on public assistance of three years, clients are channeled into technical training or other short-term education. Respondents saw this change as shortsighted, and their main desire for change in the system was a return to the support of higher education. They believed that to be the only permanent way for a woman to support her family on one income. Some also expressed concern that too much money was being spent for unnecessary layers of middle management, overpriced office furniture and too many retreats—money that could be better spent on programs that assisted clients.

Another concern that many of the respondents had was that the changes in the system did not appear to be carefully considered. Workers were changed and teams shuffled every few months. Respondents reported that new programs had been implemented and discarded almost before it was possible to see if they were working. Several stated that they wished someone had consulted the front line workers before instituting new procedures and programs, because some changes actually hindered the delivery of services.

When the worker changes every six weeks, how can that client get astonishing customer service from a new worker every time they come to the office? When it takes so long to develop a rapport with that person, so that person can confide in you and say, "This is what my real problem is." And then, between the two of you, you can

come up with a solution to overcome those barriers. They don't ever find out what the barriers are before they're switching caseloads again.

One Size Doesn't Fit All

The final concern that many respondents had was the time limits. They were worried that the system was treating all clients as though they had the same barriers and needed the same amount of time and services to become self-sufficient. They were fearful that the "one size fits all" system fails to meet the personalized needs of the clients. They also had apprehension about the what they called the "bubble people," those whose cases were reaching the three year limits and were on the edge of closing. One respondent stated that she is trying so hard to help them to become self-sufficient and help those that still need more time to get their benefits extended that she does not have time to assist her other clients. It is as if she is constantly working in a crisis mode and getting further and further behind.

The administration [feels] like we should get them off as fast as they come on. They're just going to be back if we don't solve the problems now. They're just going to be back.

Summary

These findings demonstrate that the challenges of providing service to clients in the human services are considerable. These workers juggle the demands of their caseloads while trying to reach out to their clients, learn new programs and policies, and satisfy the demands of higher administration. They use past experiences to assist them in being understanding, resourceful, and empathic in the service they provide. Yet the stresses of their jobs clearly take a toll on them. This toll is reflected in the amount of employee turnover in the public assistance centers, which, according to one respondent, reached as high as 60% in the two years since the system changed its focus (anonymous, personal communication, 1999).

Discussion

Just as Stets and Burke (1996) noted that individuals bring to a group not only their own identities, images, and personal meanings, but also the ones that they develop, these women

brought their own past identities as mothers and welfare recipients to their work and also developed new identities as caseworkers in the process. They spoke of the importance of having good caseworkers and expressed the desire to be the best service providers they could be. Depending on their past experiences, they either patterned themselves after helpful workers they had or developed new caseworker identities that were different from the uncaring workers with whom they had dealt.

Respondents' identities also affected their choices of occupations. They stated that they considered working for the state government, not only for the good benefits involved (in line with their identities as mother providing for their children), but also in terms of helping others who were in the same places they were (in line with their identities as successful negotiators of the welfare system).

Being hired by the state added strength to their identities as ones who survived the system and "know the way out." The identity of welfare recipient had come to influence the new role of human service provider and had caused it to be redefined. This increased the desire of human service workers to treat their clients as valued human beings and to counteract the stigma that they understood from their own welfare experience. It also contributed to their concerns about high caseloads and lack of continuity of caseworkers for some clients.

These three identities of mother, past welfare recipient, and human service worker arranged themselves in a salience hierarchy according to the importance they had in the value system of the person (McCall and Simmons, 1966). The respondents individually wrestled with the task of placing them in their personal hierarchies, with some giving more salience to the welfare experience than others. For example, some struggled more than others with identifying with their clients and taking the problems they heard at work home with them. They worried more about maintaining boundaries and not taking on again the role of the welfare recipient. Additionally, their preferred work changes reflected the great salience of the mother identity for many of the respondents.

As group members form a group identity in relation to other groups within the social structure (Burke, 1980), so within the

group of human service providers, identities were negotiated according to the role commonalities with others in the group and in relation to counter-roles outside the group. Respondents brought to the group of human service providers their past identities, images, and personal meanings (Stets & Burke, 1996) and began to form networks of providers who had been past recipients of public assistance. These networks gave them emotional support and additional resources of knowledge concerning ways to work within the system to aid their clients.

Two general implications regarding the transition to self-sufficiency came from this study. First, findings highlight the importance of good human service workers. Respondents reported that workers who were impersonal hindered clients' efforts to become self-sufficient, whereas caring workers were influential in assisting them to leave welfare. However, current policies of changing worker caseloads every few months have hindered worker-client rapport. This rapport is important to caseworkers for building clients' self-esteem and personalizing services to their unique challenges, both key components in client self-sufficiency.

Second, there is justifiable concern that lack of opportunity to pursue a college education will prevent welfare recipients from obtaining employment that pays well enough to lift them from the rolls of the working poor. Findings from a recent national study of persons who left the welfare system and were currently employed reported that their median hourly wage was \$6.61, comparable to those identified as working poor (Loprest, 1999).

The strength of welfare reform includes helping recipients obtain training and employment, with housing, day care, and transportation support. However, there are still weaknesses and issues left unresolved from the old system. The frequent shifting of caseloads and the loss of funding for college education leave the question of long-term self-sufficiency in doubt. Whether welfare recipients will remain on the economic margins of society is yet to be determined.

Limitations and Recommendations for Future Research

The purpose of qualitative research such as this is to describe as many aspects of a topic as possible. Our discovery of common

elements in the caseworker experience from interviews with multiple human service workers lends credibility to the findings. We acknowledge, however, that the study's design, sample size and composition necessitates caution when interpreting its results. Future research using a larger sample more diverse in race, ethnicity, socio-economic status, and geographic location is suggested for several reasons. Because perceptions of the effects of welfare receipt are likely to vary with race and ethnicity, it is important to replicate this study among other cultural groups. Additionally, most study participants reflect the geographic area from which the sample was drawn. Also, despite researcher attempts to reach a broad spectrum of human service workers who had received public assistance, the results of this study would tend to reflect those who felt comfortable enough to be interviewed about their past experiences, limiting inclusion of additional and potentially divergent views about the effects of past welfare receipt on current human service provision.

Also, the particulars of the current public assistance program are a function of state decisions, and that system is in continual flux. Therefore, some of the worker's concerns may be addressed by future changes. Additional research is needed to see if changes to the public assistance program will alleviate workers' concerns and increase its ability to meet the personalized needs of its clients.

Lastly, this research focuses more on the effects of identity change rather than the process of identity change in respondents. These data do not address how the process of identity change comes about, and why different women had different identities related to their experiences. Future research into the process of identity change is needed to explain how individuals transition from one identity to another as they exit the welfare system.

Conclusion

This study contributes to knowledge of identity change. It also enhances understanding of the process and experience of successfully negotiating the welfare system. As changes are being made in the system to enable more women to become self-sufficient, the viewpoints of women currently working in the system give

valuable insight into issues, both personal and systemic, that hinder client self-sufficiency.

The importance of these findings is matched by the increased understanding of how past identities can influence present ones. They suggest that a firsthand understanding of the experience of receiving welfare can help to make a human service provider who is more empathetic and understanding of clients' needs, who can better understand the resources and opportunities available in the system, and who can work more closely with clients in overcoming the barriers they have in becoming self-sufficient.

It has been said that identity must be negotiated by individuals striking two bargains: one with the world and the other with the self (McCall, 1987). These women exemplify that process as they blend their past and present identities, their values of helping other recipients, and their desire to maintain their place in the bureaucratic world of human services.

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The Ins and Outs of Welfare-to-Work: Women as They Enter and Exit a Nursing Assistant Employment and Training Program

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By participant observation and follow up interviews (at three intervals post-graduation), this study explores the multiple work accountabilities arranging women's everyday lives as they enter and exit a welfare-to-work nursing assistant employment and training program. Work and family demands, and male partners' and children's reactions to the women's participation in labor arrangements outside the home are complicated by children's chronic illnesses and partners' disabilities and unemployment situations. From this consideration, the author argues that there is an incomplete gender shift in welfare policy. While it creates clear obligations to family and work for women trainees, the policy produces uncertain consequences and conditions for the women's (male) partners. These various circumstances explain the conflicting narratives of success and injustice in the women's descriptions of their experiences of welfare-to-work after training. Policy recommendations beginning from the women's everyday experiences are proposed.

The effect of welfare-to-work programs implemented through JOBS (Job Opportunities and Basic Skills Training Program) is the subject of many research studies. Together, these research accounts reveal the collective extent of hardship for women entering welfare-to-work training programs, the array of shortcomings of employment for welfare recipients, and the particular experiences of various women negotiating these circumstances. For example, from their review of the literature and reports from case managers working in welfare-to-work programs, Olson and Pavetti (1996)

consider the barriers that may interfere with a recipient's transition from welfare. These include, "physical disabilities and/or health limitations; mental health problems; health or behavioral problems of children; substance abuse; domestic violence; involvement with the child welfare system; housing instability, [and] basic skills and learning disabilities" (p. 4). Ong and Blumenberg (1998) also point to the problem of geographical distance from job opportunities as a barrier for recipients leaving welfare. Further, Michel (1998) argues that to help poor women become independent, issues with childcare, health care, education, job training, and transportation need to be addressed.

Other studies concern the status of recipients as they leave the welfare rolls. They show that welfare recipients may find employment, but often are in low wage jobs and still dependent on help from others to make ends meet and get to work. Loprest (1999) discusses how women who leave welfare do so for mostly low-waged entry-level jobs in service or "wholesale/retail trade" (p. 10) so that they often remain financially deadlocked. Similarly, Parrot (1998) concluded from her analysis of studies on the status of several states' welfare-to-work initiatives that most recipients who left welfare for full time employment were still below the poverty level. Burtless (1997) concurs. From his examination of factors effecting the success of welfare-to-work programs, he concluded that without continued governmental monetary, health, and childcare assistance, most families that leave welfare for work would remain below the poverty level. Also addressing the issues surrounding employment success, Rose (1993) contends that women leaving welfare for work remain below the poverty level because of the types of jobs they are prepared for and directed into.

With consideration for the particular experiences of women, Berrick (1995) demonstrated the extent of hardship and determination among mothers in her narratives of five women in poverty. Edin and Lein (1997), from interviews with nearly four hundred women, showed the struggles of welfare and low-income single mothers trying to provide for their families. Their findings reinforce those from an earlier Edin (1993) study in which she interviewed women receiving AFDC (Aid to Families with Dependent Children). The women she studied reported that the short term training programs they participated in did not improve their chances for gainful employment and that they were concerned

about the care of their children in their absence. Derived from the accounts of mothers in welfare-to-work programs, Olikier (1995a & b) showed how women's economic choices were tied to the constraints of their social contexts (1995 a) and that their "work attachments" were based on a "moral economy" (1995 b, p. 169). That is, poor women are often pressed to make choices based on inadequate jobs and compromised childcare.

From the various kinds of evidence in scholarly literature, in public debate, and in personal, anecdotal accounts, welfare reform may be seen as both a success and an injustice. On the one hand, women on welfare move through employment and training and obtain jobs. On the other hand, the jobs they receive do not meet the material needs of their families and the women often worry about the care of their children while they are at work. I found similar contradictory narratives in the accounts of participants in my study as well. My ethnographic approach allowed me to explore how women leaving welfare for work held such contradictory views about what was happening, that is, how they might come to understand their experience as both a great triumph and an impossible double bind.

From the data I gathered as a participant observer in a welfare-to-work nursing assistant employment and training program, I show how there is mis-accounting of the various forms of physical and emotional labor that are required of the women, first to get themselves to the training program and into a job, and (in the follow-up data) to keep that job. The full array of work that participants in these new programs are required to do, especially the kinds of work, over and above their new employment, is either invisible or only partially acknowledged by welfare reform measures. This mis-accounting creates a context for personal narratives that point to incredible personal achievement and untenable simultaneous work demands.

This study demonstrates that welfare reform does not simply ask poor women to do what middle-class women have been doing for some time, that is, work for pay and also care for families. Instead, it shows that mothers who once received a cash benefit are now working for much less pay, while managing various forms of work that (most) middle-class women simply do not have to undertake. It shows the extent of unjust accountabilities arranging inimitable personal success.

Methods.

The training program I studied is located in a small city approximately thirty-five miles from a moderately sized urban area in Upstate New York. The program was offered through a division of employment and training at "Laketown" Vocational School. Most of the participants gained access to the program through the county and state JOBS Program. The ten-week nursing assistant program included both classroom and clinical practice.

I met a total of 28 women in three ten week nursing assistant training programs over the course of 14 months, beginning in January of 1996 and ending April 1997. Reflecting the demographics of the area, 5 of the 28 women were African-American, 3 were Latina, and 20, white. The women ranged in age from 21 to 35 with most of the women in their early to mid-twenties. Thirteen of the 28 women had one child; twelve had two children; one woman had three children and two others had four children. The children ranged in age from 3 to 19 years; most were pre-school or elementary school age. While almost all of the women were considered single mothers, only four of them had no male partners at the time they started the program. One woman was living with her husband who was disabled and collecting Supplemental Security Income (SSI). Another woman had a common law marriage with a man who was also considered disabled and collecting SSI. Four of the women, though not married to the men, were living with the father of their children. Five of the women lived with men who were their male partners, or boyfriends, but were not fathers of their children. At least one of these men was disabled and collecting SSI. Two women had boyfriends who were serving time in prison. One woman had a boyfriend who also had two children from a previous union who lived with them. Three had new boyfriends who they did not live with. Several women had contact with ex-partners who were also fathers of their children.

During the time I was meeting with the women in this welfare-to-work program, the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 was signed, ending federal guarantees of cash assistance to poor families. This act reinforced the Family Support Act of 1988, expanding earlier, incremental policy changes toward provisions of temporary cash assistance

to families with a focus on "'allowable work activities'" (Edin, Harris & Sandefur, 1998, p. 36). By way of the 1996 Act, Temporary Assistance To Needy Families (TANF) replaced Aid to Families with Dependent Children (AFDC), solidifying time limits and benefit cuts that required single mothers to find employment through job training and job placement.

The three training programs I attended served the purposes of this and earlier legislation. They were all part of the same continuing education program and conducted by the same nurse-trainer. I attended the training programs on a regular though part-time basis, and visited several of the women in their homes. My account regarding the women's obstacles to employment are from conversations and activities I participated in and observed while the women were attending the program. Additionally, I talked with several of the women after the program ended, conducting formal in-depth interviews with nine of the trainees at three intervals after the program ended—at three months, six months, and one year from graduation. In a few cases, I remained in regular phone contact with trainees three years after their graduation from the program. It turned out that I talked with one graduate from the program on a weekly basis, and two others regularly each month. My follow up report is gleaned from these informal, post-program conversations as well.

Relying heavily on D. E. Smith's (1987) method of institutional ethnography, I looked at the details of how the women's daily lives worked, taking notice of the array of activities that allowed the women to attend the training program, find employment, and stay on the job. I also considered what the women told me and treated what they had to say with authority, noticing how their accounts fit with my observations. Building up from these observations and conversations, I linked what was happening among the women and in the program to larger social processes occurring outside the purview of the women's everyday/everynight interactions (Smith, 1983). In this way, the conditions of women's lives in the program may be understood in connection with "the cross-cutting oppressions of multiple and shifting relations of power" (DeVault, 1999, p. 54) produced by the welfare state, the medical industry, a raced economic order, and a gendered division of labor (Amramovitz, 1988).

Attending to the "concerting and co-ordering and hence the organization and relations that generate the varieties of lived experience" (Smith, 1996, p. 172) of poor mothers lives may be particularly illuminating. They are often accountable to several people or systems and manage other people's lives as well as their own with varying degrees of socio-political and economic constraint. Figuring what is best for themselves often means working with few resources while contending with many wants and needs of others.

Multiple accountabilities arranging women's entry to employment and training.

For several of the women entering the nursing assistant training program, it had been a considerable amount of time since they had been in a classroom as a student and they expressed discomfort with their student status and school attendance. Also, for more than half of the women I met in the program, returning to school involved dredging up old negative memories of dropping out of school. While most of the women had experienced some form of employment outside the home prior to entering the training program, several had no formal work experience and were anxious about their new venture.

While the women I studied were in the employment and training program because they were able, that is "able bodied" by government standards, this able bodied status was determined though their bodies had not been made entirely visible or tried in full-time employment situations. Thus, the particulars surrounding the women's capacities to work may not be fully realized as they entered the program. Also, any health considerations the women may have been managing could become unmanageable with the demands of work and family most of them faced as they entered the training program (Facione, 1994; Handler, 1995). The stretch to accommodate the program and family was certain to add to the strain of whatever health care issues they may have had.

In the following sections, I consider the complex of relations and tasks that the women had to negotiate in order to get to the training program each day. I look at the conflicting demands made by the program, the women's partners, and the women's

obligations to their children which ordered the women's everyday personal and work lives; and I explore how these conflicts were complicated by circumstances of poverty.

Reaction of men to their wives, girlfriends, or ex-partner's program participation.

While the requirement of women receiving welfare-to-work in the labor market is clear, the visibility and accountability of male partners is not, thus creating what I call the incomplete gender shift in welfare policy. Since the earlier welfare legislation was predicated on the visibility of a female head of household, and the invisibility of a male partner, the shift in welfare policy for women to work falls on the obvious woman in the household without acknowledgement of the likely though less obvious man living in or around her home, or still important to her and having a say in her children's lives. While this was a very constant and taken-for-granted arrangement for most of the 28 women trainees I met, the discussion of male partners within welfare reform is mostly in terms of absent fathers, non-custodial parents, and issues of child support (Curran & Abrams, 2000; Roy, 1999).

For the women I met, men were not absent and uninvolved or present and participating in most facets of the women's lives. Rather, men's contact and significance to the women was much more complicated. The multitudinous accounts of domestic violence associated with women surrounding their welfare-to-work participation and subsequent employment (Kurz, 1998; Pearson, Thoennes & Griswold, 1999; Raphael, 1999; Scott, London & Edin, 2000) reveals their association with at least one man and his immediacy with the changes in her working and family circumstances. About half of the women I met had several men in their lives, mostly fathers of their children and male partners or boyfriends who were not related to any of their children yet living with them. Associated with these relationships, was the matter of gendered power relations arranging men's demands on women as they left home to work in the public sector. For the women I studied, these demands were inadequately accounted for and addressed by welfare authorities.

While the welfare mandate called on women to work in paid labor situations and produced a shift in work policy by gender

outside the home, it did not consider a similar shift by gender arrangements inside the home. In some ways, by gauging men's household contributions in monetary terms, the reforms may have even discouraged male caring labor (see Martinson, 1998). The mandate demanded women's paid labor and provided evaluation and training to introduce the women to work conditions at least somewhat unfamiliar to most of them. However, there was no similar attention to male partners' ability to care for the home, and no provision to introduce them to these caring labor arrangements that may be unfamiliar to most of them. For instance, in my study, even when some welfare officials impose a demand on the more visible of the women's partners to provide childcare while the women were at work, the men were able to reject the directive; some took a job as a way to be unavailable; others stayed at home, but refused to do much caring labor. The advent of the welfare-to-work initiative (focused on women's labor participation) did not adequately consider male partners in terms of their part in family life, relationship with women recipients, employability, and childcare responsibility. While men are less accounted for and accountable within these revised configurations, women are easily subject to correction. Although demands on men's work at home may seem unrealistic, the demands put on the women are definitely so.

In my study, the reactions of family members to the women's work in the labor market were similar to Coltrane (1989) and Hochschild with Machung's (1989) findings; men were reluctant to perform woman designated work in the home. The women's families had firm expectations regarding the women's continued attention to matters at home, and male partners were unwilling or unable to fill in and help out in the women's absence. The following examples illustrate the range of family arrangements, living situations, and reactions of men significant to the women's household.

For instance, when her social services worker directed Doreen to find employment, she told Doreen's partner, Jim, that he would have to care for their three children, all under three years of age. Doreen, a 21 year old white woman, explained their situation, "They [social services] said that given my background in clerical and the money I'd be able to make, I'd be able to do it. I had to

work and he would be the primary care giver. Well that made Jim loose it." As Doreen entered the training program, Jim found employment at a local trucking company. Doreen was excited about the program, but worried about Jim leaving her, and was also angry at his reaction:

He thinks that he should be the one to work . . . I got into the assistant nursing program and, at the same time, Jim got a job anyway. He made sure he got one . . . He makes close to nothing. Now I have to bring the babies to daycare. Welfare is going to rework our benefit and who knows what they'll do.

Like Doreen, Sarah, a white woman, age 35, lived with her partner, Jack. Sarah had been home caring for her family for twenty years. Jack, also white and 35, was disabled and collected SSI. When social services decided Sarah had to go to work, both Sarah and Jack were dismayed. Two of their four children were also disabled and Sarah had always provided their care. She tried to avoid the welfare mandate but eventually had to comply. She reported that when she entered the training program Jack refused to help in any way: "He thinks that a woman should stay home and take care of the kids and take care of the house. I do it all. And when I'm not there it doesn't get done . . . I don't know but I always did it so I guess he never had to learn." Related to his concerns about the care of the house, Jack told Sarah that he never wanted to see even a book or hear a word about the training program. She reported that her husband went to bed "like clock work" each night at 10 p.m., so that left her time to do her homework without his ever seeing any signs of the training program in "his house."

Unlike Doreen or Sarah, Amy, a 22-year-old white woman, lived alone with her two children, ages 3 and 5. She said her boyfriend was "really jealous of everybody and everything" and was afraid she would meet someone else as she attended the training program and found employment. She put it simply: "He'd rather I stayed home." Consequently, she did not look for his help in any way. She also reported that her boyfriend "makes fun of me studying for tests and looks at the nursing assistant book and says, 'big deal,' then throws it down."

A 21-year-old African-American woman, Millicent, still had

a relationship with the father of her second child. While he was supportive of her entry into the training program, Millicent could not count on him for "real help" with the kids. As she explained:

I don't rely on him (she laughs). No, but um, he does a lot for my kids . . . what he does for my baby, he does for my older daughter too. We're not together but we get along and he still, you know, comes over . . . He has a history of seizures and he never knows when he's gonna have one so he doesn't baby-sit or nothin like that.

With these reported limits in place, the women I studied were accommodating the work by gender shift outside the home, without being afforded a similar shift in accommodations of gendered responsibility of family and childcare in the home. For most women, this meant that they were expected to work outside the home, and still perform primary care of home and family as well (Zimmerman, 1997).

The reaction of children to their mother's program participation.

In addition to many of the male partners' disapproval, the women often encountered their children's dissatisfaction or concern with regard to altered provisions of their care. This involved toddler adjustments to day care, older children getting used to other members of the family taking them to the school bus and/or perhaps going to another family member's house, a friend's house, or after school care, rather than going home at the close of the school day. In some cases, the children may also have felt their mother's absence from the home in the compromised general care of the home and preparation of meals. More significantly, some children may have not received the protection they relied on from mothers who typically shielded them from hurtful acts from other children, or adults in the family or home.

In some cases, children joined their fathers and or their mothers' male partners in directly expressing their dissatisfaction with their mother's absence from the home or their adjusted care. This was apparent over time in Sarah's case. As she explained:

My kids really don't like that I'm doin this . . . They complain about the TV dinners and they have always had me wash their clothes and take care of everything that goes wrong so they aren't used to this and it's hard for me not to be able to be there for them.

More often, the women experienced their children's reactions indirectly. Sarah's oldest daughter's episode of heightened depression and suicidal ideation offered an extreme example. Sarah saw this as a cry for help at a time she could not extend herself any further. Typically, children's reactions were found in their disrupted sleep patterns, "acting out" in response to regularly anticipated requests made by mother such as "it's time to turn off the TV," increased frequency of nightmares, and sicknesses that required their mother's extra attention. Whether or not the children's behaviors were indeed out of character and in reaction to changes in their lives due to the training program, the women understood their children's actions as such. The meaning the women assigned to their children's behavior had implications for how the women felt, adding to the strain of their simultaneous accommodations of their family and the welfare mandate.

Negotiating childcare for children with special health concerns.

Oliker (1995 b) points out that the balance between work and family is much more difficult for poor women than affluent women, explaining that "the vulnerability of low-income children to injury and poor health, and the vulnerability of poor people's homes to winter fires, burglary, or landlord neglect are not unusual" (p. 173). Her study of women and workfare demonstrated how the everyday care of children might be complicated by outside demands. There is a greater likelihood of health problems at birth among infants who are poor. As the likelihood of poverty is greatest among African-Americans (Ellwood, 1988), the health of their infants is particularly at risk. These health problems are linked to prenatal experiences, associated low birth weights (Borker, Loughlin & Rudolph, 1979; Margolis, Greenberg & Keyes, 1992; Parker, Greer & Zuckerman, 1988; Rudolph & Porter, 1986; Singh, Torres & Forrest, 1985;), and environmental issues (Children's Defense Fund, 1993; Duncan, Brooks-Gunn & Klebanov, 1994; Needleman et al., 1990; Pelton, 1989; Rivara & Mueller, 1987).

In the women's reports I studied, many of their children had health care concerns from birth. Of Sarah's four children, two had problems since infancy, one was considered physically impaired, and another disabled. Amy believed that her youngest child was

"born shakin." She attributed his tremors and talking and walking difficulties to his father's cocaine use prior to conception. And there was Rodie's premature baby who had respiratory needs that required constant supervision. While it is hard to say what caused the children's health problems reported by the women in this study, the kind of health concerns, the extent of the health problems, and the frequency with which these issues emerged as aspects of their children's caring needs, seemed to suggest circumstances of poverty as at least partial explanation. What is obvious: children's poor health complicates primary caretaking on a day to day basis and makes it particularly difficult to secure adequate day care and other childcare arrangements for them while their mothers are absent. Several of the women in the program had to attend to such health care needs of their children and missed class because of it. The matter is even more troublesome when the women must negotiate arrangements for these children with male partners who have health care concerns of their own.

Negotiating childcare with male partners who may be disabled and unemployed.

Sorting out family care with male partners is a concern for many women working outside the home (Beckwith, 1992). Pyke (1994) discussed how this negotiation might be tied to the meaning assigned to women's employment. She suggests that women's employment more often does not receive positive meaning when male partners occupy low-status jobs. When women work outside the home and have to negotiate family care with male partners who have health problems, or are unable to find employment, the negotiation may not be possible or extremely strained. Punttenney (1998) found that most of the 56 poor women she studied had at least one person in their families with health problems that compromised their labor market availability. Several of the women I studied had children with special health care needs, and male partners with health problems, as well as compromised work histories. While it is clear that most disabled people are poor (Levitan, Gallo & Shapiro, 1993), what problems among the poor constitute disability is less so (Jencks, 1991). Such ambiguity is also evident in the association between ability, employment, and poverty within welfare reform measures. The measures fail

to consider the possible impaired health of men with whom the women negotiate day to day life.

The men's reactions to their inability to work and the unavailability of work was intensified by the welfare mandate which identified their female partners for employment, as was the case with Doreen's partner Jim, and Sarah's partner, Jack. With their female counterparts entering the labor market and the summons for them to assist in family care, the men's compromised position was underscored and often, as I discussed earlier, they aimed their anger and frustration at the women who needed their support. The welfare directive is with little regard for the men's compromised health and employment situation and the long-standing history of men in the labor market that continues to give meaning to men and women's lives across class and race lines. Since tradition ties men's labor to the market place, and men as breadwinners to family arrangements, these poor men (more often African-American and Latino) are at once, discounted as men and workers.

Managing conflicting demands of family and the program.

Hochschild (1997), extending her analysis of conflicting family and employment demands, includes a "third shift" to account for the management of time within and between the first shift of work in the labor market and the second shift of work at home. Given the women's obligation to the training program, and the expectations regarding their work at home, such management was paramount; the women had to get most of the work they performed at home accomplished in less time.

Jim's newly found employment meant that Doreen had much more to do than prepare herself for her new adventure. She was left with the three children each morning, getting them dressed, fed, and taken to day care before getting herself to the training program.

Sarah worried incessantly about the care of her youngest child while she was away from home. He was used to his mother being home and no one else had taken responsibility for his needs prior to her entry to the program. While attending the training program she reported that she did "not get to sleep much" and was sick off and on with a cold. She told me that she wanted

home life to seem as much as possible like it was before she started the program. She was up at 5 a.m. each morning making lunches and getting the kids ready for school. She still made her family a big breakfast and oversaw the two youngest children's homework in the evenings. She got started on supper the night before or early the next morning—trying to figure out how she could still cook the family's—and particularly her husband's—favorite meals without being home during the day to do so.

Amy's oldest child was in kindergarten and her three-year-old had several medical concerns since birth. Amy had been sending him to a children's center in town that attended to his needs. That meant that she had to get both children ready for school in the morning and to their respective buses before she could get herself ready and out to catch the bus that would take her to the training program. As Amy reported, like Sarah, her day started early:

I get up at about 5 am. This morning: washed the dishes, got the kids ready, myself ready and then kids get on the bus, and I have a half hour to myself before I walk from Stanley Ave near McDonald's to downtown to catch the bus.

The walk that Amy took every morning to catch the bus was about one and a half miles long and usually took her about 45 minutes. There was no bus line that ran from where she lived to the center of town at the time she needed, so the walk was part of her morning routine.

Like her siblings, Millicent relied on her mother's help to get the children to pre-school and home again. From time to time, she and her children ate dinner at her mother's as well. Millicent also relied on her sisters to assist with childcare. As much as she was grateful for their help, Millicent was expected to return the favor.

In response to the simultaneous expectations of employment training and family for women, welfare-to-work policy made provisions for day care. However, these day care provisions seem to respond to typical middle-class work and family demands, failing to address the likely additional obstacles in the lives of women who receive welfare benefits. These additional obstacles such as the lack of transportation, hours of employment beyond a typical work day, special medical needs of children, and the likelihood of having to provide care for those in their support

networks at a moment's notice, may interfere with the utility of the day care provision. As I see it, the government mandate's inattention to the extent of work demands and expectations of these women beyond employment set the women up; they were left to figure out how to do it all and were likely to feel inadequate when they were unable to, making them particularly vulnerable to the hostilities directed at them by their partners.

The mandate to work imposes challenges and creates opportunities.

Regardless of the out of homework histories of the women and their male partners, the mandate imposed a challenge to standards and traditions organizing American family life. It set in motion a series of negotiations for these poor women, their partners, and children particularly, forcing them to struggle with meanings of work for men and women in family arrangements.

While the mandate presented an array of problems for the women to negotiate, forcing them to leave their homes and children, and making them subject to their male partners' anger and frustration, it also afforded the women an opportunity to do something that would be met with approval—if only by those outside their family. As "welfare mothers," they belonged to a group that the public generally treated with disdain. Going to work, the women could imagine ending the scrutiny of taxpayers and the intrusion of the state, and finally, having a larger say in the circumstances of their families. Certainly, the women reported being encouraged by welfare workers and trainers to be "proud" of all they were doing. And they did seem proud. Doreen told me, "I just got off track. Had a baby. But I'm smart." The program seemed to provide an opportunity for her and others to challenge their own and others beliefs about their abilities, and get on a track that would allow them to be recognized for their worth. Even as their desire to be on this track served taxpayers and the state, and the actualities of welfare-to-work did not meet their expectations, the women's enhanced sense of themselves seemed to persist.

From my follow up interviews with the graduates, I found at first that many were content with their economic circumstances and work conditions. Later, they more often spoke of the strain of their financial obligations, especially in relation to the expense of childcare, and the strict policies of the nursing homes, particularly

Table 1

After graduation: the women and work.

	3 mos. Post-grad. T=24	6 mos. Post-grad. T=20	1 yr. Post-grad. T=18
<i>Employment Related Activities</i>	<i>tracked grads.</i>	<i>tracked grads.</i>	<i>tracked grads.</i>
Full-time NAs	18	13	6
Full-time Home Health Aids	2	1	1
Part-time NAs	2	2	2
On disability due to NA work-related injury	0	1	3
On maternity leave from NA job	0	0	2
Enrolled and completed LPN program	0	0	1
Employed in non-NA Job	2	3	3

surrounding the use of sick time to care for their ill children. Over time, several faced challenges related to their own health. Able bodied as they may have been upon entering the program and nursing assistant work, physical complaints associated with lifting patients became common to the activities of their daily work lives. To account for the changes that took place over the course of the first year after the women finished the training program, in addition to the narrative below, I have charted their education and employment related activities.

At three and six months, and one year after finishing the program.

For the most part, upon completion of the training program, the women were encouraged to take nursing assistant jobs in local nursing homes and most did. At three months after the program ended, of the twenty-four trainees that I could trace, twenty of them were employed as nursing assistants or home health aids, mostly full-time, although Sarah and another trainee, Mary, held part-time positions. One trainee returned to the assembly line when a position opened. Another never worked as a nursing assistant, but rather took a service job outside of the medical

field. With financial and family care assistance from her parents, Suzanne was planning to leave her nursing assistant position to attend a licensed practical nursing training program. While the median hourly earnings of nursing assistants and other related medical positions was \$7.99 in 1998 (US Department of Labor, 2000) the nursing homes the women worked in started at a minimum of \$5.00 to \$7.16 an hour, with no shift differential for working nights. A forty-hour workweek at this wage grossed a yearly salary of \$14, 892.80. Most of the women were still relying on governmental non-cash income supplements such as food stamps, the rent supplement program through the Department of Housing and Urban Development (HUD), and childcare coverage through TANF. The nursing homes also provided health care by a Health Management Organization (HMO), with large deductibles for some common medical procedures and no coverage for dental care. Two of the women had to apply for Medicaid to cover ongoing dental costs.

At six months after graduation, I found that several of the women's telephone numbers were not in service. I wondered if some of the women had not been able to keep up with payments to the Phone Company. Later, I discovered that some of the women had moved out of their apartments and into other family members' homes; several women had moved out of a shared housing arrangement that didn't work and into another apartment with their children only. In any event, I learned that Amy and Resa, two of the twenty who had been employed as nursing assistants at the three-month mark, were pregnant. Suzanne's licensed practical nurse (LPN) education was postponed. She was on disability due to a back injury related to her nursing assistant job. Doreen had been employed as a home health aide for five months when she stopped keeping appointments with patients, and "was not to be found." No one I talked with since knows of her whereabouts. It is presumed that she and Jim left the area. Of the 18 women who took nursing assistant jobs upon completion of the program, 13 were still full-time employed nursing assistants.

At the one year mark, ten of the 20 women who had been employed as full-time nursing assistants or home health aids could not be reached by phone; the numbers I had for them were either disconnected or in use by another party. By this

time, Amy and Resa were home with their babies. June, who was working in Laketown nursing home, was pregnant with a second child with the same man she had been with while in the training program. Three other women, Mary, Maggie, and Judy had work related injuries—each had strained their backs. Also former trainees, Jeana and Joanie had problems with cysts on their ovaries that made the difficulty of lifting unbearable. Jeana took a waitressing job and eventually lost her nursing assistant certification. Another trainee claimed to “care too much about the old people” and had to leave the nursing home. She works in the lawn and garden section of a department store. Millicent, as she had planned, eventually moved to a nearby city, but I do not know of her employment situation.

Even though Mary and Sarah took jobs in different nursing homes they remained in regular phone contact with one another, as did Sarah and June. Other women, for example June and Margie, arranged their work schedules so that they could cover childcare for one another. One welfare worker claimed that this method of childcare was becoming popular among the women she worked with.

While several of the women had hopes of becoming LPNs, only Suzanne was able to take and complete the LPN training. After three years, I know of no other trainees who have entered that program, or any other educational program, although Judy, now with the financial support of a husband, became enrolled in an LPN program two years after completing the nursing assistant training program.

Conflicting narratives of injustice and opportunity.

As I talked with the women at the close of the training program, and later, after they had been performing nursing assistant work as paid employees, they seemed to have fallen into a routine; the extent of the work they performed was part of how they lived, and was familiar to them. They did not seem anxious. They had been doing the work and knew how to manage it. If anything, among those that were doing nursing assistant work, I noticed a certain sophistication—they spoke with confidence and appeared more assured. Over time, many of those I spoke with seemed to adopt the proper English and grammar they were worried about

upon entering the training program. Perhaps evidence of their ability to participate in the medical field and work with medical professionals, they seemed to sound and look more polished by white middle-class standards. But they also seemed "beat." And while almost all of the women began with stories of success—being employed, and in some cases finding a man or keeping a man—they invariably turned to the subject of unjust work arrangements.

For instance, Joanie reported that she was better off in "every way" three months after graduation and was happy with her employment; she also was still in housing provided by the domestic violence shelter where she lived with her children without charge. She would soon have to leave and was looking for an apartment that could accommodate her and her four kids. Also, she reported that she had just met a man, Tim. He worked for the county and "had a good job, [and] a nice house." However, just beyond the one-year mark, Joanie had become less enthusiastic about her circumstance. She had moved in and out of an apartment, and was three months into living with Tim and the children in his house. While he had a good job and income, he had just gained custody of his two children from a previous marriage. Joanie reported that she tried to "be a mother" to these children, ages seven and four, as well as to her four, ages ten, eight, seven, and four. These events unfolded as she continued to work full time at Grace Nursing Home. However, over the course of several months, the childcare became more difficult to negotiate. Joanie explained:

With four kids there is always somebody who is sick and needs this or that, but with six kids, I needed time off for a sick kid when I needed it and I'd get written up [at Grace] for being out sick too many times. I then had this problem with a cyst on my ovary, and just had no sick time left and got fired. I'm home full-time with the kids now . . . Tim makes good money. And as it turns out, after the welfare allowance ran out, I would have never been able to keep up with childcare for my four while I worked. I don't know what I would have done. I'm lucky Tim is as good as he is although I could do without six kids. And this is not what I wanted, you know that.

Last time I spoke with Joanie, who once had plans of completing her LPN, she could no longer go back to nursing assistant work

even if she wanted to. Nursing assistants are re-certified every two years in New York State, and the re-certification is sent to the address of record, that is, the address of a two-year-old record. Many of these women's addresses had changed after six months, and over half of the women changed residence at least once within the year after certification. Unless the women updated certification records, the recertification material may never reach them. Joanie believed that her re-certification did not catch up with her two changes in residence since graduation. As a result, her certification lapsed.

Maggie and Joanie had met in the program and remained friends. At the one-year mark, Maggie, along with Joanie, had worked at Grace since graduation. While Maggie was one of the few trainees who had perfect attendance in the ten-week training program, and continued to use sick time rarely while employed at Grace, she was angry about the sick-time policy. She told administrators that it was punitive, especially as it applied to women's dual obligations to work and family; the women received demerits for using the time that they had "earned." She also complained the home was "always understaffed." As Maggie explained,

I'd be beatin my ass everyday. And for what? I don't know how those girls do it on just that salary. They think it's good just because it isn't welfare. And that's not right either. They are killin themselves for less than what they'd get for stayin home. That's nuts. I was at the chiropractor as often as I go to the grocery store. And you can't afford groceries and the chiropractor on that salary—no way!

At about one and a half years into her employment at Grace, Maggie quit. Maggie's friend worked for a used auto parts dealer who needed help. Maggie has been working there ever since. While she was pleased with herself for taking on the nursing home administration, Maggie also acknowledged that since she recently re-married, her earnings were considered "a second income" and that this allowed her to speak out.

Since graduating from the nursing assistant training program, Mary had worked the 11 p.m. to 7 a.m. shift at the Laketown Nursing Home. Similar to other women hospital workers (see Garey, 1995) Mary preferred this shift because it afforded her

the ability to see her daughter off to school each morning and greet her after school each evening. Mary told me, "in between, I clean the house, make dinner, and take care of other odds and ends then sleep a few hours." After dinner she got her daughter ready for bed and then caught a couple more hours of sleep before getting herself ready for work. Another woman who worked 11 to 7 picked Mary up around 10:15 p.m.; Mary gave her money toward gas. After three years, Mary reported that even though she was finding it hard to keep up with medical bills on her own, she wouldn't want to go back on welfare. "What I make is mine. No one can tell me what to do with it. No one's eyeballin my child and askin why this, why that. No thank you." Mary has had trouble with her back and more recently her hip while lifting patients. Her medical doctor is recommending surgery but Mary claims she cannot afford the procedure or to be out of work.

At the three and six month mark, Sam had aspired to have her own home health aide business and thought she would have her LPN within her first year after graduation. At the end of that year she seemed less optimistic and neither a business venture nor further education seemed possible to her. As she reported,

I can barely do what I'm doin now every day to get in all I have to. I don't have room for figurin anything else out and with all the work I do, I still don't have the money. That's what really kills you, it doesn't pay.

Yet, after three years Sam insisted that she would rather work than be on welfare "any day." Her claims resonate with others who said that the money was not any different except, as Sam explained, "it's not welfare's money, it's mine." And that seemed to make all the difference to Sam. While she was unhappy that work afforded her no greater financial freedom, the burden of being on welfare was worth avoiding, at least at this cost. She was adamant that she did not want to be associated with welfare, and she did not want to have to contend with the scrutiny of welfare officials.

It was ironic that the women who demonstrated mainstream desires and appeared in many ways middle-class, could articulate with confidence the shortcomings of welfare-to-work—yet then were too overworked and underpaid to go get their LPN, consider

other training, or resist the ideology of welfare-to-work. They had all they could do to care for their kids at home and their patients at work. And as Maggie noted, she could speak out against the administration of the nursing home only because she did not have to rely on that income.

Similar to what Chase (1995) found in the narratives of women superintendents of schools, and Diamond (1992) found in the accounts of caregivers in nursing homes, the women in my study seemed to struggle between two narratives about their experience from welfare-to-work. One narrative addressed the incredible amount of work that welfare-to-work demanded of them. The other narrative addressed their pleasure in being off welfare and most often through their employment, being more in control of their lives. Although it was the case that most of the women were managing, they were managing under duress. They made so-called "successful transitions," that is they stayed on the job and were managing family and work obligations, but they were also strained and exhausted. The women had met the challenges of governments and families; however the conditions of their work lives create challenges to governments and employers to reconcile the disparity between the injustice and opportunity they reported.

On family-work policy for welfare-to-working women.

If policy were to begin in the everyday lives of these women, it would begin each day at 5 a.m., or when one of the children woke in the night, or a boyfriend or neighbor knocked on the door. It would recognize and help respond to the array of barriers or amount of work the women need to accomplish each morning and evening, in order to get to work. This would involve tailoring services particular to the women's everyday and everynight lives in circumstances of poverty. Such a policy would acknowledge and account for the women's less visible male partners, making provisions to address their caring obligations and employment needs. It would take up the matter of an incomplete gender shift in welfare policy by fully engaging the responsibility of caring work inside the home. In doing so, it would remain sensitive to the concerns of women and men regarding issues of power, a gendered division of labor, and the long-standing devaluing of caring

work and women's labor. It would recognize and compensate, as service, the unpaid work that the women provide one another to help with getting to work. It would address issues of pay equity with the understanding that women going to work and performing caring work in the paid sector should be gainfully employed. It would respond to the special childcare needs of many of the women's children, several of who were chronically ill. It would feature state and employer obligations to childcare costs and provisions, and support for family care responsibilities, especially when children are ill.

If policy were to begin from within the nursing assistant training program and nursing home, there are several ways to "tweak" it so women could successfully finish the employment and training programs, and stay on the job. For instance, the informal discussions during the training program among women that allowed them to sort out childcare and problems with partners could be made part of the formal curriculum. Rather than the demerits women received for using the sick time they had accrued at Grace Nursing Home, sick time could be used without penalty by women on the job, and personal time could be made available to them to attend to their sick children. Heymann and Earle's (1999) found that "mothers who returned to work from welfare were significantly more likely than mothers who had never received AFDC to have children with chronic conditions to care for; yet, they were more likely to lack paid sick leave" (p. 503). Middle-class remedies, such as the Family and Medical Leave Act of 1993 that supports maternity, paternity, and extended time away from work for child, elder, and personal illnesses (Erin, 1999) does not address this disparity. To the extent that it may be available to them, low-wage workers, such as the women I studied, cannot afford to take advantage of unpaid time away from work.

The wages of women that are not earned on days that they are absent from work to care for sick children need to be covered by employers or the state. For example, Johnson & Johnson's "'Family Emergency Absences'" (Galinsky & Stein, 1990, p.376) responds to work-family needs in this regard, allowing for paid family-sick or child-sick days. Heymann and Earle (1999) recommend guaranteed paid leave for working poor mothers similar to current disability insurance allocations. The National Partnership

for Women & Families (1998) recommends "State Family Support Programs" funded by TANF block grants or state Maintenance of Effort funds to address work-family problems of mothers recently leaving welfare for low-wage employment. It is unfair to expect women to be good workers and good mothers without such moments of benefit or temporary assistance.

Still, while such shifts in training and work policy may assist the women through the program and in subsequent employment, these shifts are more in service to the welfare state and the medical industry, and in the long run, at greater expense to the women. That is, to help women stay in the program and at work is to help women off the welfare rolls but not out of poverty; it keeps them in highly physical and emotionally demanding low-waged jobs. Tweaking policy in these ways without addressing the abject status of women in a service industry and their associated low wages would be to disregard the desires and intentions articulated by these women in the program.

If work policy for women on welfare were to operate to accommodate the women I studied from what they reported and I observed in the classroom and the nursing home, it would provide employment conditions that were safe and respond to the women's educational and work aspirations. Nursing home facilities are one of the largest growing industries in the United States; they also register with the highest rate of nonfatal injury or illness cases among industries. The Occupational Safety and Health Administration (OSHA) reports "14.2 injuries and illnesses per 100 full-time workers. [M]ore than double the incident rate of 6.7 for industry as a whole" (2001). In an earlier communication, OSHA noted, "More than half the nursing home injuries and illnesses are related to handling residents, 42 percent are back injuries" (1996). The American Nurses Association (ANA) (1999) advocates for ergonomic standards, which they claim will decrease the likelihood of injury. However, at the nursing homes that employ the women I met, manual lifting remained the standard, with only occasional use of the lifting teams, lifting devices, and slide boards recommended by the ANA. Nursing home policy should heed ANA's advice and adequately staff and support workers. As an ANA spokesperson explains, "Personal protective equipment and work restrictions for injured workers must be provided by the

employer at no cost to the injured employee" (1999). Many of the women I met understood that nursing assistant work was a low-waged, dead end, and physically demanding job. They also knew the difficulties of applying and qualifying for workman's compensation and disability insurance available through the nursing home and federal government if they were to be seriously injured on the job. They wanted something else. Their ambitions were tied to social and economic considerations; that is, they wished to do work that was respected and safe, and wanted to be gainfully employed and able to care for the financial needs of their families.

The caring work the women perform in the labor market should receive paid wages that would allow women to adequately care for their families and be acknowledged for their contributions to society. They should not have to accept the exploitation of their labor at home and the dependence on and indebtedness to a gainfully employed and insured man. However, since caring labor remains undervalued, work policy should help these women continue through higher education and other employment and training programs and give them a wider range of opportunity to do work that allows them to not only get off of welfare but to be gainfully employed. Such a policy would also recognize and provide financial compensation, services, and benefits to women for the caring work they do to ready citizens for the state; that is, work policy should not take for granted the work of "raising children" (see Fineman, 1995; Fraser, 1994; Orloff, 1993). Of course, women workers across social categories, should benefit from this recognition.

It seems that any policy and program strategy that fails to take on the fundamental ways in which women's subservience and exploitation is presupposed in family, marriage, employment, and state relations is to assist in maintaining women's subjugation.

Conclusion.

The shift from welfare to work is incomplete. It moves women off of welfare, but it fails to create a context for women's independence at home and in the labor market.

This incomplete shift may be understood in terms of multiple accountabilities arranging women's participation in welfare-to-work programs and their subsequent employment. These

multiple accountabilities occur in concert with circumstances of poverty. That is, poverty complicates women's labor market participation in ways beyond the difficulties typical for middle-class working mothers. Many poor women must negotiate childcare for children with special health concerns, arrange family care with male partners who are disabled, respond to their male partner's displeasure with their work participation when the male partners themselves are unemployed or disabled, and manage these tensions with a lack of economic, social, and political reserve.

At best, what welfare-to-work offered the women I studied was an opportunity to see the extent of their worth at home, the potentiality of their worth as students and as nursing assistants, and the importance of their relationships with one another. However, these gains were undermined by their place within the medical industry; there was a lack of reward for their labor, and nursing assistant work required the women's continued subservience and exploitation. While indeed the women did persevere, their testimonies overwhelmingly show that their perseverance was not evidence of welfare-to-work success, but rather the long-standing and necessary determination and ability of poor women to survive in adverse circumstances.

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Private Food Assistance in a Small Metropolitan Area: Urban Resources and Rural Needs

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Food banks and other private feeding programs have become an institutionalized component of the social welfare system in over 190 urban areas in the U.S. More recently, private food assistance has gained importance in rural areas as well. The density and capacity of agencies to serve the poor is higher in urban areas than in sparsely populated rural locales where distance and dispersal tend to be barriers to supplying and accessing donated food. Rural food distribution strategies thus must be qualitatively different than those in larger communities, because of the smaller-scale, more informal distributional system. Little is known about how urban-based nonprofit services stimulate and support food assistance in surrounding rural locales. Based on intensive interviews with food bank staff, food pantry directors, and food pantry clientele, we examine obstacles affecting the use of food pantries and the amelioration of food insecurity. We also provide an assessment of how changes in federal welfare provisions may be affecting the need for private food assistance.

Over the last two decades, the network of food banks serving urban locales has increased dramatically in the United States. Before the 1980's, private food aid in this country was largely limited to soup kitchens in urban areas. Now over 190 urban-based private emergency food systems are expanding to offer a wider variety of food assistance. These systems were originally promoted as a response to a short-term crisis (Curtis & McClellan, 1995), but food drives and other forms of private food aid by local community groups have become a lasting and common feature of urban life (Clancy et al., 1991). Despite a growing economy and

low unemployment rates during the 1990s, the need for private aid has increased sharply (Nelson et al., 1998; U.S. Conference of Mayors, 1998). America's Second Harvest, the nation's largest private hunger relief agency, estimates that in 1997, nearly 26 million people, over one-third of whom were children, received food and groceries through the America's Second Harvest network of food distribution centers. This growing reliance on private food assistance makes it increasingly important to understand how urban food banks meet the needs of the low-income individuals and families who have been affected by major changes in social welfare policies (Clancy et al., 1991; Curtis, 1997; Kirk & Rittner, 1993).

The density and capacity of agencies serving the urban poor is higher than in sparsely populated rural locales where distance and dispersal tend to be barriers to supplying and accessing donated food. Rural food distribution strategies thus must be qualitatively different than those in larger communities, because of the smaller-scale and informal organizational capacity of the distributional system. Little is known about differences in the way urban-based nonprofit services are made available in surrounding rural locales (Tarasuk & Beaton, 1999).

Our study focuses on the East Alabama Food Bank (EAFB), which is affiliated with the America's Second Harvest (ASH) system of food banks. Located in one of the twin cities of a recently named metropolitan area, it serves an urbanized center with a surrounding set of six largely rural, poor counties. Through site visits, and intensive interviews with directors, clients, and food bank staff, we present a case study of this agency and 12 of its constituent food pantries. We compare differences in eligibility requirements and operational procedures for the six rural and six urban locations. We also examine differences in rural and urban pantry directors' perceptions of how welfare reform is affecting their clients.

Critical Views of Food Banking

Some neo-conservative criticisms of government assistance to the poor have emphasized that government bureaucracies—particularly those responsible for welfare and child-protection—

are rule-laden, cumbersome institutions that smother society in red tape and deny essential aid to the poor (Olasky, 1992). For those who view government assistance as cumbersome and ineffective, food banks may appear to be the best solution to the hunger problem. They are private, voluntary organizations that are community based and therefore presumably community responsive. Nonetheless, food banks and pantries have critics.

Karla Hilton (1993) summarizes some critical perspectives on food banking in the context of hunger in Winnipeg. The initial idea for Winnipeg food banks came from various social welfare agencies that were having difficulty with people coming to them with food problems. One of Hilton's informants comments:

"So the whole idea for food banks was literally a top-down response to the issue of poverty and lack of food. I think now that communities are becoming more active, the grass roots people, even the users of food banks, are saying that food banks wouldn't have been their response if they had been involved initially."

Hilton argues that food banks contribute to a cycle of dependence and poverty, which leaves many people feeling hopeless. Some view food banks as part of the long-term poverty problem, because they shift the focus away from the structural inadequacies of the welfare system and government's responsibility to create viable economic opportunities for its citizens. In short, critics argue that food banks do a good job of covering up the poverty crisis (Webber, 1992).

Because food banks were originally modeled as a short-term solution to the widening number of people without adequate resources to feed themselves, their growth, Hilton maintains, is more a testament to the project's failure than to its success. Critics are not satisfied with the role food banks play in the community, providing small amounts of food to small groups of people. Instead of helping people become economically independent, some feel that food banks do the opposite by further reinforcing the message that people are unable to provide for themselves (Poppendieck, 1998). Although in a much different context, a recent Conference of Mayors survey similarly identified low-wage jobs as the top cause of hunger (U.S. Conference of Mayors, 1998). Both food bank supporters and critics probably would

agree that hunger is a symptom of more fundamental flaws in the economic system.

To counter the risk of dependency, one Winnipeg food bank opted to limit the food bank service to one day per month, providing in its place a "food club" where people can purchase foodstuffs at wholesale prices. Purchasing in bulk from suppliers, the food club is an alternative to food banks, an attempt to stretch people's food dollars so they do not have to rely so heavily on food banks.

Other criticisms include the increased bureaucracy that has emerged with the success of food banking. Curtis (1997) concluded that the increases in the size of food pantries, and in the number of people served, have created more social distance between volunteers and clients. Discussing food assistance programs in Wilmington, Delaware, Curtis (1997) commented that the recent adoption of "eligibility standards" in some food pantries, driven by a large increase in demand, has made the system less friendly to clients and more like the bureaucracies of the welfare programs. Soup kitchens and pantries all had "literal and figurative boundaries between the recipients and the food." In language reminiscent of Batteau's (1983) comments on Food Stamp distribution in Appalachia, Curtis reported observing, "recipients of emergency bags from a church in southern Delaware waiting in line at the side door in the pouring rain."

Poppendiek's (1998) seven-year study of emergency food programs came to similar conclusions, i.e., that the social distance between volunteers and clients has contributed to the stigma associated with using food pantries. Food pantry directors or volunteers make decisions about who is eligible to receive food based on their own judgment of the situation. Poppendiek thus believes that clients are often humiliated when denied assistance by a suspicious director.

Food Insecurity in Rural and Urban Areas

The question of the appropriate role of food banks may depend partly on context. The different needs for food services among rural and urban residents has received very little attention even though evidence exists that the rural poor face different problems than their urban counterparts (Davis, 1994; Sherman,

1992). If, in fact, the residents of these different areas do have distinct needs and problems, food assistance providers must be aware of them to be effective at alleviating hunger and food insecurity in their communities. Because of the recent federal policy changes affecting eligibility for government programs, a better understanding of client needs is especially crucial at this time.

Food insecurity is defined as "limited or uncertain availability of nutritionally adequate and safe foods or limited or uncertain ability to acquire acceptable foods in socially acceptable ways" (USDA, 1999). Food insecurity ranges in severity. It may be unaccompanied by hunger, accompanied by moderate hunger or accompanied by severe hunger. Andrews and Bickel (1998) developed a measure of hunger and food insecurity in the United States that is often used to estimate the proportion of food insecure American households. A recent USDA survey used this measure to reveal that from 1996 to 1998, 10 million (9.7 percent of total) households experienced food insecurity. Among this group, 3.5 percent experienced a level of food security severe enough to be hungry at least some time during the year. The state-level data showed that the level of food insecurity in Alabama was 11.3 percent, which was not significantly above the national average of 9.7 percent. The hunger rate in Alabama was 3.2 percent of households, slightly below the national average of 3.5 percent.

In the USDA study, food insecurity in rural areas was found to be a bigger problem than in suburbs and metropolitan areas outside central cities. Since 10.6 percent of rural households were food insecure, it is important to ensure adequate support structures for this population in need. Further, Shotland & Loonin's (1998) review suggests that impoverished rural residents experience more nutritional problems than higher-income individuals and, often, more problems than the urban poor. Sources of vitamins A and C for the rural poor are especially inadequate. The disproportionate effect of poverty on the nutritional intake was greatest among children, especially the youngest group (2–5 years). Nutritional inadequacy was also greater among females than males.

Rose et al. (1998) report national data showing that households with higher incomes, homeowners, households headed

by a high school graduate, and elderly households were less likely to be food insufficient. Holding other factors constant, those living below the poverty line were over 3.5 times more likely to be food insufficient. However, no one-to-one correspondence existed between official poverty levels and food insufficiency, since just over 60 percent of food-insufficient households were below the poverty line and only about 10 percent of households below the poverty line were food insufficient. Many food insecure households that are above the poverty line are only slightly above it (Daponte et al., 1998). Some of these households may experience food insecurity because of high housing costs in the local market, unusual medical expenses, or temporary unemployment. Food stamp benefit levels were inversely associated with food insufficiency. Asset limits for food stamps may keep people experiencing temporary job loss or other short-term problems from qualifying.

Several previous studies have examined the needs and characteristics of users of both private and state food assistance programs. Few studies, however, have examined the different needs of rural and urban food assistance recipients. Instead, most studies have examined one population of clients. Research on food insecurity in a particular population may involve surveying only emergency food service clientele or may sample low-income families in general. Taren et al. (1990) used the second strategy, interviewing low-income families in Hillsborough County, Florida, to determine factors related to food consumption. Roughly half of the sample families received Food Stamps and 12 percent used a food pantry. Results indicated that the end of the month was associated with the most food shortages.

A study of emergency food system clientele compared 400 food pantry users and low-income non-users in Allegheny County, Pennsylvania (Daponte et al., 1998). All respondents were below 185 percent of the poverty level. Results showed that pantry users were more likely to have difficulty feeding their families, run out of money for food, and serve less nutritious foods than non-users. The median length of food pantry use was two years. Thus, these food pantries were serving more chronic cases as opposed to the emergency cases they were created to serve.

Kirk and Rittner (1993) surveyed 1,083 elderly daytime meal program recipients in a South Florida community. Average

monthly income for participants in this emergency food service program was \$443 per month, with a range of \$242 to \$710. Although most of the respondents would have been eligible for food stamps, only 18 percent received them. Over half of those surveyed said they did not participate because they did not want to be identified as welfare recipients. A smaller percentage (14.3%) indicated that they did not apply for food stamps because they did not know how. The under use of food stamps by the elderly poor largely is consistent with Coe's (1983) findings that lack of information rather than fear of stigma was the major barrier to application.

One study addressed separate rural and urban population issues by interviewing private food assistance clients in Upstate New York and clients in New York City (Clancy et al., 1991). The Upstate sample was disproportionately composed of white women with children. In contrast, the New York City sample had a larger percentage of older blacks, without children at home. The Upstate sample also had more long-term users (more than 3 years) than the city group.

Rural areas have special characteristics that can make poverty more tenacious there. Further, delivery of services to the low-income rural population can be more difficult than in urban areas. Children may be especially affected. The Children's Defense Fund (Sherman, 1992) finds that rural children are somewhat more likely to be poor than American children overall, and poverty rates for rural children (as for all children) have trended upward in the last two decades. Compared to metro-area schools, rural schools generally have lower expenditures per student, less experienced teachers, higher teacher turnover, and a more limited range of class offerings. For adults, rural pay is lower in every field, averaging about 75 percent of non-rural pay, and rural people are disproportionately represented in very low-income jobs. Displaced rural workers suffer longer periods of joblessness than non-rural workers, and new jobs (if found) tend to yield a steeper pay cut than for non-rural workers. The longer joblessness periods of the rural poor could account for the tendency for the Upstate New York poor to use the food pantries for longer periods of time than did their New York City counterparts (Clancy et al. 1991).

Childcare also tends to be difficult to find in rural areas, which can exacerbate the problems faced by rural welfare recipients who must be counted as "working" within two years of entering the welfare system. Rural childcare choices are limited, quality may be low, and the facilities may be inconveniently located (Davis, 1994).

Transportation in general can also be a problem in rural areas (Quandt & Rao, 1999). To qualify for food stamps, a family cannot have more than \$2,000 in assets, including the value of a car beyond a set-aside of \$4,550. Such a low-cost vehicle might not be reliable transportation. The transportation problem would affect not only the individual's ability to drive to work, but could also create problems accessing the local food pantry. Household ownership of two cars, which might be necessary in some rural households with two adult wage-earners, almost always disqualifies an applicant from receiving food stamps.

In a logistic regression that also considered household structure, age, education, race, and car ownership was the sole significant factor affecting food pantry use among those surveyed by Daponte et al. (1998). Those who owned a car were less likely to use a pantry than those who did not. Since car ownership was the only significant variable, the authors concluded that only the poorest of the poor do not own a car, and, thus, these households are most likely to depend on a food pantry. Most of the pantry users accessed the pantries by walking and only 26 percent of users owned a car.

Daponte et al. (1998) showed that lack of a car is a good indicator of need for food pantry services. Similarly, a 1997 survey found that 60 percent of their clients were without a car (America's Second Harvest, 1998). These findings highlight the importance of examining access to a pantry. In the rural South, for example, most people do not live within walking distance of a food pantry. Transportation to the pantry site thus becomes a question of interest. In rural areas, where services are widely dispersed and public transportation is often non-existent, clients who are in need of food may not be able to access the pantries if they do not have a personal vehicle. Limited job opportunity, poor childcare choices, and transportation problems could be especially troublesome to

the population of rural people attempting to leave federal welfare programs.

Perceptions of stigma from using either state welfare programs or private food assistance may be stronger among the rural population. Feelings of shame mark many program transactions designed to assist the low-income population (Batteau, 1993). Stein (1989) observed that welfare distribution systems sometimes appear designed to publicly humiliate recipients and to underscore their dependence on those who have power to provide or withhold access. Among residents of rural areas, where a high value is often placed on independence, admitting the need for food assistance may be especially difficult.

Rural areas having high rates of poverty generally are not served by the institutional structure found in many urban areas. Consequently, the number and financial strength of agencies capable of addressing hunger and other poverty needs of a rural population often do not correspond to the requirements of the situation. In the case of food banks, the opportunity to assist the rural hungry often falls on newer, smaller food banks located in towns and small cities surrounded by large rural areas with weak infrastructures for delivering food assistance.

Policy Issues

The 1996 Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) significantly changed federal welfare policy for low-income families with children, building upon and expanding state-level reforms. Among the major changes contained in the Act were limits in eligibility for the Supplemental Security Income and Food Stamp Programs (USGAO, 1999a; b; c). It also ended the federal entitlement to cash assistance for eligible needy families with children under Aid to Families with Dependent Children (AFDC) and created the Temporary Assistance for Needy Families (TANF) block grant. TANF is designed to help low-income families reduce their dependence on welfare and move toward economic independence (USGAO, 1998).

Under TANF, states have much greater flexibility than was the case under the old AFDC program. At the same time, states must impose federal work and other program requirements on most

adults receiving aid and enforce a lifetime limit of five years (or less at state option) of federal assistance (Kramer-LeBlanc et al., 1997). These recent federal and state reforms represent significant departures from previous policies for helping needy families with children.

A Tufts University (1998) study evaluated the likely effects that changes in each state's welfare programs would have on the circumstances of the poor. Only 14 states were rated as demonstrating greater investment in the economic security of poor families, two states maintained the status quo, and 34 states and the District of Columbia enacted policies deemed likely to worsen the economic security of poor families. In the Tufts study, Alabama ranked 45th among states and the District of Columbia, meaning that its policy changes will likely be detrimental to the economic security of the poor.

Indeed, Dawson (1997) finds that some very poor Alabama families may no longer be served at all. A regression analysis of the recent caseload reduction indicates that while much of the recent drop in the Alabama welfare rolls can be accounted for by low statewide unemployment, an even higher amount of the decrease results from a reduction in intake percentages. Before welfare reform, approximately 63 percent of applicants were approved for welfare. Currently, the acceptance rate from first contact is 46 percent. It is not known whether the refused applicants are finding employment or are discouraged by the new job search requirements from pursuing further steps in the application process. If the latter, this population could be at risk for extreme food insecurity.

Because of low cash welfare benefit levels, even those who are accepted onto the welfare rolls in Alabama could very well continue to be at high risk for food insecurity. In Alabama, benefits for an adult and two children are \$164 a month. Such a household would have a typical allotment of \$335 in food stamps. To feed a family of three entirely with food stamps would require excellent planning and meal preparation skills. If cooking or refrigeration facilities were limited in a household, food stamps would not last for the month, even with the most careful planning.

If the current economic boom were to end and unemployment rates were to increase, then caseloads would likely grow and

demands on state welfare budgets would increase. At the same time, the TANF block grant would remain at its specified level. A prolonged recession could lead to serious disruptions in state welfare programs and high levels of unmet need—i.e. hungry people.

There is mounting evidence that food stamp cuts have already caused real hardship. Among patients admitted to an urban county hospital during a two-week period, 14 percent reported going hungry but not eating because they could not afford food (Nelson et al., 1998). Nearly five percent of the total sample had previously been eligible for food stamps, but had their benefits reduced or eliminated. These individuals were more likely than others to report they did not have enough food. A separate survey of patients who received insulin from the hospital pharmacy showed that inability to afford food contributed to hypoglycemic reaction problems.

The U.S. Conference of Mayors documented a 16 percent increase in demand for private food assistance in 1997. A study of Latino and Asian legal immigrants in 13 hospitals and community-based clinics in California, Texas, and Illinois, showed that, due largely to food stamp cuts, legal immigrant families suffered seven times the rates of hunger as the general population (Food Research and Action Center, 1998).

Public perception of the generosity of the Food Stamp Program is often based on incomplete information. For example, many people may know that the income ceiling for food stamp eligibility for a single person is \$1,085 a month, which seems like a generous income allowance. In reality, however, benefits depend not only on income level, but also on certain allowable expenses. Because expenses for medical care and housing figure into the benefit calculation, an elderly or disabled householder, who owns his or her home without mortgage, and whose sole source of income is Supplemental Security Income (monthly cash benefit of \$494) would probably receive only \$14 per month in food stamps. Such individuals would also likely be at risk for food insecurity.

Food Bank of East Alabama

The East Alabama Food Bank (EAFB), the focus of our study, is a subsidiary distribution organization of the Montgomery Food

Bank. In turn, both agencies are part of America's Second Harvest (ASH),¹ a network of over 200 regional food distribution organizations that serve all 50 states and Puerto Rico, and distributes more than one billion pounds of donated food and grocery products annually. Historically, such foods were wasted until food banks became assembly points to receive salvageable and surplus foods for subsequent distribution through a network of member agencies. ASH also organizes the tax write-offs, record keeping, and receipt of surplus food from food manufacturers and distributors.

The EAFB provides food to agencies, such as churches and other organizations serving as food pantries, which in turn distribute food to clients. To be eligible to become a member agency of a food bank, the organization must have a food distribution or feeding program that serves the needy, ill or infants; and it must have a 501(c) 3 letter from the IRS. Agencies make application to affiliate with EAFB and agree to follow prescribed guidelines concerning record keeping and the qualifications of food recipients. Regular reviews and site visits monitor activities of the agencies. Sites that do not follow guidelines can be suspended or terminated from the EAFB. Member agencies purchase food from EAFB for \$0.14 per pound and distribute it without charge to needy individuals and families. EAFB handles all forms of food, including fresh produce, frozen and dry foods.

EAFB serves more than 120 agencies in a six county area with a current average disbursement of nearly 200,000 pounds each month. Four counties are officially recognized by ASH as the territory served by the EAFB. Nonetheless, because of proximity, agency preference, or accident of circumstance some agencies in other adjacent counties are affiliated with EAFB. The five surrounding counties in its service area are some of the poorest in Alabama. One county has the highest proportion of black population in the nation. Another county has consistently lost population for six decades, before recording a small percentage gain in the 1980's due to the construction of a state prison there. The urbanized portion of the county where the EAFB is located has two neighboring cities with combined populations of over 50 thousand people, and with over 102 thousand estimated for the county as a whole, as shown in Table 1.

Table 1

Distribution of People and Children in Poverty, East Alabama Food Bank Service Area Counties, 1995

Statistic	EAFB Service Area Counties					
	Lee	Macon	Tallapoosa	Chambers	Russell	Bullock
People of all ages in poverty	16,457 (17.3) ¹	7,529 (32.0)	6,985 (17.5)	6,828 (18.6)	10,089 (19.6)	3,524 (31.5)
People under age 18 in poverty	4,702 (4.9)	2,858 (12.1)	2,558 (6.4)	2,621 (7.1)	3,949 (7.7)	1,448 (12.9)
Related children ages 5–17 in families in poverty	2,987 (3.1)	1,904 (8.1)	1,662 (4.2)	1,680 (4.6)	2,557 (5.0)	966 (8.6)
Total population (1999)	102,164	22,993	40,329	36,369	50,071	11,343

Source: U.S. Bureau of Census

¹Percent of population in poverty.

EAFB member agencies are found in surrounding rural counties with the greatest concentration of member agencies (over 30) in the central city county (Lee). The local ministerial alliance has been a source of outreach to the vulnerable population, informing those in need of agency services. The older population, especially, is connected with churches, making this source of information important to them. Of the food distributed by the EAFB, 40 percent comes from America's Second Harvest, 10 percent is from local donations, and the remainder comes from donations to the Montgomery Food Bank.

Five of the EAFB counties have rates of unemployment below the national average of 4.1 percent. By contrast, two had 6 percent unemployment or more (ADECA, 1998). Poverty rates also cover a wide range, as shown in Table 1. Poverty rates in 1995 were estimated at 17–20 percent in four counties, and over 30 percent in two others (U.S. Bureau of the Census, 1999). The same two have over 70 percent non-white population, Russell around 39 percent, while the others have around 25 percent minority population.

Of the approximately 120 EAFB agencies, more than 24 are located in Lee, the urban county. The others are dispersed across

the rural portion of Lee and five other counties. The majority of these agencies are food pantries (sometimes called food closets), which provide food that clients prepare at home. Several on-site feeding facilities, group homes, and shelters also are EAFB affiliate agencies, but this study focuses on food pantries as food distribution outlets.

Methods

A sample of six rural and six urban pantry locations were selected using probability in proportion to size methods. Information was then gathered, over the Spring and Summer of 1999, by interviewing pantry supervisors, pantry clients, and food-needy individuals who did not use the pantry services.

As the first step, we conducted semi-structured interviews with pantry supervisors to assess the nature of problems and issues associated with the process of rendering food assistance to their client base. We also sought to discover, via open-ended questions, any obstacles the agency representatives believe might be preventing needy individuals in the community from receiving aid. Supervisors were also asked to comment on how the 1996 welfare reform program is affecting their pantry clients.

Findings

The Central Role of Rural Churches

A major finding of this study is the important social welfare function of the rural church and how the food bank program is expanding this role. ASH (2001) reports that around 50 percent of its total food pantries and food banks are affiliated with churches, and this is particularly prevalent in rural Alabama. Rural ministers and their churches play an important role in identifying hunger as a congregational issue, seeking affiliation with the EAFB, and organizing the outreach effort. In particular, food distribution has provided a focal role for black congregations to provide assistance to their memberships and communities. In many cases, the formal tie to the EAFB is the first and only non-church contact or relationship initiated by many of these rural congregations.

Food banking has provided rural ministers a material base for helping people in the local environment where only informal or sporadic patterns of assistance have been practiced in the past. Establishing a food distribution program as a formal and regularized program gives the rural church a tangible mechanism for helping those in need. EAFB provides a template for conducting food distribution, and its rules for record-keeping and qualification of recipients provide a somewhat standardized framework for identifying and helping those in need.

Rural Food Banks: Diverse and Informal

Another major finding of the study pertains to the high degree of variability that exists across the pantries or local agencies that distribute food. When we began our research, we assumed that the food bank system operated in a somewhat bureaucratic fashion, with a clear division of labor and with certain procedures and methods carried out by all actors in the network. Instead, we found a highly diverse and flexible, but also at times personalistic, system.

Although ASH and EAFB specify certain record keeping and qualification procedures for food recipients, there is a high degree of variability in compliance and realization of these procedures in both urban and rural food pantries. Urban agencies tend to be more structured and have more defined guidelines about eligibility requirements, the amount of food a person can receive, and the number of times a person can receive food. One urban EAFB agency is a branch office of a large national social welfare organization. Personnel largely from outside the community staff it. When individuals approach the agency for food, the potential recipient is asked to go to the county office of the Alabama Department of Human Resources (DHR) for a referral slip.

The DHR office is nearly two miles distance and the visit requires some time to complete lengthy paperwork and interview. The client can then return to the agency and obtain a bag or two of food, depending on family size and need as certified by DHR. Informally, agency personnel were observed to relax these procedures when impending closing hours of DHR and the agency put the client in a difficult situation. However, not all urban pantries are operated with such strict rules. This agency

is probably the most bureaucratic of all the sites and does not represent the structure of all urban sites. Nevertheless, the urban agencies were more structured than the rural agencies overall, but all varied in the level of formality.

Although regular monitoring takes place, the character of rural food pantries tends to be highly individualized, reflecting the context, the personality of the organizer, and the clientele being served. The rural agency directors do not worry as much about documenting whether the clients meet certain eligibility requirements, because they know the situations of the people that come to them. Several of the rural directors mentioned that they know most of the people in the area and tend to know who is in need. Others get to know the people who come to them for assistance. One rural director said, "I pretty well know when they're in need; I'm on a level with them. They talk to me. I pretty well know what they make every month. I get to know them on a one-on-one basis."

Some rural pantry directors deliver food to those who can't drive or don't have transportation. Every rural agency had delivered food at some point, compared to only one urban agency. Some rural directors even take food to those who they know are in need but will not ask for assistance. The urban directors did not report this type of personal assistance.

The perceived rural-urban differences in formality of operation may in fact be caused largely by size differences. Smaller organizations, which are more likely to be found in rural areas, foster more informal and personal relationships. Rural pantries tend to be operated by smaller agencies and to serve fewer clients. Consequently, relationships with rural food pantry clients would be expected to be more informal and personal.

Client Experiences

A third important finding of our study is that the experiences of EAFB clients and agencies do not seem to resonate with many of the themes or issues raised by critics of food banking. In contrast to the Winnipeg food bank practice of providing food from a central location, the ASH model uses a decentralized network of food pantries to accomplish food distribution. The decentralized

distribution mechanism may counter many of the problems with lines, stigma, and alienation expressed in conjunction with the Winnipeg situation.

The food pantries in the EAFB case study did not appear to create dependency among their users as previous studies have shown. The agencies in this study are not designed to be the only source of food for their clients. Instead, they are a supplement to the food a client already has and often help during emergency situations such as job loss, divorce, illness, or other special circumstances. The agencies do not serve the same clients "year after year after year" as one of Hilton's informants suggested. Small, rural churches that operate food pantries do not have the funds to operate in such a manner. The clients understand that the resources are limited, and that the local food pantry does not provide a consistent source of food such as one would get with food stamps or other government programs. One of the rural pantry directors said, "Our users are working people trying to help themselves." By helping them with food, this director believes he is getting them in the position to be self-sufficient. He specifically mentioned that he does not want to "breed laziness."

Many of the rural clients are elderly people who are pressed to use the food pantry because of high costs of prescription medicine. They are not trying to be dependent on a system but have reached a point in their lives when some extra help is essential.

The second criticism of food banks, the demeaning attitude of food pantry staff towards clients, was also not evident in our interviews with the agency directors and clients. Almost all of the clients in rural and urban locations stated that they are treated with respect all of the time by food pantry staff.

While interviewing and interacting with clients at the sites, we observed that many directors have good relationships with their patrons. As stated earlier, the rural pantry directors were more personable with their clients than urban directors. Some of the urban agencies also had good client relationships, but they were more likely to have greater social distance between staff and clients. The urban agency that is a branch of a large, social welfare organization probably showed the greatest distance between clients and staff. The staff members at this agency were

separated from the clients by a glass window that was opened only when clients walked up to the counter.

Contrary to our expectations, transportation did not appear to be a large problem for either the urban or the rural pantry clients. Most clients had a means of getting to the pantry, or as mentioned previously, the pantry director would make deliveries for those in special need.

Consequences of Welfare Reform

Half of the urban site supervisors reported an increase in the number of people using the food pantry as a result of welfare reform. Only one of the six rural sites reported an increase in users because of food stamp reductions. Another rural site reported an increase in users, but the increase was not said to be a result of the 1996 Act. One of the rural pantry directors said he thought welfare reform was greatly needed, but did not think it has affected his clients in a negative way. Overall, the rural pantries did not seem to be as concerned about welfare reform.

Both urban and rural sites mentioned only the reductions in food stamps as affecting their clients. No directors reported reductions in TANF benefits as a reason for clients using the pantry. Only a small percentage of the clients were or had been TANF recipients, so that is one possible reason the directors are not seeing the effect of this reform. Furthermore, the five-year time limit on receipt of TANF benefits will not end until 2002 for clients receiving benefits since 1997. Therefore, the impact of the time limits will not be felt for several years.

Conclusions

Results from the case study show much variability in the operating procedures, eligibility rules, and amount of food provided by food pantries. Urban agencies are more structured and have more defined operating guidelines. Rural agencies tended to be linked to churches and provide smaller volumes of food to smaller groups of recipients, mainly church members and those known to church members. Urban agencies tended to be linked to larger churches and public and private agencies with more formalized food distribution processes that included referrals and other forms of interorganizational cooperation.

Food pantries cannot distribute enough food at sufficient frequency to be a sole or central source of sustenance for individuals or families. Our fieldwork suggests that food banks and the network of food pantries that distributes food to hungry people provide uneven and irregular food supplies to a population with low expectations for assistance. Nonetheless, food pantries remain an important source of help for the poor, particularly in times of acute need. We observed that clients tended to weave resources from food pantries into a broader coping strategy that featured food stamps, occasional work, family assistance, and other personal resources.

The private, nonprofit welfare systems continue to grow and elaborate in East Alabama. The EAFB is continuing to add agencies to its distribution network, and the individual pantries sustain their efforts to increase their client base and provide information to those who are unaware of the programs. If the trend toward "privatizing" anti-poverty programs continues, food pantries will probably remain an important source of assistance for many low-income people. An issue to resolve is how the pantries can reach those unaware of their services, and whether they can realistically increase their donations to cover all the food-needy people. One option might be to increase government funding for programs that provide assistance to food pantries. However, increased government involvement may detract from the flexible, informal nature of the pantries, especially if taxpayers begin to demand "accountability" from the food bank system. Further, expanding direct government assistance to faith-based organizations providing charitable services (as proposed by President Bush) could change the composition of providers.

In our study, smaller, rural churches were found to be effective food assistance providers because the EAFB kept the obstacles to participation low. More government support, and more government paperwork, could result in the balance of such aid going to larger, urban, and affluent congregations, which have the resources to put together grant proposals and keep substantial records on their assistance programs.

Increasing private donations may be the better long-term solution to increased demand for food bank services, but it is not clear how this could be accomplished. Changes in the tax

law might provide additional incentives for firms to channel food banks. Although existing tax law facilitates the food bank system, additional legislation has been proposed. The Good Samaritan Tax Act gives food banks the same tax treatment for donations as other charitable groups. Expanded gleaning and food recovery tax breaks are expected to increase the viability of food bank efforts to collect, transport, and store food.² Food thrown out by restaurants and grocery stores, or left in fields to rot, could feed 49 million people each year, according to the U.S. Department of Agriculture.³

It is also important that policy makers and members of the general public understand the situations of food bank users. Otherwise, state and federal policy that directly affects the well-being of the nation's most vulnerable citizens risks being shaped by distortions. Disseminating accurate information about those at risk for food insecurity is particularly important in Alabama, given the low ranking its welfare policies received in the Tufts study. Greater support for anti-poverty and anti-hunger policies cannot be generated in the state so long as myths about the lazy poor and stereotypes of undeserving "welfare queens" go unchallenged by accurate profiles.

Food banks are becoming an institutionalized component of the social welfare system in most urban areas in the U.S. They are regularly included in the United Way budget, in the contributions of local civic clubs, and sometimes receive allocations from local governments. The density and capacity of agencies to serve the poor is higher in urban areas than in sparsely populated rural locales where distance and dispersal tend to be barriers to supplying and accessing donated food. Rural food distribution strategies are qualitatively different than those in larger communities because they must consider the smaller-scale and informal distributional system serving hungry rural people. Urban food assistance systems thus anchor a tenuous and dispersed network of rural food assistance providers that serve a distinctly different clientele population through a network of largely faith-based organizations. Future research can clarify the ways that urban systems can more effectively serve their rural catchment areas, specifically the unchurched and locales where pantries of any sponsorship do not exist.

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NOTES

1. America's Second Harvest (ASH) is the nation's fifth largest non-profit charitable organization (IRS 501c3) and the largest hunger relief charity in the United States.
2. October 1, 1996, President Clinton signed the Bill Emerson Good Samaritan Food Donation Act to encourage donation of food and grocery products to non-profit organizations for distribution to needy individuals. The law makes it easier to donate food in several ways.
 - It protects from liability when donating to a non-profit organization.
 - It protects from civil and criminal liability should the product donated in good faith later cause harm to the needy recipients.
 - It standardizes donor exposure to liability laws across the 50 states.
 - It sets a liability floor of "gross negligence" or intentional misconduct for persons who donate grocery products. Gross negligence is defined as "voluntary and conscious conduct by a person with knowledge (at the time of conduct) that the conduct is likely to be harmful to the health or well being of another person." Congress recognized that the provision of food close to the date of recommended retail sale is, in and of itself, not grounds for finding gross negligence. For example, cereal marked close to code date for retail sale can be donated.
3. Since 1983, the United States Department of Agriculture has supplemented private domestic hunger relief efforts through commodity donations made through the Emergency Food Assistance Program (TEFAP). TEFAP is the cornerstone program in the charitable efforts to feed America's hungry, and is the "bridge" between public and private hunger relief efforts. TEFAP is a unique community-based and community-supported federal nutrition program, which relies on volunteers at food banks and local agencies to prepare and distribute federally donated agricultural commodities to hungry people in those communities. At the urging of food banks and others, major reform of TEFAP was undertaken by the Congress in 1996 with the passage of the Personal Responsibility and Work Opportunity Reconciliation Act (P.L. 104-193). That legislation combined TEFAP with the Soup Kitchen/Food Bank Program, and authorized \$100 million in annual mandatory commodity purchases. (O'Brien, 1998)

Using TANF Sanctions to Increase High School Graduation

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The School Attendance Demonstration Project (SADP) was aimed at encouraging AFDC teens to attend school and finish high school. The project used a combined approach of the financial incentive in the form of a penalty for non-attendance, and the provision of social services. SADP tracked the school attendance and graduation status of eligible teens (n=997) in the San Diego Unified School District (SDUSD). The study utilized a control group with random assignment. Data indicated that SADP did not effect graduations. The findings seem to indicate that at-risk teens from families receiving public assistance have on-going problems with securing an education that are difficult to correct with SADP services and sanctions.

Introduction

Finding ways to motivate AFDC teens to finish high school as a step toward self-sufficiency has been a major concern of policy makers. The School Attendance Demonstration Project (SADP) was authorized by the California Department of Social Services under a Federal waiver and implemented by the San Diego County Department of Social Services (DSS) in collaboration with the San Diego Unified School District (SDUSD). DSS is the public agency charged with administering the AFDC program in San Diego. The project required that 16 to 18 year old

recipients of Aid for Dependent Children (AFDC) attend school on a full time basis as a condition of AFDC (now replaced by TANF) eligibility. This "social contract" approach defines public assistance not as a one way relationship, but as an exchange in which the recipient has responsibilities to fulfill as a condition of eligibility. Adult welfare recipients are required to cooperate with employment and training programs as a condition of receiving assistance (General Accounting Office, 1996; Jimenez, 1999). This approach is consistent with the policy principle that the receipt of public assistance requires that recipients work on establishing their own independence. It is believed that such requirements will result in higher work levels among public assistance recipients (Corbett, 1995; Mead, 1998).

However, questions have been raised about whether this approach improves the financial circumstances of welfare recipients. The equivalent social exchange for teens is that they complete their secondary educational program while receiving benefits. One avenue available to encourage AFDC dependent students to finish high school is to use public assistance payments as an incentive. This mandate provides a financial incentive for parents to place a priority on their teens securing an education. In addition to the financial incentive, SADP attempts to help teens and their families reach independence through a multifaceted service delivery approach. The financial incentive is assumed to give an immediate tangible reward for school attendance. The services are supposed to address issues that prevent graduation. This paper presents model estimates that predict high school graduation among students participating in SADP.

Welfare reform ideology supports the idea that an increased level of education among AFDC recipients will lead to higher levels of employment, and lower levels of dependence on public income maintenance programs. The consensus among labor market analysts is that completion of secondary education is the minimum credential needed to insure that citizens can provide for themselves and their families (Randolph, Fraser, & Orthner, 1999; United States Department of Commerce, 1995).

Some research suggests that welfare receipt is negatively associated with high school graduation (Brooks-Gunn, Guo, & Furstenberg, 1993 and Zil, 1991). Poorly educated teens are likely

to be caught in a cycle of welfare dependency. A large amount of data substantiates the notion that high school graduates have higher rates of labor force participation, lower unemployment rates, and higher yearly incomes than non-graduates. United States Department of Labor Statistics (1997) reports that among adults over 25, the rate of labor force participation was 65.6% for high school graduates versus 41.1% for dropouts. The reported unemployment rate among the same age group in 1996 among high school graduates was 4.8%, and 8.7% among non-high school graduates.

Considerable income differences were also found according to whether one finished high school or not. Median annual income of year round full-time workers 25 years old and over in 1995 who had finished high school was \$29,510. The comparable figure for high school dropouts, age 25 and over, and for graduates was \$22,185. Similar differences are reported for women in the same age category as men based on educational attainment, but regardless of degree women's incomes lag behind men's (\$20,373 for female high school graduates and \$15,825 for female non-high school graduates (United States Department of Commerce, 1997).

Review of Past School Attendance and Welfare Projects

There have been a number of pre-SADP efforts to try to motivate teens to attend and finish school. One effort was Wisconsin's pioneering Learnfare Program. Learnfare provided a sanction in which students who had more than 2 or 3 unexcused absences in a month were deleted from their parent's AFDC grant (Pawasarat & Quinn, 1990). This non-experimental study did not increase school attendance or the likelihood of graduation for most students. (Etheridge & Percy, 1993). SADP differed from Learnfare by providing services to students with attendance problems.

LEAP, a school attendance program that targeted AFDC teen mothers in Ohio, yielded more positive results than the Wisconsin Learnfare Program. This evaluation used a control group and random assignment. This program reported results which suggested that the program increased school attendance among teenage parents, but did not affect graduation or dropout rates. The LEAP program differed from Learnfare by providing both

supportive services aimed at keeping the teen in school, and a monthly bonus of \$62 to students who maintained good attendance (Long, Gueron, Wood, & Fellerath, 1997). SADP did not provide a financial incentive to increase attendance, but reduced a family's grant if their child did not attend school.

The other major test of a mandatory education program for welfare recipients was the Teenage Parent Demonstration (TPD) which operated from 1987–1991 at 3 sites in New Jersey and Illinois. TPD used randomization in assigning the target population of 6,000 teenage mothers to equal sized control and experimental groups. This Demonstration used a financial sanction and case management. The evaluators reported increased rates of school attendance, job training, employment, and lower rates of dependence on public assistance. However, there was little or no measurable change in economic welfare of participants, and no reductions occurred in subsequent pregnancies (Maynard, 1993). SADP differed from LEAP and TPD by aiming its services not at teenage mothers but at the broader populations of teens.

The three programs were behavioral in orientation relying on an incentive or sanction to effect behavior. In addition, LEAP and TPD recognized the psychosocial needs of the teens by providing case management and social services. All three programs reported mixed results. None of the evaluations reported increased graduations. The target group has many needs beyond school attendance which programs struggle to meet.

Methodology

Overview of the Study Design

The study was designed was designed to test the following hypothesis:

The secondary school graduation rates will increase for AFDC recipients relative to the control group after participating in the SADP program."

Also, the researchers sought to identify factors that predict or inhibit graduation from secondary school. The study utilized a two group design (experimental and control group) with random assignment. The school status of eligible students was tracked from January 1996 until June 1998. The experimental group was

subject to a sanction if they did not attend school at least 80% of the time. By requiring that students attend school for a minimum of 80% of the school days in a month, it was expected that students in the experimental group would graduate at a higher rate than students in the control group. They were also eligible to receive social services to assist them with school. All students in both study groups were eligible to receive school-based services, but only the experimental group were eligible to receive social services from the SADP services unit. The control group was not subjected to the attendance requirement or penalty.

Subjects

The SADP target population was all 16 to 18 year old AFDC recipients attending a San Diego Unified School District school (SDUSD). The following types of AFDC teen recipients were excluded from the study: (1) teens who were pregnant or parenting (pregnant teens participated in CALEARN, a similar program developed for their needs), (2) teens who received foster care, (3) teens attending private schools, (4) teens who had graduated from high school or received a GED, and (5) teens who were engaged in work activities as an alternative to schooling.

At the start of each month all County AFDC recipients were examined for eligibility, and if eligible, were randomly assigned to a study group. The difference in the number of observations between the experimental group and the control group was a magnitude of two on average for the monthly time periods. Differing size in study groups was requested by county officials who wished to see as many students as possible participate in the program. The difference was controlled for in reporting the model estimates. The control group remains large enough to analyze. There are no differences between study groups on critical variables.

Data from SDUSD were matched monthly to track AFDC status and school attendance. Experimental group students whose attendance was less than 80% received a notice to attend an orientation meeting. Students may have begun to access SADP services at this point. Attendance at an orientation could also bring a student into compliance by agreeing to participate in the SADP service program. Failure to attend the orientation could

result in a discontinuance from public assistance if the student's attendance was still below 80%. Teens were assessed for service needs at the orientation, and if appropriate, they were assigned a case manager. The case manager acted as a service broker, advocate, and attendance monitor.

Students whose attendance was still below 80% after two months and who did not attend an orientation received a financial penalty notice. The penalty deleted teens from their parents' public assistance grant. The amount would vary according to family size since AFDC grants were computed on the number of eligible people in a household.

Data Collection

Data came from the SDUSD (attendance data, graduation status, type of school attended), and from DSS (income maintenance data such as benefit amounts, sanctions, and basic demographics). The evaluators also did data matches to determine if the teen or a family member had an active case with the Children's Services Bureau (CSB) and San Diego Juvenile Probation. The CSB is the public agency charged with delivering child protective services in San Diego. A match with CSB indicated that either the teen or a sibling had an active child protective service case. A match with probation meant the youth was a probationer. Data from these various sources were merged to create the data file for analysis.

Variables

Data were available for teens who graduated in June 1998. These teens could have participated in SADP for up to 21/2 years so they do provide a test of SADP abilities to increase graduation rates. The SDUSD provided information on how many teens received a graduation certificate. A graduation certificate is provided to teens in their senior year of high school who are eligible for graduation. Some students may skip this option and choose to seek a GED or equivalency. The data do not permit the identification of these teens. The dependent variable is: "student has a graduation certificate" (yes = 1, no = 0). A code of "No" meant a student should have graduated in June 1998,

but did not have a certificate, and is therefore not considered a graduate.

The independent variables include:

- (1) Study group (experimental group coded 1, control group coded 0)
- (2) Gender (male coded 0, female coded 1)
- (3) Race/ ethnicity of the student (Hispanic coded 1, other coded 0) This analysis focuses on Hispanics as a category because of attendance patterns observed in the sample. Asians were found to have the highest school attendance rates in the sample. Hispanics had the poorest attendance of any group in the sample. Whites and African-American fell in between Asians and Hispanics. Because the ethnicity variables were all highly correlated only one variable could be entered into the regression model reported later in this paper.
- (4) Age (years)
- (5) Number of parents/caretakers in household (1 parent coded 0, 2 parents coded 1).
- (6) Number of people in household of the student
- (7) Children's Services Bureau involvement (yes coded 1, no coded 0) The researchers believed that CSB status captures presenting problems within the family that could inhibit graduation.
- (8) Juvenile Probation involvement (yes coded 1, no coded 0). The evaluators hypothesized that probation involvement would indicate the presence of behavioral problems that could interfere with school attendance.
- (9) School Type (alternative coded 1, comprehensive coded 0) Alternative schools serve students who have difficulty attending the "mainstream" comprehensive schools. Attendance at an alternative school implies that they are at risk for dropping out and having other school difficulties.
- (10) Received services (yes coded 1, no coded 0) Experimental group students were required to attend orientation for services when they failed to comply with attendance requirements. This variable indicates whether they attended that orientation.

Findings

Significant differences between study groups were not observed on any demographic variables which validates the randomization procedure. Gender and race/ethnicity of students were evenly split between males and females for the experimental group and control group. Age was stable between the study groups. The largest ethnic group in the sample was Asian and Pacific Islander students (41.2%). Whites comprised the smallest groups by ethnicity in the sample (10.1%). African-Americans were 27.0% of the sample, and Hispanics were 21.7% of the teens.

Records for June 1998 were chosen. Students whose age indicated they should be seniors (997) were then selected. The SDUSD uses December 1st as a cutoff date for age in assigning students to grade level. In order to be selected students had to be more than 17 years old on March 10, 1998, when the school records were matched with AFDC records. All students born after November 30, 1980 were removed from the database. Of the 665 students in the experimental group, 382 (57.4%) had graduation certificates compared with 184 (55.4%) of the 332 students in the control group.

Only 22.86% of teens came from two parent families. the average family size was 3.61 ($sd=.3752$). CPS involvement was found for 4.6% of the sample, and 3.51% of the sample were probationers. A little over 12.37 % of the students attended alternative schools. Only 9.63% of the students requested services from SADP. We find this surprising since in any month that we have data, 14% to 25% of the experimental group students are out of compliance with the attendance rule. It should also be noted that the service recipients were a self-selected group of students which may have meant they were more likely to want to change their attendance than the teen who ignored the summons for services. Students were more likely to ignore the summons for services than request services. It is possible that these teens could have self-corrected their attendance without intervention.

To determine what might explain graduation, a multivariate model described in Table 1 was estimated including (1) study group, (2) gender, (3) race/ethnicity, (4) number of parents, (5) household size, (6) Children's Service Bureau status, (7) Juvenile

Table 1

Logistic Regression: Explaining Graduation

<i>Variable</i>	<i>B</i>	<i>S.E.</i>	<i>Wald</i>	<i>df</i>	<i>Sig.</i>	<i>Exp(B)</i>
Study Group	-.084	.170	.243	1	.622	.920
Gender	.556	.157	12.528	1	.000***	1.744
Hispanic	-.346	.183	3.566	1	.059	.708
Number of Parents	.406	.206	3.863	1	.049*	1.500
Household Size	-.141	.046	9.514	1	.002**	.869
Children's Services Bureau	.217	.378	.329	1	.566	1.242
Juvenile Probation	.134	.437	.093	1	.760	1.143
Alternative Education	-1.781	.264	45.337	1	.000***	.168
Received Services	-.376	.272	1.914	1	.167	.686
Constant	.715	.228	9.802	1	.002**	2.045

N=765

*P-value $\geq .05$ (less than or equal to 5 chances in 100)**P-value $\geq .01$ (less than or equal to 1 chance in 100)***P-value $\geq .001$ (less than or equal to 1 chance in 1000)

Cox & Snell R Square = .115

Nagelkerke R Square = .153

Cases Correctly Predicted = 64.3%

Probation status, (8) alternative educational program, and (9) attended orientation. Because age is invariant across study groups, it was excluded from the statistical model. The logits indicate no statistical difference between the experimental and the control groups for graduation. The study hypothesis that services and the financial penalty would increase graduation rates is rejected.

The results show that females were significantly more likely to graduate than males. Number of parents in the home and household size are both significant, but have reverse signs. Students with two parents were more likely to graduate than students with one parent, while students in larger sized households were less likely to graduate than students from smaller sized households. Hispanic students were less likely to graduate from high school than the other race/ethnic groups, but only at a level approaching significance ($p < .059$). Finally, educational program predicted graduation. Placement in an alternative school, rather than a

comprehensive school is the strongest predictor of graduation. Children's Service Bureau status and Juvenile Probation status were unrelated to graduation.

Conclusions and Discussion

This research was conducted at a single site. Generalizing the findings to other sites should be done with caution. Moreover, the two experimental conditions were tested together which may mean they confound one another. Getting a clear picture of the exact contributions of either the penalty or services to school attendance was difficult. The hypothesis on increasing graduations was not supported by study data. The findings in these tables seem to indicate that at-risk teens from single parent families have on-going problems with securing an education that are difficult to correct with SADP services and sanctions. School type is more influential than study group in predicting outcome. Students were in Alternative school because they had problems adjusting to comprehensive schools. Alternative school students were less likely to graduate than mainstream students.

The key effect of SADP for society, the youth, and taxpayers was the hypothesized increase in graduations. Increased graduations would suggest improved employability and/or enhanced likelihood of college entry. The SADP did not achieve this goal. As some critics of Learnfare suggested, the assumption that parents of AFDC are aware of their teen's school problems and have control over them may be unwarranted (Ethridge & Percy, 1995).

Students from single parent families and larger sized households appeared to be less likely to graduate than students from two parent families. Having two parents should mean more support for students whether financial or emotional. Students receiving public assistance are likely to reside in single parent households which are mired in poverty and may be suffering from a variety of psychosocial difficulties. These problems may make it more difficult for teens to attend school and for parents to monitor their activities. A work requirement may reduce parents' ability to monitor their children, which could increase school-related problems.

It may also be unfair to hold SADP entirely accountable for

graduations. The school district is responsible for the quality of education that would increase graduations. There are systemic issues that need to be addressed. The educational system is designed for those more fully integrated into the nation's opportunity system and who therefore value education as a means to self-sufficiency or upward mobility. The LEAP evaluators suggest the lack of success in graduations they found may be related to the teen perceptions of their own future economic prospects. Student participants were not optimistic about their future economic prospects which they did not see as improved with a diploma (Long, et al., 1997). Also, these families in many instances do not have a history of work or educational engagement. This history may make them less likely than middle class families to encourage schooling. Changing those perceptions may be a precondition to changing attendance behavior.

The challenge of future interventions is to reach teens who have attendance problems and who also do not respond to an offer of assistance. One improvement would be to provide intervention at earlier ages than adolescence. Student attendance patterns had been set long before the demonstration and were difficult to change.

Incentives more substantial than LEAP's for school completion might be considered. Making a much more visible link from graduation to work might help. Public and private partnerships that guaranteed jobs or future educational prospects for graduates would be that visible link. These partnerships would include closer cooperation between higher education and secondary education to increase the notion that the diploma provides a payoff.

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Book Reviews

Bart Landry, *Black Working Wives: Pioneers of the American Family Revolution*. Berkeley, CA: University of California Press, 2000.

Sometimes the purpose of scholarship is to remind us of what truly was or what was never truthfully talked about. For this reviewer, Bart Landry's *Black Working Wives: Pioneers of the American Family Revolution* served as a memory book, of sorts. The reviewer recalled her childhood where most of the families in her working-class, African-American neighborhood were headed by two (working) adults, when women's work included work both inside and outside of the home, and when most Black girls' aspirations centered on the having a family **and** a good job (which is what a career used to be called). This book is filled with research and reminders about the one of the most-often ignored realities of life: for Black women, working outside the home is neither new nor revolutionary—indeed, for generations of Black families, women earning a paycheck is the norm, not the revolution. And corollary issues such as the need for affordable (and safe) child-care, changing roles inside the home and changing perceptions of womanhood outside of the home, which had begun to be important to White women, have been realities for generations of Black women and their families.

While this a book about contemporary family formation, the author nonetheless takes some care to trace the forces that led to the institutionalization of Black women's work outside of the home and its systematic disregard; many of these same forces present currently. Primary among these are economic need and the castigation of Black womanhood. Throughout the nation's history, there has been a need for the Black's women's work in other people's homes and factories. During slavery, Black women worked alongside of Black men in the fields and in the slave households. Black families depended on mothers to keep families together when fathers were sold or otherwise separated from their children. When Black men were denied opportunities to earn a "family wage" (p. 27), during industrialization, Black women's wages often was the means of family survival. But just as Black women were meeting the labor-force needs of the

nation and the paycheck needs of their family, Black women were very often forced to bear the brunt of social scorn. Black women's abilities (morality, intelligence, womanhood, beauty, domesticity, etc.) were often challenged by scholars and commentators; "...I cannot imagine such a creature as a virtuous Negro woman" (p. 56). Yet the reality was and continues to be that Black women created family structures which supported their activism, contributions, and expectations for uplift and prosperity and very often times, Black women have been their families' "... co-breadwinners . . ." (p. 73). Landry points out that Black women often concerned themselves not just with their families (which are oftentimes defined differently than those of White women) but also with the struggles of their communities. Clubs, churches, and associations play a significant role in the lives of working women in the Black community.

Much of this book's statistics are taken from census data. Perhaps the book's biggest asset lies in the attention given to the impact that money has on day-to-day living over time. The book's strengths is its use of personal narratives and documents of everyday life to provide contextual understanding of societal movements and change. Landry argues that traditional notions of women's role in the family, including expectations of who will do the cooking and cleaning and care-taking, are different among Black and White families; "[i]t would appear, then, that both the actual division of household labor and attitudes toward wives' employment support the notion that blacks hold a more egalitarian ideology of gender roles" (p. 162). In discussing the income contribution of women in middle-class families since the 1960's, Landry takes great pains to point out both the economic and social considerations which must be taken into account; "[i]ncome, being more tangible than an occupation, may be more readily perceived as a measure of a man's—and increasingly an employed woman's—self-worth" (p. 147). The book also contains analysis of emerging social issues such as family leave, the glass ceiling and other trends which are sure to impact families in the future. It is also worth noting that this book, while centering on Black working wives, contains a lot of data about Black men and White women and their families as well.

One of the book's strengths is its effective use of statistics and narrative. Landry uses each to provide a fuller portrait of Black families over time. Readers who prefer one means of presentation over the other will find this text to be uncomplicated. This book could be used in courses in social welfare policy and women's or family studies courses. It's graphics are a little dull but still the analysis is clearly written, blissfully succinct (yet inclusive) and the text contains an excellent bibliography. *Black Working Wives* should not be forgotten.

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Pat Pridmore and David Stephens, *Children as Partners in Health: A Critical Review of the Child-to-Child Approach*. New York: Zed Books, 2000. \$ 59.95 hardcover, \$22.50 papercover.

This book could be placed in the context of any number of fields, including health education, international health, or public health, and maybe even child development. I hope I do it no disservice by speaking from the perspectives of child health and social work, since that is where I do my work. It is a field in which interventions on behalf of children are generally performed by professionals, with some notable (though insufficient as yet) partnerships with parents. This is the first approach I have read that targets children as the agents of change.

There is much to be said for this approach. For the field of social work, it truly starts "where the client is" and demonstrates a true appreciation for the dignity and agency of children as individual human beings. That by itself is unique. Perhaps more important, though, the Child-to-Child approach takes a long-term approach that promises to improve health not just in this generation, but in generations to come.

First developed as a response to the 1979 United Nations International Year of the Child in 1979, the Child-to-Child movement uses the school setting in under-developed counties to educate primary school children about health concerns, sending them home to their families and out to their communities to put what they learn into practice. The movement is based on a belief in

the rights and responsibilities of children, as well as a fundamental belief in bringing about good health through empowering communities rather than delivering the message of good health from "on high." Active learning principles involve the children in assessing their communities' needs and devising means of meeting those needs.

This book provides a good overview of the Child-to-Child movement, providing fascinating examples from varied locations (several African nations, India, Mexico, and the United Kingdom). The detail in the case studies would be useful for classroom study in public health, as well as community organization in social work.

This book is not simply a rhetorical apology for the movement, however. It provides a critical review of the movement, along with frank discussions of the weaknesses. For example, despite several extensive evaluations, empirical evidence of the effectiveness of Child-to-Child is thus far inadequate, and the authors place a serious call for research to address this limitation.

Perhaps even more interesting are discussions of the political implications for a movement that, though seeking to work "with" communities rather than "for" them, is essentially based on an idealized Western egalitarian view of children as partners. In many (if not most) cultures, children are low on the social hierarchy, and the engagement of their teachers, parents, and community leaders in partnerships with them is a difficult, if not explosive notion. The book provides interesting detail and discussion on this dilemma, noting that it is both the greatest strength and the biggest problem about the movement.

Social workers and others interested in child health, community organization, and children's rights will find this book to be an interesting study in methods that might have wide application, even in the United States. Can there be any doubt that public health problems like smoking, HIV, and obesity, just to name a few, have been inadequately addressed by adults alone? Perhaps the Child-to-Child movement might be a more effective model for health education in this country.

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Craig A. Rimmerman, Kenneth D. Wald, Clyde Wilcox (Eds.), *The Politics of Gay Rights*. Chicago: University of Chicago Press, 2000. \$68.00 hardcover, \$19.00 papercover.

The gay rights movement has come a long way since the Stonewall riots of 1969, although, as the editors argue, the glass is still half empty. Where lesbians and gay once organized clandestinely, today we openly challenge social inequities. We have not come as far as environmentalists, women, and ethnic minorities but in spite of, or perhaps because of, the horrors of the HIV / AIDS epidemic we have accomplished a good deal. Although extremists still see us as a deviant group with an 'special rights' agenda, the weight of public opinion has shifted gradually towards a willingness to see us as an oppressed minority searching for the rights that heterosexuals take for granted: freedom to love, marry, defend our country, and speak openly in political debate. Witness the willingness of Al Gore and Joe Lieberman to acknowledge before a national television audience that, in spite of voting to support the special right of heterosexuals to marry, there was something inequitable in the inability of gay men and lesbians to legitimize their committed relationships. Witness how the Republican vice presidential candidate concurred in this opinion. That George W. Bush talked against what he called "special rights," only made him seem hostage to religious extremists.

The success of the movement is largely because lesbians and gays have been able to state their case so eloquently in writing. There is hardly a bookstore that does not carry gay and lesbian affirming fiction and non-fiction. Gay and lesbian studies journals are readily available in libraries across the country. And, these publications are increasingly finding their way into the regular curriculum of the biological and social sciences and the humanities. For social work programs to be accredited, students must now be educated to work with or on behalf of lesbians and gays.

Rimmerman, Wald and Wilcox are not breaking new ground so much as, carried by the momentum of the movement, extending it further and deeper. After 1973, when social work students were no longer taught that homosexuality is a disorder, content on lesbians and gays has focused on affirming the coming out struggles of gay and lesbian individuals and their families.

Human behavior courses wrested the topic from courses on psychopathology and deviance now teach about the normal lesbian and gay life span. Although clearly intended for political science students, this publication provides social work (and sociology) instructors with a vast amount of content to use in courses on social policy and problems. Likewise, those who would develop policy initiatives and research their effects will have a great deal to build from.

Kenneth Wald opens the edition with an overview of the struggle for gay rights in American politics during the past forty years. He discusses why the topic is important and gives us a loose analytic framework that consists of: examining the discrimination that led to the movement; the resources at the disposal of lesbians, gays and their allies; and the opportunities presented by the way that the anti-gay movement responded to our efforts.

The book is divided into four sections each filled with well documented and thoroughly researched chapters. The first section describes the gay movement since 1969. John D'Emilio emphasizes that progress is neither linear nor uniform and suggests that the movement is presently low key and increasingly mainstream. Craig Rimmerman discusses assimilationist and liberationist ideologies and describes mainstream and grass roots organizations developed by lesbians and gays. Keith Boykin chastises the movement for its lack of inclusiveness of African American voices. Jean Schroedel and Pamela Fiber show that lesbians and gay men have not always worked toward the same goals.

The second section focuses on the opposition, in particular on the Christian right. John Green distinguishes proactive Christians whose chief aim is to keep lesbians and gays on the defensive, reactive Christians that mobilize against particular issues, and instrumental Christians that promote anti-gay rhetoric. Didi Herman describes the desire of the Christian right to demonize gays and lesbians along with women, environmentalists, and "secularism" on behalf of building a Christian state. Todd Donovan and his colleagues show how anti-gay extremists sometimes appear less driven by success than by creating publicity and building resources for themselves.

The third section focuses on the three major issues of our day. Gregory Lewis and Jonathan Edelman writes about congressional

behavior during the Defense of Marriage Act proceedings. Mark Rom discusses the ways that gay men and lesbians were able to trump medical and legal experts while seizing control of the public response to AIDS. Francine D'Amico analyzes the politics surrounding sexuality and the military services.

The last section describes the relative effectiveness of the movement across local, state, and national political arenas. James Button and his colleagues show that although over 100 cities and counties have anti-discrimination laws, the laws are not always forcefully implemented. Donald Haider-Markel offers hope to advocates of conventional political activity by describing the ways that lesbians and gays have influenced state politics as elected officials, lobbyists and activists. Colton Campbell and Roger Davidson show that although an unprepared congress used a special commission to deal with AIDS, it met the challenge of gay marriage through open dialogue and debate. Sarah Brewer and here colleagues review the work of the Supreme Court emphasizing its general reluctance to enter into the fray. Clyde Wilcox and Robin Wolpert finish up by tracing public opinion on gay and lesbian issues.

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Sharon E. Rush, *Loving across the color line*. Lanham, MD: Rowman and Littlefield Publishers, 2000. \$23.95 hardcover.

The new millennium is upon us and race relations may be as powerful a force in American society as they were a century ago. The nature and tenor of the debate surrounding race has changed , but the U.S. remains a profoundly racist society and much remains to be done in order to attain equality of opportunity and experience for all citizens—African American and White. Sharon Rush adds to America's discussion about race using a personal account of her life as a White mother raising an African American, adopted daughter. The book adds another dimension to our thinking about race in part because of the personal nature of the story and in part because many of the incidents of racism are seen through the eyes of a young girl. The innocence of the little girl's questions and her significant dismay at others' behavior is

by far the most powerful aspect of the book and stays with the reader long after it is placed aside.

In writing *Living across the color line*, Rush attempts to contribute to the effort toward racial equality in America. She does so using herself and her personal experiences as an example. Although the book might have value for many adult audiences, it is written primarily for a White, liberal, "goodwill" audience. By "goodwill," Rush refers to those Whites who do not intend to be prejudiced nor racist in their thoughts or actions; those who already believe in racial equality. These individuals, she posits, are committed to racial equality but nonetheless may unwittingly contribute to continued inequality either by their unwillingness to see their own White privilege, or by discounting the role of race in many social and political events.

The book is divided into two main sections. The first part of the book (chapters 1–6) includes a variety of personal anecdotes from Rush's experiences as a mother of an African American child. Each chapter contains one or more stories of racism, sexism and injustice and how each instance was perceived and managed by the little girl and her mother. By sharing these personal accounts with others, Rush clearly hopes that her experience as a liberal, White of "goodwill" will have resonance with others of "goodwill" so that they can develop a deeper appreciation of the profound impact and prevalence of racism for people of color. In the second section of the book (chapters 7–8) Rush offers some insights, based on her earlier experience, which might help to bridge the "color line" and improve race relations in the U.S.

The book's strength comes through in the first section, when the young girl's reflections on race are highlighted. Through her eyes, we see how children view race ("If black is so special, then why isn't it in the rainbow?" [p. 164]), how they perceive others' views on race ("Why do Whites hate something with feelings when there are so many other black things to hate?" [p. 164]), and how children of color understand the rules of American society ("You have to be White to get that award." [p. 164]). The girl's comments speak more strongly and powerfully than any commentary provided by the mother and are sufficient to communicate that children—even very young children—experience racism early on. Children recognize that American society sometimes places a

different and higher value on white skin tone than black, and that both children and adults can be particularly cruel for no other reason but for the color of one's skin.

The mother's experiences of racism occur not only because she hears of them through her daughter, but also because she is White and her child is African American. This allows strangers to say with impunity things that they might not otherwise disclose if they understood the little girl to be her daughter. For example, we learn of the stranger in the airport who comments aloud that the six-year-old Black girl might have stolen her purse, or the ambulance driver who wonders if the young child is a drug addict. Rush sees what many parents of adopted children, foster children, and biological mixed-race children encounter and her developing sensibility suggests that a quick and direct response may be the best in such situations.

Although the topic of transracial adoption is not the centerpiece of the book, Rush raises the topic on several occasions throughout. Given her experience—one that is fraught with challenges, yet also elicits strong emotions of devotion—Rush's reflections on transracial adoptions are inconsistent and contradictory. She acknowledges that African American children are heavily over-represented in the foster care system; that they wait longer for adoptive placements than children of other ethnic or racial groups; that while they wait they often experience placement instability; that the outcomes from foster care may be more deleterious to child well-being than outcomes from adoption; and that there may be more African American children needing adoptive homes than there are African American parents willing and able to care for them. She writes:

"I have to believe my daughter is better off with a permanent placement with a White mother who tries to instill in her a positive self-image, including being a Black girl, than she would be in the foster care system where she probably would not know a stable family life at all." (p. 93).

In her conclusions she also suggests that one of the only avenues available to our nation to bridge the "color line" is to experience widespread "transformative love"—a concept of caring that goes well beyond empathy and that may only be experienced through

the intensity of love brought on by an intimate relationship. Yet in spite of her experience, her knowledge of the problems associated with foster care, and her proscriptions for national change, she goes on to say: "However, my experiences convince me that transracial adoptions should be last resorts." (p. 93). If the conundrum of race relations is likely to be resolved primarily through "transformative love," and such love can only be experienced through intimacy, then narrowing opportunities for transracial adoptions will do little to forward her stated goal.

Rush's book is important for those who work with children. It reminds us of the special efforts that should be made early in life to teach children of all racial and ethnic groups about equality of experience and opportunity. It also raises an awareness of the impact of racism, even among the young. Awareness is a start; "transformative love" may be helpful along the way; we have a long way to go before our nation crosses over.

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Rita Caccamo, *Back to Middletown: Three Generations of Sociological Reflections*. Stanford: Stanford University Press, 2000. \$45.00 hardcover.

In his introduction to this book, Arthur Vidich states that, although Robert and Helen Lynd wished to approach Muncie, Indiana (the location of their classic community study Middletown) as ethnologists would enter an undiscovered tribe, they could not really carry it off. They were "embedded" in the culture of the people they were studying. So Rita Caccamo, an Italian sociologist, could finally bring a true outsider's perspective, presumably seeing things the Lynds could not.

Would it were so. Caccamo wrote her book in the Center for Middletown Studies at Ball State University, but she could have done most of it without leaving Rome. If Caccamo ever set foot outside, ever bought groceries, sipped a latte', attended a football game, pumped gas, ordered a burger, or watched *The Simpsons* in Muncie, alone or in the company of the natives, we are none the wiser for it.

Nor do we benefit from any introspection, usually expected of ethnographers, about her assumptions and values in relation to those of the tribe. She eliminates the problem in a single sentence. "We European scholars need to look at these phenomena without our European points of reference; although Italian or French urban realities may seem similar, there are in fact no points of contact, either symbolically or materially (118)."

However, Caccamo does not claim to be an ethnographer. So, to criticize the book she wrote in those terms is unfair. It has enough problems without this comparison. Vidich's comment, however, suggests what the book might have been. What we have instead is an analysis, or in many cases a summary, of texts. We are taken through *Middletown* and its sequel *Middletown in Transition* as well as Robert Lynd's 1939 work *Knowledge for What?* We also have treatments, largely dismissive, of two books that came out of the *Middletown III* studies directed by Theodore Caplow in the late 1970's. We find out what some other writers thought of them, but original insights from Caccamo are hard to find. When they appear, they pop out and just hang there. The Lynds, she says, engaged in an "enormous, and perhaps pointless, effort of providing universal solutions [to cultural contradictions] that they often simply invented on the spot (7)." No examples of these feverous inventions are offered. The summaries are similarly disjointed. John Dillinger never robbed a bank in Muncie, "but his influence was certainly felt in a dramatic way (72)." But the drama is all in the assertion; no details follow. Important judgments seem to rest on the shoulders of others. Caccamo's attack on Caplow (Ch. 5) appears to originate in the work of Mark C. Smith.

We learn that the "Midwest is, of course, geographically (more or less) central (121)," that "the story of *Middletown* [has] no guaranteed happy ending (118)," and that *Middletown* is neither a society nor a community "because its weaknesses have never really been sufficiently blended with its strengths (117)." We are also told that the Lynds hoped that planning would "impede the hegemony of blind fortuitousness (7)."

The most interesting chapter in the book concerns the discovery that Lynn Perrigo, a *Middletown* teacher, had written a doctoral dissertation on *Middletown* and changes that had occurred

in Muncie in the ten years after the Lynds left in 1924. When he heard that Robert Lynd was planning to return to Muncie, Perrigo sent him a copy of the manuscript and requested anonymity if Lynd were to cite it. The question of how much Lynd did rely on it was raised by Howard Bahr, one of the Middletown III field directors. He tried to publish an evaluation of this influence in the *American Journal of Sociology*, but Lynd's colleague at Columbia, Robert Merton, headed off the effort.

Caccamo says she will present all the arguments in the case, but does not, and perhaps cannot. She claims Bahr accused the Lynds of "shoddy procedures," "inadequate methods," and "sloppy work," but does not quote him doing any of this. Bahr compared excerpts of Perrigo's work with the Lynds' book in "a sort of trial," but did not accuse them "directly" of plagiarism (97). Caccamo does not show us of these comparisons. She believes Merton's ten-page letter to Bahr, with a copy to the editor of *AJS*, persuaded Bahr to tone down his argument when it was finally published in a state history journal, but the original ms. is not quoted. Presumably, it is not in the Muncie archives. So we are unable to evaluate what really happened and are left only with Caccamo's convictions that Bahr was unfair to the Lynds and Merton was right to keep the matter out of a major sociological journal.

Among the disquieting notes in this murky affair is that part of Merton's charge against Bahr is his "non-historicity." Bahr, he says, should have known that in the summer of 1935, the "Depression had come and gone (100)." This is not a direct quote from Merton but part of Caccamo's precis. She has already reported the same conclusion (57, 79) and is perhaps projecting it onto Merton. In any case, both should have known that at this time the Depression was still alive and well. An understanding of *Middletown in Transition* requires a better understanding of the course of the Depression.

I expected this book to be fascinating; instead I found it annoying. A reader with different expectations may be better able to appreciate its worth.

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William J. Reid, *The Task Planner: An Intervention Resource for Human Service Professionals*. New York: Columbia University Press, 2000. \$49.50 hardcover, \$22.50 paper cover.

William Reid has designed a user-friendly resource manual for social work practitioners and other human service personnel. His Task Planner aims to provide an overview of common client problems and to identify client tasks for problem resolution. The book compliments the current practice trend toward evidence-based practice and development of desk references to guide human service practitioners in planning client interventions. The manual also identifies best practices from a brief therapy perspective, an approach compatible with today's managed care environment.

Reid defines task planners as problem-task menu combinations accompanying common client problems. The task menu contains suggestions for actions the client can take to solve the problem, along with suggestions for practitioner facilitation of the process. These tasks or suggestions for client action are preceded by an overview of the research literature. For example, the client problem of depression is described by meta-analyses and research reviews of treatment efficacy studies. Then the task menu begins with item 1, "consult with psychiatrist to assess need for antidepressant medication" (page 102). These tasks are activities the client can do. Next, the practitioner's role to facilitate client task completion is specified. In this case, suggestions include such supportive practitioner tasks as educating the client on the medication and monitoring its effects. In all, 15 tasks are identified for treating depression, along with elaboration or specification of the practitioner's role as necessary.

The layout of the manual is user-friendly beginning with two sections: "Simplified Guidelines" and "Task Planners: Overview and Applications" which instruct the practitioner in the use of the manual. In this part, Reid describes and provides a rationale for task planners, citing the supporting literature on action oriented interventions and the positive effects of client participation in treatment. Reid then discusses the planner development process including problem selection. The author, masters and doctoral students, practitioners, educators and staff assistants, wrote the

planners. The problems included were chosen based on three criteria: (1) desire for a broad range of problems, (2) the informative value of the tasks, and (3) the expertise and interests of the contributors. The overview section ends with a detailed description of the task planner components and suggestions for clinical use of the manual including its use with individuals, couples, families and groups. Recommended are practitioners' activities such as establishing incentives and rationale, and modeling and rehearsal.

Next are the task planners for over 100 common client problems. These range from alcoholism/addiction to withdrawn child. The author acknowledges the differing degrees of detail in the various task menus due to the multiple authors writing these. Some of the problems are broken down into subcategories. For instance, couple problems are broken down into communication and lack of caring or involvement. Grief and loss is broken down into child's loss of loved one and loss of a child/sibling. All follow the same format: review of research or meta-analyses, task menu with appropriate elaboration and practitioner suggestions. A CD-ROM companion resource is included with the book.

Finally, the book ends with a chapter called "Common Procedures"; techniques recommended across several of the task planners are operationalized in this section. Examples are cognitive restructuring and problem solving. These are for the most part briefly defined, though as with the task planners, some are more detailed than others.

The book's weakness is also its strength in terms of the brevity of the tasks explicated. It does not help the practitioner to complete a full assessment of client problems, but that is not its intention. The book is meant to be an overview or a reminder for the practitioner about intervention possibilities and is not at the level of detail as would be a manualized version of the task. However, each is well referenced so that the practitioner may easily obtain complete references if further information is required. A problem, however, is in the unevenness in task planner detail, with some problems and tasks being much more detailed than others. Also, the manual is not a comprehensive one, but is limited to the inclusion of those problems of interest to the contributors. For example, childhood disabilities, couple sexual problems, habit disorders,

and adult antisocial behaviors, frequently seen in treatment, are not included in the manual.

What the book does, it does well; and that is to provide a quick overview, or a review for many common problems with specific recommendations for client and practitioner tasks. Unlike many of the resource manuals published recently, the Reid compendium provides tasks for the clients to perform, rather than for practitioners only, acknowledging the importance of client motivation and participation. The tasks defined are based on the best available literature and ethnically sensitive techniques and references are provided when available (see for example the literature on elder abuse, page 130). In sum, William Reid's Task Planner is a useful supplemental resource manual. In spite of its limitations, the book should provide a welcome addition to the intervention literature and I predict this will be a popular reference book for the well-prepared practitioner.

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Book Notes

James T. Patterson, *America's Struggle Against Poverty in the Twentieth Century*. Cambridge, MA: Harvard University Press, 2000. \$18.95 papercover.

Patterson's book on poverty in the United States has been widely used by students of sociology, social work and social policy. It was first published in 1981, and since then three more editions have appeared. The latest edition, which was published in 2000, extends the 1994 edition with a useful account of anti-poverty policies during the Clinton administration.

Patterson traces developments leading up to the so-called 'welfare reform' legislation of 1996. The author pays particular attention to the role of economic prosperity in mitigating the incidence of poverty during what he describes as 'the amazing 1990s'. He also examines the political constraints on President Clinton's efforts to extend social programs and to address the pressing social problems his administration inherited. Nevertheless, the high levels of unemployment and frequent job layoffs, as well as the high rates of crime and poverty that characterized the late 1980s were ameliorated. Of course many would claim that these improvements were the result of a rapidly expanding economy and not of government social policies. Indeed, as Patterson suggests, the prosperity of the 1990s fostered an attitude among many middle class Americans that social problems can best be solved by market forces rather than the intervention of the state. Only time will tell whether this view will be sustained.

It is instructive to compare recent events with events a century ago when widespread economic prosperity was accompanied by a concerted effort by Progressives to draw public attention to the poverty problem and to campaign for state intervention. By the end of the 20th century, it seems, poverty had ceased to be a national concern. As Patterson shows, the history of policies and programs designed to combat poverty has long been accompanied by a national awareness that something ought to be done. The absence of a commitment of this kind in the 1990s marks a new trend which, accompanied by an acceptance of heightened

inequality, is suggestive of a declining interest among the public in the plight of the poor.

Patterson book remains one of the best introductory accounts of the historical evolution of social policies intended to address the poverty problem of in the United States. It will, no doubt, continue to be widely used. Perhaps its historical emphasis on the way previous generations sought to address the problem will inspire a new generation to once again commit to the struggle against poverty.

Gordon Hughes and Ross Ferguson (Eds.), *Ordering Lives: Family Work and Welfare*. New York: Routledge, 2000. \$18.95 papercover.

The view that social policies are not intended to enhance people's well-being but have ulterior functions, such as exerting social control or promoting the interests of capitalism, is now well established. Marxian interpretations which stress the role of social policy in preventing unrest and maintaining capitalist exploitation have been succeeded by Foucauldian accounts which emphasize the way social policies help to normalize power relations and maintain social order. More recently, these ideas have been developed by regulationists who argue that by promoting labor market participation, social policy revitalizes capitalism and fosters national competitiveness in the global economy. These diverse themes now comprise a coherent body of thought that challenges claims about the altruistic intentions of social welfare and instead emphasizes its role in the exercise of power and social control.

The role of social policy in shaping and supporting power relations in society is examined in this introductory textbook prepared for social science students at Britain's Open University. It begins with an analysis of power and the way both overt and covert power relations permeate human affairs. Contrasting the ideas of Weber and Foucault, the authors show that any account of social policy or indeed, other dimensions of social existence, must be based on an understanding of power. The subsequent chapters develop this theme by examining the way basic social institutions such as the family, work and social welfare function within the context of power relations.

Although the book is written for British students, its focus

on the pervasive role of power in shaping human behavior and social relations will have relevance to other societies. Since it is written for undergraduates, the book is somewhat basic but its readable exposition shows how the Foucauldian perspective has influenced social policy thinking. However, it is somewhat depressing to think that students of social policy, who are often motivated by a desire, however naive, to help and improve the world, may conclude that their well-intentioned efforts are little more than a subtle way of ordering lives and exerting social control.

Cynthia R. Daniels (Ed.), *Lost Fathers: The Politics of Fatherlessness in America*. New York: St. Martin's Press, 2000. \$16.95 paper-cover.

Contemporary social policy analysis has neglected the views of those who believe that government should formulate and implement social policies that seek to re-assert cherished social values which, it is claimed, have been undermined by individualism, industrialization, secularism and modernity. Traditionalists have exerted increasing influence in social policy since the 1980s when both President Reagan and Prime Minister Thatcher began to emphasize the virtues of 'family values' and 'Victorian morality'. Traditionalists urge governments to curb what they regard as immorality in the media and entertainment industry and they advocate a greater role for faith-based organizations in social service provisions. They have campaigned against abortion rights and many blame feminism for undermining traditional gender roles. With the election of President George W. Bush, traditionalists are likely to exert greater influence than before in shaping national social policy initiatives.

This fascinating book deals with the debate over traditional family forms in Western societies, and particularly with the role of fathers in family structure. Traditionalists view the increase in divorce, illegitimacy and single parent families with growing alarm. They are committed to reversing these trends believing that the cohesion and integrity of society depends on return to a more responsible and morally virtuous past. Social policy, they believe, should promote responsible fatherhood and a commitment among men to care for their children (and 'their' women).

The book consists of nine informative chapters by different authors who deal with various aspects of the debate. The traditionalist point of view is articulated by David Popenoe, a family sociologist at Rutgers University who has written extensively on the subject of fatherhood in America. This views are challenged by several writers but notably by Judith Stacey of the University of Southern California. Although all the contributions have social policy implications, the book contains chapters that examine the issues with particular reference to welfare, teenage mothers, the way divorce affects children and the implications of absent fathers for African American families. The chapters discuss the politics of fatherhood from diverse perspectives, and they offer challenging insights into an issue that is likely to remain contentious in the future.

David Stoesz, *A Poverty of Imagination: Bootstrap Capitalism, Sequel to Welfare Reform*. Madison, WI: University of Wisconsin Press, 2000. \$19.95 papercover, \$50.00 hardcover.

Recent debates about poverty and welfare have been preoccupied with work and the active promotion of labor force participation. This new focus has moved social policy away from its historic concern with entitlements and social rights. This trend has become increasingly marked in social policy not only in the United States but in Europe as well. 'Labor market activation' as it is known in Europe and 'welfare to work' as it is known in the United States, is now a central social policy goal.

The prominence of work in social welfare today lends credence to the claim that the purpose of social policy is to control the poor and promote the interests of capitalism. Although proponents of the liberal and social democratic institutional approach to social policy have long rejected this claim, it is becoming increasingly hard to sustain the view that social policy represents society's conscience and collective wish to care for those in need.

In this intriguing book, David Stoesz fulfills the claims of those who believe that social policy is designed to serve the interests of capitalism. He believes that the problems of poverty and deprivation can best be solved by actively integrating the poor into the capitalist economy. This can be achieved primarily

through labor force participation but also through tax credits, asset accounts and the promotion of community capitalism.

Unlike many others who claim that capitalism offers the promise of ending poverty, Stoesz is not an advocate of *laissez faire*, arguing that purposeful policy measures are needed to address the problem. He is also unsympathetic to those who believe that behavioral regulation is required to achieve economic participation. He points out that many welfare clients are, in fact, economically entrepreneurial but that their efforts on the fringe of the formal economy do not result in sustained improvements in standards of living. The answer, he contends, lies in creating incentives that will more effectively integrate the poor into the capitalist economy, propel them into the middle class and provide them with the means to achieve the American Dream. On the other hand, Stoesz has little time for liberals and social democrats who continue to insist on social rights and unconditional welfare transfers to the poor. Indeed, he believes that they are largely to blame for the problems of welfare dependency and deprivation that have for too long characterized the world of the underclass.

While this book is unlikely to be acclaimed by Stoesz's social work and social policy colleagues, it makes an important contribution. Its articulation of a strategy of 'bootstrap capitalism' conceptually systematizes various programmatic proposals for economic integration that have gained currency in recent years. Stoesz provides a coherent rationale for these proposals and offers a normative perspective that can be contrasted with other approaches that seek to provide a new rationale for social welfare in an era of global, capitalist predominance. His systematization of these ideas should provide an opportunity for far-reaching future debates.

Victoria Getis, *The Juvenile Court and the Progressives*. Champaign, IL: University of Illinois Press, 2000. \$34.95 hardcover.

Today, the juvenile court is a commonplace judicial institution which exists all over the United States and in many countries around the world. It is generally viewed as a beneficial institution which meets the needs of children and protects young offenders from the punitive rigors of the adult criminal code. But, when the first juvenile court was founded in Chicago just over a century

ago, it was a radical innovation. Contrary to the way its history has been presented in many introductory textbooks, the juvenile court did not spontaneously evolve out of some predestined evolutionary tendency which brought about inevitable social improvements. Instead, it came about through the struggles and sustained efforts of a group of educated, middle class women who believed that the authority and resources of the state could be used to harness scientific knowledge to improve social conditions.

Victoria Getis has written an eminently readable and interesting book which documents in considerable detail the efforts of Jane Addams, Lucy Flowqer, Julia Lathrop and their many friends and colleagues to remove children from the adult courts and promote a new concern with child welfare. Her book also provides insights into the way progressives thought and functioned. She shows how their statism, pragmatism, political savvy and belief in the value of scientific knowledge fused to create a potent recipe for change. Although frequently ignored today and even dismissed, the achievements of the Progressives were prodigious. Getis shows how the campaign for the juvenile court was linked to subsequent progressive initiatives including mother's pensions, prison reform, the creation of the Children's Bureau and ultimately, social security.

She also shows how the court created opportunities for social science research that had profound consequences. Research into the young offenders who appeared before the court helped the development of child psychology, primarily through the work of William Healy, while studies of the social conditions that were linked to juvenile crime fostered the internationally acclaimed work of the Chicago sociologists. Social work was also influenced by these developments as caseworkers who believed in individual treatment competed with Chicago's social reformers and statisticians to shape the court's agenda.

Although this book focuses on the history of the juvenile court, its detailed account of the way its evolution was accompanied by the emergence of child psychology, the growth of social work, extensive sociological research and important social policy innovations makes for interesting reading. It also offers important insights into the achievements of the Progressive movement and the strengths as well as limitations of the reformist impulse.

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Style. Overall style should conform to that found in the *Publication Manual of the American Psychological Association*, Fourth Edition, 1994. Use in-text citations (Reich, 1983), (Reich, 1983, p. 5). The use of footnotes in the text is discouraged. If footnotes are essential, include them on a separate sheet after the last page of the references. The use of italics or quotation marks for emphasis is discouraged. Words should be underlined only when it is intended that they be typeset in italics.

Gender and Disability Stereotypes. Please use gender neutral phrasing. Use plural pronouns and truly generic nouns ("labor force" instead of "manpower"). When dealing with disabilities, avoid making people synonymous with the disability they have ("employees with visual impairments" rather than "the blind"). Don't magnify the disabling condition ("wheelchair user" rather than "confined to a wheelchair"). For further suggestions see the *Publication Manual of the American Psychological Association* or *Guide to Non-Sexist Language and Visuals*, University of Wisconsin-Extension.

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